Policy Doc

Mediclaim Insurance Policy

Group Health Insurance Solution 2024

UIN: OICHLGP25047V032425 - The Oriental Insurance Company Limited comprehensive coverage solution

Policy Overview

Coverage Basics

Comprehensive insurance protection for medical expenses arising from illness or accidental injury

- Named insured persons in policy schedule
- Premium paid in advance annually
- One year coverage period specified

Service Delivery

Professional claims management and customer support through dedicated service channels

- Third Party Administrator TPA servicing
- Direct company service options available
- Medical expense reimbursement for treatment

Key Coverage Details

Hospitalization coverage for medical surgical treatment in Indian hospitals nursing homes

Hospitalization Expenses

- Medical surgical treatment in registered hospitals
- Qualified medical practitioner advice required
- Coverage limited to sum insured amount

Home treatment coverage when hospital admission not possible circumstances

Domiciliary Hospitalization

- Minimum three days treatment required
- Hospital admission not possible
- Qualified practitioner supervised treatment

Reimbursement paid to hospitals or insured persons directly

Reimbursement Process

- Network hospitals with prior consent
- Direct payment to insured
- Sum insured policy limits

Reimbursable Medical Expenses Coverage

Room Services

Room and nursing expenses up to 1% sum insured or ₹5,000 daily, ICU expenses coverage

Medical Fees

Surgeon anesthetist consultant specialist fees anesthesia blood oxygen operation theater charges medicines

Additional Services

Ambulance services up to 1% sum insured ₹2,000 organ donation hospitalization expenses coverage

Domiciliary Hospitalization Benefits

Coverage Definition

Home treatment coverage for over three days when hospital admission not feasible

- Patient condition prevents hospital transfer
- Hospital room unavailability circumstances
- Minimum three days treatment required

Important Exclusions

Specific conditions and expenses not covered under domiciliary hospitalization benefits

- Pre post hospitalization expenses excluded
- Asthma diabetes hypertension specific diseases
- Coverage limit specified policy schedule

Telemedicine Maternity Benefits

Telemedicine Coverage

Digital consultation expenses with registered medical practitioners through telecommunication platforms

- Registered practitioner consultation expenses covered
- ₹2,000 limit per insured family
- Per policy period coverage limit

Maternity Benefits

Optional maternity coverage with 10% additional premium for comprehensive maternal care

- First two children coverage ₹50,000
- Nine month waiting period required
- Newborn covered day one months

Specialized Medical Coverage Areas

HIV AIDS

Comprehensive coverage including acute infection clinical latency and AIDS related medical treatment expenses

Mental Illness

Hospitalization in mental health establishments excluding substance abuse mental retardation therapies

Advanced Procedures

Uterine Artery Embolization
₹50,000 Robotic Surgeries
₹1,00,000 Oral Chemotherapy
25% coverage

Important Policy Definitions

Hospital Facilities

Registered facility with qualified nursing staff medical practitioners minimum 10-15 beds equipped operation theater

AYUSH Hospitals

Facilities providing Ayurveda Yoga Unani Siddha Homeopathy treatments with qualified traditional medicine practitioners

Treatment Types

Day Care procedures completed single day dialysis chemotherapy In-Patient minimum 24 hours stay

Exclusions Waiting Periods

1

Pre-existing Diseases Waiting

36 months waiting period applies for all pre-existing medical conditions before coverage becomes effective

2

Specified Diseases Timeline

1-3 years waiting periods for specific conditions like hernia cataract joint replacement procedures

3

General Waiting Period

30-day waiting period applies to all non-accident related illnesses before coverage activation

General Policy Exclusions

Non-Covered Expenses

Specific medical expenses and treatments not covered under the insurance policy

- Diagnostic evaluation only hospital admissions
- Cosmetic surgery unless medically necessary
- Hazardous sports injuries treatment expenses

Other Exclusions

Additional exclusions including war nuclear attacks and non-medical expenses

- War nuclear chemical attack related
- Non-medical expenses WiFi toiletries
- Medical treatments outside India

Policy Conditions Requirements

Contract Claims

Essential policy contract terms and claim notification requirements for coverage

- Policy proposal declarations form complete contract
- 48 hours claim notification required
- 7 days document submission deadline

Service Settlement

Cashless facility availability and claim settlement procedures for policyholders

- Network hospitals cashless facility available
- 15 days claim settlement timeframe
- Cancellation notice periods specified

Additional Policy Provisions Benefits

Premium Adjustments

Low claim ratio discount up to 40% premium reduction high claim ratio loading 150% increase

Policy Flexibility

Portability migration transfer credits pre-existing conditions other insurers plans available options

Coverage Limits

Moratorium period 5 years claims contestable fraud sum insured ₹50,000 to ₹5,00,000 multiples

Pre-Acceptance Health Checkup Requirements

Basic Tests

Physical examination urine test glycocylated hemoglobin ultrasonography ECG required for ages 45 plus

Advanced Tests

X-ray knees eye examination stress test TMT required for individuals above 55 years age

Underwriting Purpose

Ensures accurate risk assessment underwriting for fresh policies break-in coverage applications medical evaluation

Contact Grievance Redressal Support

Communication Channels

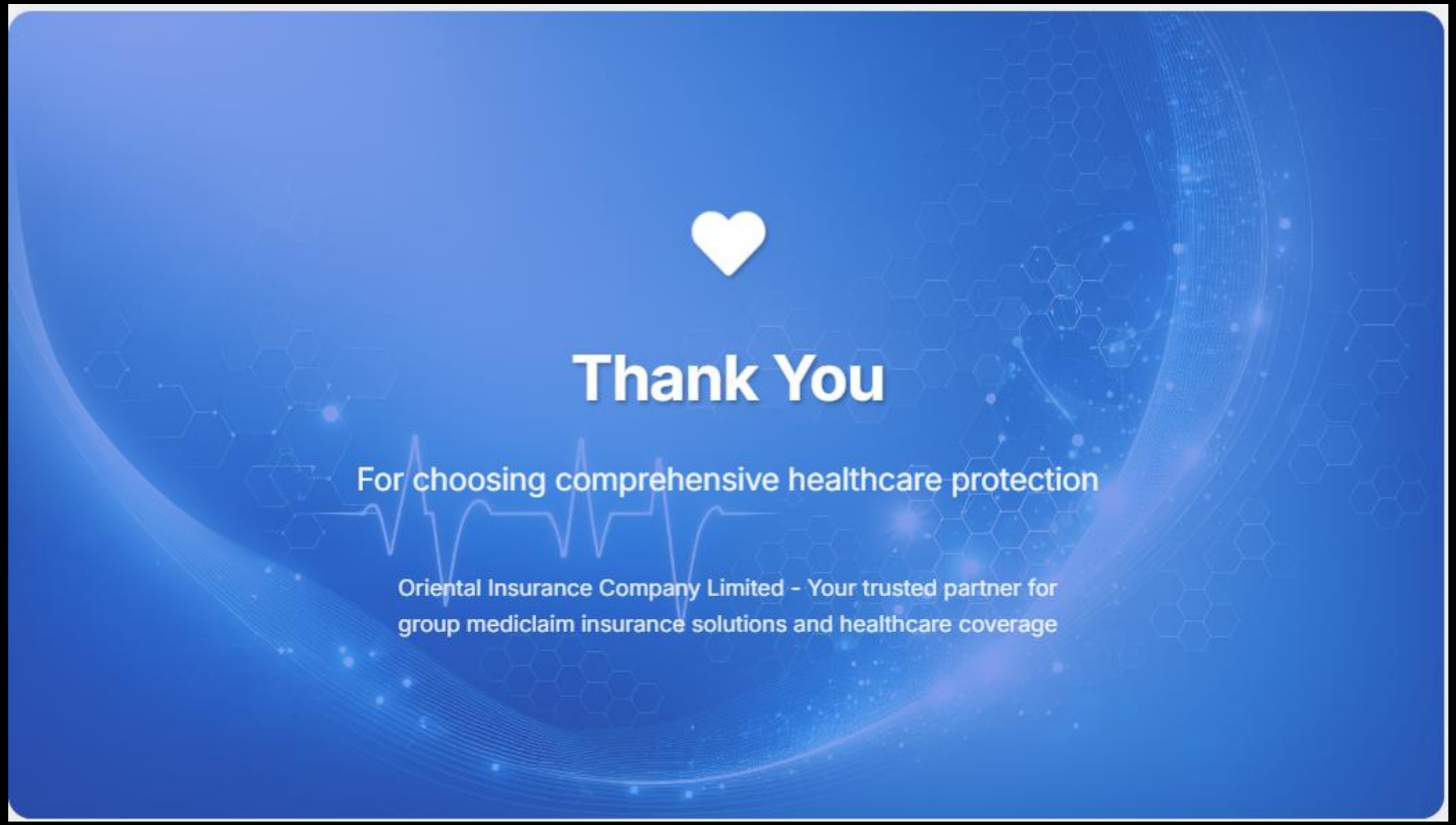
Written notices to policy issuing office TPA designated communication channels for official correspondence.

Grievance Process

Company Grievance Redressal Cell first contact escalation Insurance Ombudsman claims ₹50 lacs available.

Online Resources

Website www.orientalinsurance.org.in comprehensive information policy details claim procedures customer support resources.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