



## 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>▪ <b>Room Rent, Boarding &amp; Nursing expenses</b> up to Rs. <b>(1.5% of Sum Insured)</b> per day (In case of admission to a room at rates exceeding the aforesaid limits the reimbursement/payment of all associated medical expenses incurred at the Hospital <b>shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent</b>).</li> <li>▪ <b>ICU/ICCU expenses</b> up to Rs. <b>(3% of Sum Insured)</b> per day.</li> <li>▪ Surgeon, Anaesthetist, Specialist Fees, Blood, Oxygen, Operation Theatre Charges, medicines and drugs, diagnostic tests, <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 subject to <b>waiting period</b>:               <ul style="list-style-type: none"> <li>• <b>Cataract:</b> Up to Rs. (10% of Sum Insured) or Rs. 40,000/- for policies purchased on or after 01.07.2021 and Rs. 25,000/- for policies purchased before 01.07.2021. (12 months waiting period)</li> <li>• <b>Hernia:</b> Up to Rs. (15% of Sum Insured) or Rs. 50,000/- for policies purchased on or after 01.07.2021 and Rs. 30,000/- for policies purchased before 01.07.2021. (12 months waiting period)</li> <li>• <b>Hysterectomy:</b> Up to Rs. (20% of Sum Insured) or Rs. 50,000/- (12 months waiting period)</li> <li>• <b>Major Surgeries:</b> Up to Rs. (80% of Sum Insured) (Co-Payment)</li> </ul> </li> </ul>
Day Care Treatment	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. (Not exceeding 10% of Sum Insured under both).
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 Treatment (Applicable for policy purchased on or after 01.10.2020)	<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% of Sum Insured), subject to a maximum of Rs. 2 Lakhs per Policy Period</li> <li>▪ Balloon Sinuplasty up to Rs. (10% of Sum Insured), subject to a maximum of Rs. 1 Lakh per Policy Period</li> <li>▪ Deep Brain stimulation up to Rs. (70% of Sum Insured) per Policy Period</li> <li>▪ Oral Chemotherapy up to Rs. (20% of 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% of Sum Insured), subject to a maximum of Rs. 2 Lakhs per Policy Period</li> <li>▪ Intra vitreal injections up to Rs. (10% of Sum Insured), subject to a maximum of Rs. 1 Lakh per Policy Period</li> <li>▪ Robotic Surgeries up to:Rs. (75% of 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. Rs. (50% of Sum Insured) per Policy Period for claims involving Robotic Surgeries for other diseases</li> <li>▪ Stereotactic radio surgeries up to Rs. (50% of Sum Insured) per Policy Period</li> <li>▪ Bronchial Thermoplasty up to Rs. (30% of Sum Insured), subject to a maximum of Rs. 3 Lakhs per Policy Period</li> <li>▪ Vaporization of the Prostate up to Rs. (30% of Sum Insured), subject to a maximum of Rs. 2 Lakhs per Policy Period.</li> <li>▪ IONM (Intra Operative Neuro Monitoring) up to Rs. (15% of Sum Insured), subject to a maximum of Rs. 1 Lakh per Policy Period.</li> </ul>
Maternity Expenses (Applicable only for first two childbirth)	<p>A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.</p> <p>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.</p>



# United India Insurance Company Limited

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

Health Check-Up in lieu of No Claim Bonus	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 <b>every three claim-free years</b> .
Personal Accident (Death) Cover	<ul style="list-style-type: none"> <li>▪ Account Holder: 100% of Sum Insured (SI)</li> <li>▪ Spouse: 50% of Sum Insured (Total claim should not exceed Sum Insured)</li> <li>▪ Children: 25% of Sum Insured for each child</li> <li>▪ Total Claim should not exceed Sum Insured</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 only for policies purchased on or before 30.06.2021.
Mental Illness - (Applicable for policy purchased on or after 01.10.2020)	In case of following mental illnesses the actual In-patient Hospitalization expenses will be covered upto 25% of Sum Insured subject to a maximum of Rs.3,00,000 per policy year; (Schizophrenia,Bipolar Affective Disorders,Depression,Obsessive Compulsive Disorders and Psychosis. For full details please refer policy wordings.

## KEY EXCLUSIONS:

Expenses related to the treatment of a **pre-existing disease (PED)** and its direct complications shall be excluded until the expiry of **36 months** of continuous coverage after the date of inception of the first policy with us. Expenses related to the treatment of any illness **within 30 days from the first policy commencement date** shall be excluded except claims arising due to an accident, provided the same are covered. *Dental treatment or dental surgery of any kind unless necessitated by disease or injury and requiring hospitalization.*

Expenses related to the treatment of the listed Conditions, surgeries/treatments as per **Table A and Table B below**, shall be excluded until the expiry of **12 months and 36 months (specific waiting period)** respectively of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.

**Table A: 12 Months' Specific Waiting Period:** Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia/Fibromyoma, Hernia of all types, Hydrocele, Piles, Fistula-in-Ano, Sinusitis and related disorders, Gout and Rheumatism, Calculus diseases and Congenital Internal diseases

**Table B: 36 Months' Specific Waiting Period**

**Treatment for joint replacement unless arising from accident, Age-related Macular Degeneration (ARMD), Age-related Osteo-arthritis & Osteoporosis, All Neuro degenerative disorders**

You will not be covered for the following also:

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| <ul style="list-style-type: none"> <li>▪ Change of Life Treatments, Refractive Error</li> <li>▪ Cosmetic or Plastic Surgery</li> <li>▪ Rest Cure, Rehabilitation and Respite Care</li> <li>▪ Sterility &amp; Infertility</li> <li>▪ Alcoholism, Drug or Substance Abuse, Breach of law</li> <li>▪ Unproven Treatments, OPD, Domiciliary &amp; less than 24 hours hospitalization</li> <li>▪ Obesity/Weight Control</li> <li>▪ Nuclear, chemical, or biological attacks, War and war</li> </ul> | <ul style="list-style-type: none"> <li>like occurrences</li> <li>▪ Vaccination or Inoculation of any kind</li> <li>▪ Cost of Spectacles, Contact Lenses, Hearing Aids</li> <li>▪ Congenital External diseases or anomalies</li> <li>▪ Hospitalisation not necessary</li> <li>▪ Any item(s) or treatment specified in 'List of Non-Medical Expenses– Payable/Non-Payable' as per <i>Annexure – 1</i> and available on Company web site also, unless specifically covered under the Policy.</li> </ul> |
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(This list is only indicative and not exhaustive. For full list of exclusions, please refer to Policy Wordings)

**Redressal of Grievance :** In case of any grievance the Insured Person may contact the company through 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: 010500@uiic.co.in.** If not resolved the grievance may be escalated to our Chennai Regional Office 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.