



Mediclaim Insurance Policy - ENCHANCED PLAN (For BFL Customers Only) – ADITYA BIRLA HEALTH INSURANCE. Product USP, & Coverage

- Hospitalization benefit
- Sum Insured available 2L/3L/5L/6L/7L/8L/9L/10L.
- Waiting Period: 2 years ONLY
- ABCD Covered - Asthma, Hypertension (High Blood Pressure), High Cholesterol and Diabetes
- Pre-post hospitalization expenses (30-60 days respectively)
- 527 day-care procedures
- Ambulance charges up to Rs.3000 per hospitalization
- Organ Donor Expenses Covered Income Tax benefit on premium paid under 80D of Income Tax (Self-25000 and Parents-50000).
- No copayment
- No Room rent restrictions (Single private AC room)

Other features

- Access to over more than 10000+ empanelled hospitals Pan India for cashless treatments.
- Average cashless claim TAT 2 hours
- No medicals required up to 60years of age

Age criteria & Insured Option

- Chronic Min entry age 18 years
- Max entry age 60 years
- Non - Chronic Min entry age 18 years
- Max entry age 60 years
- Children's age – from 91st day to 25 years

Major Exclusions

- 2 year waiting period for pre-existing diseases
- Any disease contracted during first 30days of commencement of policy
- 2 year waiting period for certain diseases like thyroid, hernia, hemorrhoids, urinary/biliary stones, sinusitis, etc.

Scheme 1 - Premium	Without Co-Payment - Enhanced								
Sum Insured	₹ 2 Lacs								
Age Band	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	7,445	9,616	11,661	13,726	10,497	12,595	14,639	16,712	18,839
41-55	9,439	10,960	12,591	14,434	13,695	15,336	16,980	18,707	20,552
55+	12,127	14,111	16,238	18,643	17,678	19,820	21,965	24,218	26,625

Sum Insured	₹ 3 Lacs								
Age Band	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	7,804	10,090	12,242	14,416	11,017	13,226	15,377	17,559	19,798
41-55	9,904	11,505	13,221	15,161	14,383	16,111	17,841	19,659	21,601
55+	12,733	14,821	17,060	19,592	18,576	20,831	23,089	25,460	27,994

Sum Insured	₹ 5 Lacs								
Age Band	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	8,182	10,588	12,853	15,142	11,565	13,889	16,153	18,450	20,808
41-55	10,392	12,078	13,884	15,926	15,107	16,926	18,747	20,661	22,705
55+	13,370	15,569	17,925	20,590	19,521	21,894	24,271	26,768	29,435

Sum Insured	₹ 6 Lacs								
Age Band	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	8,752	11,333	13,763	16,217	12,384	14,878	17,307	19,770	22,299
41-55	11,088	12,850	14,742	16,858	16,111	18,018	19,925	21,933	24,082
55+	14,277	16,577	19,045	21,806	20,831	23,318	25,808	28,427	31,231

Sum Insured	₹ 7 Lacs								
Age Band	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	9,323	12,078	14,672	17,293	13,203	15,867	18,460	21,090	23,789
41-55	11,783	13,623	15,600	17,789	17,116	19,110	21,103	23,205	25,458
55+	15,184	17,585	20,165	23,021	22,141	24,742	27,344	30,087	33,026

Sum Insured	₹ 8 Lacs								
Age Band	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	10,019	12,994	15,797	18,627	14,210	17,087	19,887	22,727	25,643
41-55	12,676	14,663	16,798	19,162	18,435	20,589	22,742	25,012	27,445
55+	16,349	18,942	21,728	24,813	23,863	26,672	29,482	32,444	35,619

Sum Insured	₹ 9 Lacs								
Age Band	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	10,280	13,338	16,218	19,127	14,587	17,544	20,422	23,341	26,338
41-55	13,011	15,053	17,248	19,677	18,930	21,143	23,357	25,690	28,190
55+	16,786	19,451	22,315	25,485	24,509	27,396	30,284	33,328	36,591

Sum Insured	₹ 10 Lacs								
Age Band	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	10,605	13,750	16,712	19,702	15,044	18,087	21,044	24,047	27,126
41-55	13,321	15,302	17,440	19,741	19,321	21,478	23,634	25,915	28,370
55+	17,190	19,776	22,565	25,568	25,018	27,833	30,646	33,622	36,824