



GROUP MEDICLAIM POLICY FOR

SAINIK SEVA SAMITI

Proposal



FEBRUARY 28, 2023
ODIN INSURANCE BROKING SERVICES P.LTD



Group Mediclaim Insurance	
Insured Name	Sainik Seva Samiti
Insured Address	3-A, Siddhi Vinayak Chambers, Opp. MIG Cricket Club, Bandra East, Mumbai - 400051
Policy Period	From 15-Mar-23 To 14-Mar-24
No. of Lives for Renewal (2023-24)	Total - 2297 (Self - 1140, Dependent - 1157)
Coverages	
Family Definition	(1+3) Self + Spouse + 2 Dependent Children upto the age of 25 years (Handicapped children to be covered without age limit)
Policy Type	Family Floater
Floater Sum Insured	INR 3 Lacs/ 5 Lacs/ 7.5 Lacs/ 10 Lacs/ 15 Lacs/ 20 Lacs per family
Pre Existing Ailments	Covered from day 1
1 to 4 year waiting period for specific ailments	<p>Waived for existing members (In policy year 2022-23), In case they do not join the policy on renewal and decide to take the policy later than one month from the renewal date, it shall be considered as a break in policy and this restriction (as per New Joiners) shall also be imposed on them.</p> <p>One year waiting period for New Joiners (in policy year 2023-24), on following disease :</p> <ol style="list-style-type: none"> 1. All internal & external benign tumors, cysts, polyps of any kind, including benign breast lumps 2. Benign Prostate Hypertrophy 3. Cataract & age-related eye ailments 4. Hernia of all types 5. Hydrocele 6. Hysterectomy for Menorrhagia/ Fibromyoma, Myomectomy and Prolapse of uterus 7. Non-Infective Arthritis 8. Stone in Gall Bladder & Bile duct 9. Stones in Urinary Systems 10. Varicose Veins and Varicose Ulcers 11. Joint Replacement due to Degenerative Condition 12. Age-related Osteoarthritis & Osteoporosis 13. Age Related Macular Degeneration (ARMD) 14. Genetic diseases or disorder
30 days waiting period	Waived Off
9 Months Waiting Period for Maternity	Waived Off
New Born Baby	Covered from Day 1 within family floater SI
Pre and Post Hospitalization	Covered for 30 days and 60 days respectively
Room Rent Limit	Room Rent: 1% of Sum Insured Per day subject to maximum Rs. 15,000/- whichever is less ICU Rent: 2% of Sum Insured Per day subject to maximum Rs. 25,000/- whichever is less
Other Hospital expenses	All other expenses of hospitalisation excluding medicines, drugs and implants and investigations shall be paid in proportion to the room rent.



Maternity Cover	Covered for Rs. 50,000/- For normal and Rs. 50,000/- For C-Section	
Ambulance Benefit	1% of SI or Rs. 2500/- whichever is less	
Co-pay	Not Applicable	
Domiciliary Hospitalization	Excluded	
Day care Cover	Covered	
Disease Wise Sublimit Applicable	Total Joints replacement	SI up to 10 lacs: Rs. 1,75,000/- per joint replacement SI above 10 lacs: Rs. 2,00,000/- per joint replacement
	Appendectomy	SI up to 10 lacs: Rs. 75,000/- SI above 10 lacs: Rs. 1,00,000/-
	Hysterectomy	SI up to 10 lacs: Rs. 1,00,000/- SI above 10 lacs: Rs. 1,25,000/-
	Kidney Stones – Surgical Management	SI up to 10 lacs: Rs. 75,000/- SI above 10 lacs: Rs. 1,00,000/-
	Cholecystectomy	SI up to 10 lacs: Rs. 75,000/- SI above 10 lacs: Rs. 1,00,000/-
	Herniorrhaphy	SI up to 10 lacs: Rs. 60,000/- SI above 10 lacs: Rs. 80,000/-
	Coronary Angiography	Rs. 24,000
	Coronary Angioplasty	SI up to 10 lacs: Rs. 1,85,000/- SI above 10 lacs: Rs. 2,10,000
Limit on Cataract Surgery	Cataract to be limited to INR 30,000/- per eye (Only monofocal lens shall be covered under the policy)	
Internal Continental Disease	Covered	
External Congenital Diseases	Covered only in case of life threatening situation	
Alternative Treatments	Ayurveda, Unani, Homeopathy and Sidhha treatments to be Covered upto 25% of SI on Hospitalisation	
Hospitalization arising out of Terrorism	Covered	
Animal Bite	Covered	
Lasik Surgery	Covered if correction index is +/- 7.5 D	
Advanced Medical Treatment	Stem Cell Therapy	Upto 50% of SI subject to maximum of Rs. 2.5 Lacs
	Cyber Knife Treatment	Upto 50% of SI subject to maximum of Rs. 5 Lacs with 15% copay
	Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU)	Up to 20% of Sum Insured subject to a maximum of Rs.2 Lacs

	Balloon Sinuplasty	Up to 20% of Sum Insured subject to a maximum of Rs. 2 Lac
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	Deep Brain Stimulation	Up to 50% of Sum Insured subject to maximum Rs. 5 Lacs
	Immunotherapy-Monoclonal Antibody to be given as injection	Up to 25% of Sum Insured subject to a maximum of Rs.2 Lacs
	Intra vitreal Injections	Up to 10% of Sum Insured subject to a maximum of Rs. 75,000
	Robotic Surgeries (Including Robotic Assisted Surgeries)	Upto 50% of SI subject to maximum of Rs. 5 Lac
	Stereotactic Radio Surgeries	Up to 50% of Sum Insured subject to maximum Rs. 3 Lacs
	Bronchial Thermoplasty	Up to 50% of Sum Insured subject to maximum Rs. 2.5 Lacs
	Vaporisation of the Prostate (Green laser treatment for holmium laser treatment)	Up to 50% of Sum Insured subject to maximum Rs. 2.5 Lacs
	Intra Operative Neuro Monitoring (IONM)	Up to 10% of Sum Insured subject to maximum Rs. 50,000
	Oral Chemotherapy	Up to 10% of Sum Insured subject to maximum Rs. 1 Lacs
GIPSA PPN Clause	For those hospitals where New India is having PPN network, only PPN rates will be applicable. If any employees opt for only rate/ package which is other than what has been agreed in PPN shall not be indemnified. For the given procedure in PPN, only agreed rates will be approved, whether claim submitted through cashless or reimbursement mode.	
Member addition and deletion	Addition of members & their dependents will be done from date of endorsement at 100% premium for further period of 3 months from the policy start date march 15, 2023. Further addition of members and their dependents after completion of 3 months window period will be done on payment of short period premium	
Reasonable & Customary clause	Reasonable & Customary charges mean the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/ injury involved	
Claim Intimation	Within 30 days from the date of admission	
Claim Submission	(a) Main claim (reimbursement of hospitalisation expenses) - within 30 days of discharges	
	(b) Pre-post Claim (expenses incurred during 30 days pre-hospitalisation and 60 days post hospitalisation) - within 90 days of discharge	
Portability clause	If a person is presently covered and has been continuously covered without any lapses under any Group Health Insurance policy with an Indian General/ Health Insurer, the proposed insured person can avail Retail/ Individual policy as per standard individual policy terms and premium amount and as per IRDAI guidelines on portability	



Premium Per Family						
Sum Insured	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
Premium without GST	24,062	32,517	36,581	44,710	55,928	77,390
GST @ 18%	4,331	5,853	6,585	8,048	10,067	13,930
Premium with GST	28,393	38,370	43,166	52,758	65,995	91,320

Technology

1. Online tool for policy administrator
 - a. CD statement
 - b. Active lives data
 - c. Policy claims MIS
 - d. Hospital network List
 - e. E-cards
 - f. Escalation matrix
 - g. Claim analysis report
2. Stakeholders/ Members
 - a. Family details
 - b. E-Cards
 - c. Claims detail
 - d. Hospital network list
3. WhatsApp integrated tool for real time information
 - a. E-Cards
 - b. Claim status
 - c. Hospital network
 - d. SPOC Details
4. Mobile Application (Android & IOS): Enabled all details for individual stakeholder

Human resource

Single Point of Contact (ODIN)

- a. Escalation matrix

Point of Contact	Name	Email	Handheld
First Point of Contact	Milind Thukarul	milind.thukarul@odininsurance.com	8976993611
Escalation Matrix	Vaibhav Gadge	Vaibhav.gadge@odininsurance.com	9619898965

- b. Monthly/Qtly review on claim status

Marketplace

We shall also customise a product specifically for your stakeholders in partnership with Turtlemint on Competitive price