

Overview

MediCare Plus is a health insurance policy offering financial protection during medical emergencies. It covers hospitalization, surgery, critical illness, maternity, and pre/post-hospitalization expenses. The plan is available for individuals and families.

Coverage Options

- 1. Individual Health Plan:**
Sum insured from ₹2 lakh to ₹1 crore. Covers hospitalization and treatment.
- 2. Family Floater Plan:**
Single sum insured shared among family members.
- 3. Critical Illness Plan:**
Lump sum pay-out on diagnosis of critical conditions like cancer, stroke, or heart attack.
- 4. Top-Up & Super Top-Up Plans:**
Provides additional coverage once a deductible limit is exceeded.

Premium Information

- Premium based on age, medical history, sum insured, city tier, and family composition.
- Tax benefits under **Section 80D** of the Income Tax Act (up to ₹75,000).

Claim Process

- 1. Cashless claim:** Available at network hospitals. Requires pre-authorization.
- 2. Reimbursement claim:** Submit all hospital bills and reports after discharge.
- 3. Approval & settlement:** Usually within 7–10 days of document submission.

FAQs

Q: Is maternity covered?

A: Yes, after a waiting period of 2–4 years depending on the plan.

Q: Are pre-existing diseases covered?

A: Covered after a waiting period of 2–4 years.

Q: Does it cover COVID-19?

A: Yes, COVID-19-related hospitalizations are covered under all active plans.