

JEEVAN AROGYA (Plan No. 903)

UIN

Non-Unit linked Health Insurance plan: It provides cover against following health risks:

- i) Hospital Cash Benefit (HCB)
- ii) Major Surgical Benefit (MSB)
- iii) Day Care Procedure Benefit (DCPB)
- iv) Other Surgical Benefit (OSB)

These are in addition to any other health insurance cover.

Two riders: Term Assurance and Accident Benefit Rider available for PI & Insured Spouse only.

The Principle Insured (PI) can take the policy covering himself/herself. The Spouse, Children, Parents and Parents-in-law can also be covered under the same policy.

1. Hospital Cash Benefit (HCB)

Feature	Principal Insured (PI)	Insured Spouse (if any), Parents / In laws	Insured Dependent Children
Mini. Initial Daily Benefit	Rs. 1000/-	Rs. 1000/-	Rs. 1000/-
Maxi. initial daily amount	Rs.4000/-	Equal or less than PI	Equal or less than PI
Maxi age for cover	80 years	80 years	25 years

- **HCB.** (With in India only) **is payable on per day basis**
- Maxi. **30 days** hospitalization & not more than **15 days** in ICU (2 times HCB) for 1st policy year for each one.
- Maxi. **90 days** and including not more than **45 days** in I.C.U. in the 2nd year onwards for each insured.
- Limited to a maximum of **720 days** and **365 days** for ICU during entire policy term for each insured.
- This Benefit to increase **5%** till it reaches a maximum of 1.5 times the HCB. **And** arithmetic addition of an amount equal to “**No Claim Benefit**”
- Stay in hospital exceeds a continuous period of **24 hours** or part thereof thereafter. Stay more than 7 days, even for 1st 24 hours also payable.

2. Major Surgical Benefit (MSB)

Feature	Principal Insured (PI)	Insured Spouse (if any), Parents / In laws	Insured Dependent Children
Sum Assured (MSB S.A.)	100 times of Initial Daily benefit of HCB of PI	100 times of Initial Daily benefit of HCB of Insured Spouse	100 times of HCB of each child
Maxi. annual benefit	100% of Sum Assured	100% of Sum Assured	100% of Sum Assured
Maxi Life Time	800% times MSB SA	800% times MSB SA	800% times MSB SA

- **Quick Cash facility:** 50% of eligible MSB amount payable subject to approval from the TPA
- **MSB shall be a percentage of sum assured.**
- Major Surgical Benefit Amount, as calculated as a % of Sum Assured, payable regardless of actual costs incurred.
- Rs.1000/- payable in lump sum towards Ambulance expenses.
- Applicable for surgery conducted only within India.

3. Day Care Procedure Benefit (DCPB) (under Basic Plan)

An Insured under this Plan undergoing any specified Day Care Procedure mentioned in the Day Care Procedure Benefit Annexure

Feature	Principal Insured (PI)	Insured Spouse (if any), Parents / In laws	Insured Dependent Children
Lump sum benefit payable	5 times of Applicable Daily Benefit (ADB)	5 times of Applicable Daily Benefit (ADB)	5 times of Applicable Daily Benefit (ADB)
Maximum annual benefit, each insured	3 Surgical Procedures		
Maxi Life Time	24 Surgical Procedures		

- If a Day Care Procedure Benefit is performed no Hospital Cash Benefit shall be paid.

4. Other Surgical Benefit (OSB) (under Basic Plan)

An Insured under this Plan, due to medical necessity, undergoing any Surgery not listed under Major Surgical Benefit or Day Care Procedure Benefit, and the stay in hospital exceeds a continuous period of 24 hours,

Feature	Principal Insured (PI)	Insured Spouse (if any), Parents / In laws	Insured Dependent Children
Daily benefit amount	2 times of Applicable Daily Benefit (ADB)	2 times of Applicable Daily Benefit (ADB)	2 times of Applicable Daily Benefit (ADB)
Maximum annual benefit, each insured	15 days in year 1 and 45 days per year thereafter		
Maxi Life Time	360 days		

5. FEATURES:

- A. Min. age at entry (for PI) 18 yrs nbd (3 mtn for dependent child)
- B. Maxi. age at entry (for PI) 65 yrs nbd (17 yrs for dependent child)
- C. Maxi. Age at entry for others 75 for dependent parents & in laws.
- D. Maxi Cover expiry age 80 lbd for insured and 25 for child
- E. Mode of Payment Yly, Hly and Monthly (ECS).
- F. Age proof standard age proof and NSAP-I allowed.
- G. Female Category all the three Female Categories allowed
- H. Auto renewal every three years
- I. Surrender, Partial withdrawals & Loan Not allowed.
- J. The general waiting period: 90 (ninety) days
- K. Specific waiting period: Refer original Circular.
- L. new additional members Allowed
- M. **EXCLUSIONS** Pre-existing Condition unless accepted by LIC. For more details Refer original Circular
- N. Non Medical Scheme

SUC for NM Special	Age	SUC for NM General	Age
Rs. 5 lakhs	Up to 45 years.	Rs. 5 lakhs	Up to 35 years
Rs. 4 lakhs	Age 46 tp 50 years	Rs. 2 lakhs	36 to 50 years.

- O. Revivals :The Principal Insured can revive anytime during a period of 2 (two) years from the due date of first unpaid premium called the "period of revival" or "revival period".

6. Maturity Benefit: No benefits are payable at end of the Cover Period

7. Death benefit: No death benefits payable

However, following action will take place.

- i. On death of the Principal Insured (PI): Option for Spouse to take over policy
- ii. Insured Spouse had predeceased the Principal Insured: Option to take new policy.
- iii. In the event of death of an Insured person other than the Principal Insured.: The policy continue with change in premium.

8. The Hospital Cash Benefit, Major Surgical Benefit, Day Care Procedure Benefit and Other Surgical Benefit cover in respect of each Insured shall terminate at the earliest of the following:

1. The Date of Cover Expiry mentioned in the Policy Schedule;
2. On attaining the lifetime maximum Benefit Limits as specified above;
3. On death or Date of Cover Expiry of the Principal Insured and if the Policy does not continue with the Insured Spouse as the Principal Insured;
4. On death or Date of Cover Expiry of Insured Spouse after the Policy continues with the Insured Spouse as the P.I. after the PI dies or reaches his/her Date of Cover Expiry.
5. On death of the Insured.;
6. In respect of the Insured Spouse, on divorce or legal separation from the P. I.;
7. On termination of the Policy due to non-payment of premium or any other reason.
8. On PI exhausting all the lifetime maximum Benefit limits as specified above.
9. On death or Date of Cover Expiry, of the Principal Insured and if the Policy does not continue with the Insured Spouse as the Principal Insured.