

**Details Of Coverage:**
**PCGM CARE-20240829-23922**

<b>Coverage</b>	<b>Coverage Details</b>	<b>Sum insured Details</b>
In patient Treatment	In-patient treatment(IPD) Flat Sum Insured of INR 500000 Family Definition 1. Employee Spouse 4 Dependent Children upto 25 years and 2 Dependent Parents upto 80 years Only. 2. Employees have an option to cover either Parents or Parents-in law. However only one set of parents are allowed to be covered (Cross combination of parents (e.g. Father and Mother in law) is not allowed). 3. Minimum enrollment for parents should be more than or equal to 70% or Last year enrollment(whichever is higher)otherwise the above premium stands null and void Inclusion of LGBTQ members Policy will also provide cover for LGBTQ members. However gender reassignment surgery and hormonal therapy shall be excluded	Upto ₹ 500000
Pre Post Hospitalization 60/90	60 - 90 days	Upto ₹ 500000
Day Care	List of 541 Day Care procedure attached in Policy Terms and Conditions is covered	Upto 100% of In-patient Treatment Sum Insured
Organ Donor	Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient limited to the In-Patient Sum Insured	Upto ₹500000
Ambulance	Road Ambulance covered upto 1% of SI with maximum amount of INR 1000 Per Hospitalisation	Upto ₹1000
Maternity 9 Months Maternity Waiting Period is waived off	Maternity Benefit- For Normal Covered For Metro INR 50000 & For Non-Metro INR 50000- Applicable for Self and Spouse for First two deliveries only Maternity Benefit- For C-Section Covered For Metro INR 75000 & For Non-Metro INR 75000 - Applicable for Self and Spouse for First two	Normal Delivery Metro - Upto ₹50000 Non-Metro - Upto ₹50000 C Section Metro - Upto ₹75000

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.  
**TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.**  
 IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : TATHLGP21248V022021

Website: [www.tataaig.com](http://www.tataaig.com) 24X7 Tollfree Helpline 1800-266-7780 E-mail: [customersupport@tataaig.com](mailto:customersupport@tataaig.com)

	deliveries only 9 months waiting period waived off	Non-Metro - Upto ₹75000
Pre or Post Natal	Covered up to ₹ 5000 within Maternity Limit	Within Maternity sublimit Upto % of Maternity Sum insured Upto ₹5000
Baby Day One Cover	Covered Within Family SI	Applicable
Family Transportation Benefit	Covered upto INR 5000	5000

**Details Of Additional Covers:**

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Coverage	Coverage Details	Sum insured Details
Nursing Allowance	Covered for INR 100 per day upto a maximum of 15 days with a deductible of 2 days	Flat Amount in ₹1500
Refractive Error Correction	Covered if correction index is +/- 6.5 D	Applicable for All Members 100% of inpatient treatment sum insured and within sum insured limit
Health Check-up	Preventive Health check up is Covered upto INR 1000 Per Life For Employee Only on reimbursement basis subject to following conditions. It should not be prescribed by the doctors. Claim towards health check up can be made only once during the policy period	Applicable for All Members Flat Amount Upto ₹1000
Hospital Cash	Hospital Cash Benefit is covered for INR 500 per day for 7 days Only if Hospitalisation is more than 5 days Not Applicable for Parents	Applicable for All Members 7 days withinsum insured limit Per day amount ₹500
Emergency Air Ambulance	Emergency Air Ambulance is covered with per event limit of INR 100000	Applicable for All Members Maximum amount payable Upto ₹100000
Psychiatric or Mental Disorder treatment	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of ₹ 50000 per family	Applicable for All Members
Congenital External Cover	Covered in Life threatening condition only	Upto 100% of In-patient Treatment Sum Insured
AYUSH	Covered in Govt. Recognised hospitals only upto 25% of Sum Insured	Applicable for All Members 25% of inpatient treatment sum insured
Limit on Room Rent	2% of SI for Normal and ICU at actuals. Normal Room Rent is inclusive of Nursing Charges Proportionate Clause In the event of insured getting admitted in higher room category all hospital related expenses will be on proportionate basis to the eligibility limit as per room rent restriction. All other related charges in accordance with the room rent restriction or actuals whichever is lower	2% for Normal and ICU at actuals. Normal Room Rent is inclusive of Nursing Charges Proportionate Clause
Limit on Treatment/Illness/Surgery	Age Band 1 day - 90 yrs. For Parents the maximum allowed age is up to 80 yrs only Congenital Internal diseases Covered Health Card Type E-Card Beneficiary (Reimbursement Claims) Employee Terrorism Any Hospitalisation due to terrorism activities will be covered upto IPD Sum Insured Portability is available on this product as per TATA AIG Retail Health Norms and product features. Dental Treatment Covered in case of hospitalization due to accident on IPD basis only Cataract Limit (INR) 40000 Per Eye Cochlear Implant treatment restricted to 50% of SI Lucentis is covered upto ₹ 50000 per family within Floater Sum Insured COVID 19 Covered from Day 1 Termination Policy will cease to be in effect from the date of termination of relationship with the organization Modern Treatments IRDAI specified 12 Modern Treatments covered with 50% Co-pay Metro cities includes Mumbai Delhi NCR Chennai Bengaluru Kolkata Hyderabad Pune and Ahmedabad Functional Endoscopic Sinus Surgery Policy also covers hospitalization arising out of Functional Endoscopic Sinus Surgery within a limit of 35000 per family within the Family Floater SI Modern Treatments Limit Uterine Artery Embolization and HIFU(High intensity focused ultrasound) Covered with 50% Co Pay Balloon Sinuplasty Covered with 50% Co Pay Deep Brain stimulation Covered with 50% Co Pay Oral chemotherapy Covered with 50% Co Pay Immunotherapy- Monoclonal Antibody to be given as injection Covered with 50% Co Pay Intravitreal injections (Except Lucentis) Covered with 50% Co Pay Robotic	Applicable for Metro

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	surgeries Covered with 50% Co Pay Vaporisation of the prostrate (Green laser treatment or holmium laser treatment) Covered with 50% Co Pay Bronchial Thermoplasty Covered with 50% Co Pay Stereotactic radio surgeries Covered with 50% Co Pay Intra Operative Neuro Monitoring Covered with 50% Co Pay Stem cell therapy Covered with 50% Co Pay	
CoPayment Option	No co-pay on all claims Co-Payment on All Parental Claims only No co-payment on all Parental claims Co-pay for Specified Illness Cyberknife treatment covered with 50% Co Pay	Applicable for All Members 0% Co-pay for all claims applicable 50% Co-pay for Specified illness applicable
30 Days Waiting Period	Waived Off	NA
Specified Disease Waiting Period	Waived Off	NA
PED Waiting Period	Waived Off	NA
Special Conditions	Standard Conditions 1 All employees of the organisation should be covered under the policy on compulsory basis and there shall be no selection of the employees. 2 In addition to the conditions mentioned above, all the terms, conditions and exclusions will be as per the Group Medicare Policy Wordings. 3 Quote is liable to change with change in information, specifically but not limited to the given demography as per the aforesaid table. If the age demographic distribution of the insurable population changes, the quote will have to be revised.	Applicable

#### Claims Administrator Details :

##### Details of Claims Administrator:

- Name : TATA AIG CORPORATE HEALTH CLAIMS
- Address : TATA AIG GENERAL INSURANCE COMPANY LIMITED, 5TH AND 6TH FLOOR, IMPERIAL TOWERS, H. NO 7-1-6-617/A, GHMC NO - 615, 616, AMEERPET, HYDERABAD,500016
- Contact details :
  - Toll Free No. 18002677123
  - Email ID GMCLAIMS@TATAAIG.COM
  - Fax No. : NA
  - Website (updated network hospital list)

##### Policy Servicing/Grievances:

For any policy servicing requests or complaints please call our 24X7 Toll free number 1800-266-7780 or you may email to the customer service desk at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's Website for the grievance redressal policy.