

- Ayurvedic coverage In-patient treatment taken in a Government Hospital or Gov. Medical college or in any Institute recognised by Govt. and/or accredited by Quality Council of India / National Accreditation Board on Health :- Payable upto 25% of Sum Insured
- Corporate Buffer limit Only for critical illness upto family floater Sum Insured
- Corporate Buffer Total Rs.50,00,000/- for both HCS and HII for critical illness Only
- Cyber Knife/Robotic Surgery/Stem Cell Treatment: Payable with 50% of Co-pay
- CATARACT CLAIMS LIMITED UPTO Rs. 30000/- PER EYE - No co- pay (Ticket No #6328892920)
- Infertility IP Treatment limited to Rs. 50000/- per employee family - 24 Hours admission required No copay
- Maximum amount applicable is :50000
- It is applicable for following ICD codes: [N97] Female infertility, [N46] Male infertility
- Pre-post natal covered upto 10000/- as inpatient with in maternity limit without co-pay
- Zone Opted : II (Delhi and Bangalore)
- This Policy is subject to NEW INDIA FLEXI FLOATER GROUP MEDICLAIM POLICY Clause as attached
- CATARACT 30000/- PER EYE AS NO COPAY
- CB `50 LAKHS FOR CRITICAL AILMENTS ONLY
- CO-PAY: 10% ON ALL ESC CLAIMS & 20% ON ALL PARENTAL CLAIMS
- ROOM RENT INCL. OF NURSING CHARGES - ACTUAL/MAX OF 1.5% FSI PER DAY FOR NORMAL & 2% FOR ICU
- MATERNITY: ` 60000/75000 FOR NORMAL/C-SEC
- FAMILY-1+5; FSI `5 LAKHS
- 4.1,4.2,4.3 stands deleted