

# 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](http://www.orientalinsurance.org.in)  
comprehensive information  
policy details claim procedures  
customer support resources.



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