

Salient features

Of

Shravak Arogyam Phase-I (RENEWAL) Mediclaim Scheme

- 1 We are happy to announce that the existing ELDERLY MEMBERS covered under the Policy who have **already completed 80 years of age, are welcomed to continue the cover** in the Renewal also for life time.
- 2 FAMILY DEFINITION: 1+5 (Parents or **Parents In-Laws** can be covered)
- 3 PRE-EXISTING DISEASES are covered **from Day One**
- 4 **NO MEDICAL CHECK-UP** required

PHASE 1 Coverage	RENEWAL coverage	PREVIOUS YEAR coverage
Waiting period for Maternity Benefit	Covered from Day 1 for existing members	First 9 months not covered
Waiting period for Knee Replacement	Covered from Day 1 for existing members with limit of Rs. 1.25 Lacs per knee	First 12 months not covered
Emergency Ambulance charges	Rs. 2,500 Per Incidence	Rs. 2,000 Per incidence
Domiciliary Hospitalisation	Covered upto 20% of Sum Insured	Not Covered
Hospitalisation AYUSH Treatment (AYURVEDIC / HOMIOPATHIC / UNANI)	Rs. 10,000 Per claim and Max. upto Rs. 20,000 per family per year	Rs. 10,000 Per claim
Hospitalization arising out of PSYCHIATRIC AILMENTS	Covered upto Rs. 30,000	Not Covered
Liability for Nasal Sinus Surgeries	Covered upto Rs. 35,000	Not Covered
CyberKnife Treatment	Covered with Co-pay of 50%	Not Covered
Stem Cell Transplantation	Covered with Co-pay of 50%	Not Covered
Cochlear Implant treatment	Covered upto 90% of the Sum Insured	Not Covered
Parents Covered	Covered Parents or Parents In Law	Covered for Parents

- 5 **NEW BORN BABY** covered from Day 1 subject to intimation within 20 days (Only Reimbursement cases)
- 6 **MID-TERM ADDITIONS** allowed only for natural additions subject to intimation received within 20 days of marriage or birth (for newly married **SPOUSE & new born BABY**)
- 7 As per **INCOME TAX Act** deductions under Sec 80D, Proposer will be **eligible for exemption**. (Exemption for Payment by Cash not applicable)
- 8 In case of **OVERWHELMING** response, as per terms & conditions, the primary member (Proposer) may get **DISCOUNT ON PREMIUM** & the difference in premium shall be refunded accordingly

Terms & Conditions

Of

Shravak Arogyam Phase-I (RENEWAL) Mediclaim Scheme

- 1 INDIVIDUAL / FAMILY FLOATER Mediclaim for JIO Members only
- 2 INDIVIDUAL POLICY with Sum Insured of Rs.2 Lacs available only for member **BELOW 40 years**
- 3 Existing members **ABOVE 40 years** covered under Individual Policy of Rs.2 Lacs **should convert their cover from Rs.2 Lacs to Rs.5 Lacs** and they have right to add other family members (Dependents) as per family definition 1 + 5
- 4 FAMILY FLOATER MEDICLAIM Sum Insured of Rs.5 Lacs only

- 5 FAMILY DEFINITION: Proposer + Spouse (Husband / Wife) + 2 Dependent children upto 25 years of age + 2 Parents OR In-Laws (Any 1 set of Parents to be covered. Combination not allowed) means **Maximum 6 members** allowed in one family (1+5)
- 6 If proposer has covered his/her family in family floater Policy and apart from the above mentioned family of 6 members, he / she have 3rd or 4th CHILD or any other REMAINING family member below 40 years; he/she can be enrolled as a proposer for another Individual Policy even if his/her age is LESS THAN 18 years
- 7 AGE LIMIT- **0-80 years** (Entry Age of Proposer Between 18 to 80 Years)
- 8 We are happy to announce that the existing ELDERLY MEMBERS covered under the Policy who have **already completed 80 years of age, are welcomed to continue the cover** in the Renewal also
- 9 "ROOM RENT & ICU CHARGES limitation Per Day (Inclusive of Nursing charges) : **If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.** All other charges to be settled as per room eligibility except pharmacy/medicine charges

SUM INSURED	LIMIT per day
RS. 2,00,000 & RS. 5,00,000 (For both policies)	Rs.2,500 for Regular Room Rs.4,000 for ICU Hospitalisation
RS. 10,00,000	Rs.3,500 for Regular Room Rs.4,000 for ICU Hospitalisation

10% Co-payment on REMAINING Pre-existing Diseases	10% co-payment applicable on pre-existing ailment excluding above ALL capped ailments (eg. Cancer, Dialysis, Bypass etc)	No Co-payment
Deduction of Rs.5,000	Deduction of Rs.5,000 for each & every claim above Rs.50,000 excluding above ALL capped and Pre-existing ailments	No Deduction

PREMIUM detail for Phase-1 RENEWAL

POLICY TYPE	SUM INSURED	PREMIUM for 12 months	SERVICE TAX@14%	AMOUNT PAYBLE
INDIVIDUAL	Rs.2 Lac	2,899	406	3,305
FAMILY Floater	Rs.5 Lac	14,899	2,086	16,985
FAMILY Floater	Rs.10 Lac	24,947	3,493	28,440

* **PLEASE NOTE** below mentioned points before making premium payment

- Existing members **ABOVE 40 YEARS** covered under Individual Policy of Rs.2 Lacs **SHOULD** convert their cover **from Rs.2 Lacs to Rs.5 Lacs / Rs. 10 Lacs** and they have right to add their family members (Dependents)
- However Existing members **BELOW 40 YEARS** covered under Individual Policy of Rs.2 Lacs **CAN ALSO**

- However Existing members **BELOW 40 YEARS** covered under Individual Policy of Rs.2 Lacs **CAN ALSO** convert their cover **from Rs.2 Lacs to Rs.5 Lacs / Rs. 10 Lacs** and they have right to add their family members (Dependents)
- Existing members covered under Family Floater of Rs.5 Lacs **CAN ALSO** convert their cover **from Rs.5 Lacs to Rs. 10 Lacs.**
- Members above 40 years, who are converting policy from Rs.2 Lacs to Rs.5 Lacs, should pay premium within the specified time frame. And addition of data for family members can be enrolled through ONLINE link, which we will sent you within some days
- Premium of separate Policies should be transferred through separate RTGS Transaction
- As premium will be transferred first to JIO by members individually and then JIO have to pay premium to insurance company as one consolidated payment, there is a time gap for reconciliation and procedure. So we request you to pay the premium at the earliest to start coverage on time
- Premium can be **PAID only via RTGS / NEFT transfer,**
- In case of **OVERWHELMING** response, as per terms & conditions, the primary member (Proposer) may get **DISCOUNT ON PREMIUM** & the difference in premium shall be refunded accordingly

Steps for Renewal Enrolment

- SMS will be sent to the member mentioning the website link for detailed Policy terms and conditions applicable in Renewal
- Premium can be **PAID only via NEFT transfer.** For receiving Banking and NEFT Details, member should give

- Premium can be **PAID only via NEFT transfer.** For receiving Banking and NEFT Details, member should give missed call on a **8898070056** number
- After the Payment of Premium by NEFT, member should inform JIO by sending **SMS** in below mentioned format on **7710006211** number
"RENEWAL", "JIO SA ID -----", "UTR NO-----"
- Once we receive above SMS of payment, we will proceed ahead. After receiving confirmation from Bank, you will receive SMS from JIO for Payment confirmation.
- Your detail which were mentioned in previous policy will be enrolled in renewal Policy
- To ensure continuity in coverage from 31st Oct, 2015, your SMS with premium payment details should reach us before midnight of 28-Oct-2015

Group Personal Accident (GPA) policy is also attached with this policy, applicable for Proposer only

- ACCIDENTAL DEATH
- PERMANENT TOTAL DISABLEMENT
- TERRORISM COVERED
- WORLDWIDE COVER
- COVER APPLICABLE for 24/7

Sum Insured for Personal Accident policy is Rs.2 Lacs for Individual Policy's Proposer and Rs.5 Lacs for Family floater Policy Proposer