

Salient features of PNB MetLife Mera Heart & Cancer Care Plan

PARTICULARS	FEATURES					
Plans Available	Gold & Platinum*					
	[* In Platinum Plan additional monthly income are available]					
Health Insurance Cover available for →	Heart	Cancer		Heart and Cancer		
Minimum Sum Assured	500000	500000		1000000		
Maximum Sum Assured	4000000	4000000		8000000		
Minimum Age at Entry (in completed years)	18 Years last birthday					
Maximum Age at Entry (in completed years)	65 Years last birthday					
Policy Term (in years)	10 /15/20 Years					
Premium Payment Term	Equal to Policy Term					
Premium Payment Modes	Annual, Semi Annual & Monthly			Annual, Semi Annual & Monthly		
Stages of Illness Benefits Available [%ge of Sum Insured]	Mild	Moderate	Severe	Mild	Moderate	Severe
	25%	50%*	100%*	25%	50%*	100%*
Death Benefit/ Terminal Illness Benefit	Death benefit is payable on earlier occurrence of either Death or diagnosis of Terminal Illness. Death benefit will be Sum Insured on death less any critical illness claims paid					
Maturity Benefit	A] If Return of Balance Premium chosen, the Insured will receive the sum of all premiums, less Critical Illness claims already paid, at the end of chosen policy term. B] No maturity benefit will be paid under without Return of Balance Premium option.					
Other benefits: Monthly Income	A] An additional monthly income benefit of 1.50% of Sum insured monthly is paid, on occurrence of Severe Stage claim for a fixed period of five years, from the date of claim. B] The monthly income benefit is in addition to all the benefits described above, and is					

	applicable only under <u>Platinum Plan.</u>
Waiver of Premium [WOP]	<p>A] On a valid Mild or Moderate claim under an in- force policy, future premiums for the next 5 years will be waived off. The benefit will only be available on the first occurrence of a valid Mild or Moderate claim.</p> <p>B] In case the outstanding policy term is less than 5 years , premiums for the outstanding term will be waived off</p>
Return of Balance Premium	(Net of claims paid) - The balance of the premiums paid will be repaid on maturity, only under <u>Return of Balance Premiums option.</u>
Additional benefit	<p>A] Multiple claims possible with lump sum benefits at Mild, Moderate and Severe stages of Cancer, Heart or Cancer/Heart together.</p> <p>B] Zero Survival Period to be eligible for benefits.</p> <p>C] Female specific Cancers covered at special rates for women.</p>
Surrender Benefit	Surrender benefit is payable only with <u>Return of Balance Premium</u>
Waiting Period and Survival Period [for availing claim under Terminal Illness-Survival Benefit]	<p>There is an initial waiting period of 180 days from the date of commencement of the policy or from the date of revival of the policy for the diagnosis & for valid claim to be admissible under this plan. There is no mandatory survival period between the date of diagnosis of a condition and the date of eligibility for a benefit payment under this plan.</p> <p>There is no waiting period in case of death.</p>
Medicals	As per medical grid
Riders	Not Available
Tax Benefits	Sec: 80 C and Sec: 80 D benefit in one plan

*

The benefits payable at each stage will be less any claims paid in the earlier stages.