

ORIENTAL SUPER HEALTH TOP-UP

PRESENTED BY :-

HEALTH TEAM
RO CHANDIGARH

SALIENT FEATURES :-

- MAXIMUM ENTRY AGE :- 65 YEARS

NOTE :- Coverage is from 18-65 years. However, persons above the age of 65 years and upto the age of 70 years can also take this policy with 10% Loading on the premium applicable and also on subsequent renewals.

- POLICY PERIOD :-

For 1 year and is thereafter renewal lifelong.

- TYPE OF PLAN :-

a) Individual

b) Family Floater (minimum 2 members)

- SUM INSURED :-

3 to 30 Lacs with corresponding deductibles.

- DEDUCTIBLES :-

3-20 Lacs with corresponding Sum Insured.

- FAMILY :-

Self, Spouse, Dependent Parents or parents in Law, Dependent Children and Physically and Mentally Challenged Child with no age limit.

OTHER FEATURES :-

- ◆ A Customer friendly policy with low premiums, simple to understand with no hidden charges/conditions.
- ◆ Competitive Premium with Best Coverage.
- ◆ No Co-Pay (Portion of payment that customer has to pay).
- ◆ Grace period facility for payment of renewal premium available.
- ◆ A person can avail this policy even if he/she does not have any health insurance policy.

COVERAGE & BENEFITS:-

- ROOM RENT :-

1% of Room Rent & 2% of ICU of Deductible Amount and not of Sum Insured.

- ORGAN DONOR BENEFIT :-

a) Insured-Donor: 10% of Sum Insured even if the deductible is not exceeded & in addition to any amount payable in any base policy.(24 Months waiting period).

b) Insured-Recipient: Cover Inpatient Medical Hospitalization expenses.

- MATERNITY EXPENSES :-

- a) Automatically Covered, Upto 2 Deliveries with 12 Months waiting Period only as Inpatient.
- b) Voluntary MTP with >12 weeks pregnancy not covered.
- c) No waiting period for Ectopic pregnancy and Miscarriage due to accident.

- PRE AND POST NATAL EXPENSES :-

Prenatal-Conception to Delivery and Post Natal-Medical care given to a woman after her baby is born & coverage is for a period of 6 weeks only from DoB of child.

- NEW BORN BABY COVER :-

- a) 5% of Sum Insured. Covered upto 90 days from DoB & Subject to both the insured should be covered in the policy.
- b) 5% and 10 % on Floater Sum Insured and in Individual on Sum Insured of Mother.
- c) Claim for new born baby is independent of the claim status in respect of maternity Expenses.

- PRE & POST HOSPITALIZATION:-

Expenses up 30/60 days covered.

- AYUSH COVERAGE :-

Expenses are admissible only when the treatment is taken as an in-patient upto opted sum insured.

- DAY CARE TREATMENT :-

116 Day care procedures covered.

- SAARC COUNTRIES :-

The policy automatically covers Insured Persons visiting other SAARC Countries only on re-imburement basis.

- PRE-EXISTING COVERAGE:-

- a) All PED covered 48 months of continuous coverage.
- b) 30 days accidental waiver.
- c) Time bound exclusions of 12/24/48 Months.

- DELETION OF ROOM RENT LIMIT:-

On payment of an additional premium these limits can be removed.

- a) Upto 5 Lacs: 20% of applicable premium
- b) 6-10 Lacs: 10% of applicable premium
- c) 15 Lacs & Above: 5% of applicable premium

- Free look period option available.
- Grace period facility for payment of renewal premium available.
- Income Tax Benefit under 80D (IT) available.
- Option for revision of Sum Insured/Deductible available.
- Portability facility available too subject to portability IRDAI Guidelines.

- Migration facility to other Retail Health Products of Oriental available, with all accrued benefits intact.
- Reimbursement of pre Health Checkup expenses upto 50%.
- PRE-INSURANCE MEDICAL CHECK-UP:-

AGE	PRE-INSURANCE MEDICAL TESTS
Persons with adverse Medical History	Required irrespective of age
Persons above 55 years	Required in all cases

- Option for Midterm inclusion of newly wedded spouse and new born/adopted child available on prorata premium.
- Medical reports upto 30 days prior to the date of proposal, are only valid.
- Option for revision of Sum Insured/Deductible available. However, lowering of Deductible is not allowed in respect of any insured person, though one may increase the Deductible at renewal
- Cashless Claim Settlement at all Network Hospitals (TPA serviced policy).

DISCOUNTS & LOADINGS :-

- Family Discount of 10% in premium in case of Individual Plan (>2 family members covered).
- Loyalty Discount of 10% where insured has Oriental's Retail/Bancassurance health policy.
- Portal discount of 10% on premium, subject to maximum of Rs.2000/- available where policy taken online without any intermediary.

- **STAFF DISCOUNT :-**

33% on premium is available to the employees (serving or retired) of Oriental Insurance Company Ltd. However, No commission and no other discount (except Portal discount, if applicable) like family discount, loyalty discount is allowed, where the Staff discount is availed.

- **PREMIUM CHART :-**

Premium chart is on next slide.

SR. NO.	DEDUCTIBLE (INR)	SUM INSURED (INR)	Age in completed years*			
			0-35	36-45	46-60	Above 60
1	300000	300000	1778	2576	3651	6642
2	300000	500000	2446	3451	4646	8283
3	500000	500000	1523	1936	2480	4127
4	500000	700000	1790	2240	2888	5167
5	600000	600000	1398	1707	2310	4127
6	600000	800000	1650	1993	2643	5006
7	800000	800000	1387	1570	2230	4641
8	800000	1000000	1655	1859	2576	5397
9	1000000	1000000	1409	1560	2089	4641
10	1000000	1500000	2052	2272	2982	6073
11	1500000	1000000	1325	1449	1955	3471
12	1500000	1500000	1968	2160	2848	4641
13	1800000	1000000	1306	1437	1967	3029
14	1800000	1200000	1563	1722	2325	3471
15	2000000	1000000	1294	1432	1979	2795
16	2000000	2000000	2506	2785	3682	4899
17	2000000	3000000	3652	4076	5310	6936

THANKING YOU