



## Arogya Raksha (Group Health Insurance Scheme)

### TABLE OF BENEFITS

(Details mentioned below are indicative and brief in nature. Please refer to Policy Wordings for complete information on your coverage)

BASE COVER	Coverage Details
Hospitalisation	<ul style="list-style-type: none"> <li>▪ Room Rent, Boarding &amp; Nursing expenses up to Rs. (1.5% of Sum Insured) per day</li> <li>▪ ICU/ICCU expenses up to Rs. (3% of Sum Insured) per day</li> <li>▪ Surgeon, Anaesthetist, Specialist Fees, Blood, Oxygen, Operation Theatre Charges, medicines and drugs, diagnostic tests, etc. <i>(For detailed list of covered expenses, please refer to Policy Terms &amp; Conditions)</i></li> <li>▪ Hospitalisation expenses (excluding cost of organ) incurred for donor in respect of organ transplant to the Insured Person</li> <li>▪ Expenses for the following illnesses/surgeries shall be restricted as follows:               <ul style="list-style-type: none"> <li>○ Cataract: Up to Rs. (10% of Sum Insured) or Rs. 25,000/-</li> <li>○ Hernia: Up to Rs. (15% of Sum Insured) or Rs. 30,000 /-</li> <li>○ Hysterectomy: Up to Rs. (20% of Sum Insured) or Rs. 50,000/-</li> <li>○ Major Surgeries*: Up to Rs. (80% of Sum Insured)</li> </ul> </li> </ul>
Day Care Treatments	All medical treatments and/or surgical procedures which fall under the definition of Day Care Treatment, under Section 3 (Definitions) of the Policy Wordings, are covered
Pre & Post Hospitalisation	We will cover your medical expenses up to 30 days before hospitalisation & up to 60 days after your discharge from hospital, subject to a maximum of Rs. (10% of Sum Insured)
Ayurvedic Treatment	We will cover reasonable & customary medical expenses incurred for inpatient care treatment under Ayurvedic system of medicine in an AYUSH hospital/AYUSH Day Care Centre
Modern Treatments	<p>The below mentioned advanced medical procedures shall covered up to the following limits:</p> <ul style="list-style-type: none"> <li>▪ Uterine Artery Embolization and HIFU up to Rs. (20% * Sum Insured), subject to a maximum of Rs. 2 Lakhs per Policy Period</li> <li>▪ Balloon Sinuplasty up to Rs. (10% * Sum Insured), subject to a maximum of Rs. 1 Lakh per Policy Period</li> <li>▪ Deep Brain stimulation up to Rs. (70% * Sum Insured) per Policy Period</li> <li>▪ Oral Chemotherapy up to Rs. (20% * Sum Insured) per Policy Period, subject to a maximum of Rs. 2 Lakhs per Policy Period</li> <li>▪ Immunotherapy – Monoclonal Antibody to be given as injection up to Rs. (20% * Sum Insured), subject to a maximum of Rs. 2 Lakhs per Policy Period</li> <li>▪ Intra vitreal injections up to Rs. (10% * Sum Insured), subject to a maximum of Rs. 1 Lakh per Policy Period</li> <li>▪ Robotic Surgeries up to:               <ul style="list-style-type: none"> <li>○ Rs. (75% * Sum Insured) per Policy Period for claims involving Robotic Surgeries for (i) the treatment of any disease involving Central Nervous System irrespective of aetiology; (ii) Malignancies</li> <li>○ Rs. (50% * Sum Insured) per Policy Period for claims involving Robotic Surgeries for other diseases</li> </ul> </li> <li>▪ Stereotactic radio surgeries up to Rs. (50% * Sum Insured) per Policy Period</li> <li>▪ Bronchial Thermoplasty up to Rs. (30% * Sum Insured), subject to a maximum of Rs. 3 Lakhs per Policy Period</li> <li>▪ Vaporization of the Prostate up to Rs. (30% * Sum Insured), subject to a maximum of Rs. 2 Lakhs per Policy Period</li> <li>▪ IONM (Intra Operative Neuro Monitoring) up to Rs. (15% * Sum Insured), subject to a maximum of Rs. 1 Lakh per Policy Period</li> <li>▪ No sub-limit for Stem Cell Therapy: Hematopoietic Stem Cells for bone marrow transplant for haematological conditions</li> </ul>



## United India Insurance Company Limited

Regd. Office: 24 Whites Road, Chennai – 600 014

Maternity Expenses	We will cover Medical expenses up to Rs. (5% of Sum Insured) in respect of female Insured Person above 18 years during the Policy Period for the delivery of a child in a Hospital/Nursing home arising from or traceable to Pregnancy childbirth including normal caesarean section during the Policy Period or for medically required and lawful medical termination of pregnancy.  The hospitalisation expenses in respect of treatment given to the new-born baby in the Hospital as an in-patient for a maximum period of 90 days from the date of its birth shall be covered within the Mother's Maternity expenses.
Road Ambulance	We will cover Road Ambulance expenses up to Rs. 1,000 per Policy Period
Hospital Cash	We will pay a daily cash allowance of Rs. 100 per day subject to a maximum of Rs. 1000 per policy period, to Parents/Guardians of Insured Children up to the age of 12, for each continuous and completed period of 24 hours of hospitalisation
Health Check-Up	We will reimburse expenses incurred towards cost of health check-up up to Rs. (1% of average Sum Insured) of preceding 4 claim-free years for a block of every three claim-free years
Funeral Expenses	We shall reimburse funeral expenses of Rs.1,000 in case the Insured or any of his/her family members die following hospitalization due to an illness/accident and their eyes have been donated to a recognized institution
Reimbursement of Expenses – Nepal & Bhutan	We shall reimburse, in Indian Rupees, expenses in respect of Emergency Hospitalisation for treatment at Nepal or Bhutan while the Insured is away at these places either on Holiday or Business purposes.
Personal Accident (Death) Cover	<ul style="list-style-type: none"> <li>▪ Account Holder: 100% of Mediclaim Sum Insured</li> <li>▪ Spouse: 50% of Mediclaim Sum Insured</li> <li>▪ Children: 25% of Mediclaim Sum Insured for each child</li> </ul>
Co-Payment	A co-payment of 10% shall be applicable on each and every claim of Insured Person who is above 65 years of age under the policy

### KEY EXCLUSIONS

You will not be covered for the following:

- Change of Life Treatments
- Refractive Error
- Cosmetic or Plastic Surgery
- Rest Cure, Rehabilitation and Respite Care
- Breach of Law
- Alcoholism, Drug or Substance Abuse
- Unproven Treatments
- Obesity/Weight Control
- Nuclear, chemical, or biological attacks
- War and war like occurrences
- Health Hydros, Nature Cure clinics, spas, etc.
- Artificial life maintenance, including life support machine used to sustain a person, who has been declared vegetative

(This list is only indicative and not exhaustive. For full list of exclusions, please refer to Policy Wordings)

**United India** : Office-in-charge of Policy Issuing Office in person/through post at Divisional Office 010500, #64, Catholic Centre, Armenian Street, Chennai 600 001; Telephone : 044-25389793/94 or 25386298; Email: [arogyaraksha@uiic.co.in](mailto:arogyaraksha@uiic.co.in) or through email to Uni Customer Care department at [customercare.chennai@uiic.co.in](mailto:customercare.chennai@uiic.co.in)

Policy subject to terms, conditions, exclusions, and definitions. Summary of terms and conditions of the policy can be downloaded from <https://portal.uiic.in/ArogyaSuraksha/renewLandingCustomer.jsp> or [www.indianbank.net.in](http://www.indianbank.net.in). The detailed terms and conditions can be obtained from Indian Bank branch or United India Insurance Company Office. The proposal and declaration by the Insured is the basis of this contract and deemed to be incorporated.