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All terms & conditions are as per base policy.

Additional Benefit If you Opt Top Up Plans ESC Top Up Options for 2022-23 (All Amounts are in INR)

Sum Insured	200,000	400,000	600,000	800,000	1,000,000	1,500,000	2,000,000
Additional Sum Insured in case of named Critical Illnesses	100,000	150,000	200,000	250,000	300,000	350,000	400,000
Additional Maternity Limit	10,000	20,000	35,000	45,000	55,000	65,000	75,000
Additional Pre/ Post Natal (within Maternity limit)	5,000	7,500	10,000	10,000	10,000	15,000	15,000
OPD Benefit*	5,000	10,000	15,000	20,000	20,000	25,000	25,000
IVF/Infertility(Upto Maternity limit)	Employees can utilize IVF/Infertility limit to the extent of enhanced maternity limit in respective plans.						
Co-Payment Clause	Co Pay will be same as base policy and 20% for all Maternity Claims						
Health Checks (more in subsequent slides)	Either Vitamin Panel or Cancer Screen Tests			Both Vitamin Panel & Cancer Screen Test			