

IB Arogya Raksha - Group Health Insurance Policy (By arrangement with M/s. United India Insurance Co. Ltd)

Salient Features

Eligibility	All A/c holders of Indian Bank
Age limit- Entry level	3 months to 65 years and renewal age is unlimited and with no medical check-up
Plans Offered	<p>Plan A : A/c holder+Spouse+2 dependent Children (1+3) - Age Group up to 35* years</p> <p>Plan B : A/c holder+Spouse+2 dependent Children (1+3) - Age Group > 35* to 65* years</p> <p>Plan C : A/c holder+Spouse+2 dependent Children + dependent Parents (1+5) – Any age upto 65 years</p> <p>* Refers to age of the eldest member covered under the group</p> <p>Click here for Arogya Raksha Application Form</p>
Type of Cover	<p>Mediclaim cover: Floater policy for members of the family covered (i.e. A/c holder, Spouse, 2 *Children & *Parents</p> <p>Personal Accident Death Cover: A/c holder - 100% of Mediclaim Sum Insured (SI), Spouse - 50% of Mediclaim SI and *Children - 25% each of Mediclaim SI subject to the total claim settlement not to exceed eligible/opted sum insured. Parents however not covered.</p> <p>Nomination facility available</p>
Sum Assured / Enhancement	<p>Rs.1 lakh to Rs.10 lakhs</p> <p>Enhancement allowed only at the time of renewal up to the next higher slab only. (i.e.Rs.0.50 lakh per year up to Rs.5 lakhs SI and Rs.1 lakh per year from Rs.6 lakhs to Rs.10 lakhs SI respectively)</p>
Premium Rates	<p>Please visit our Bank's Home Page/Net Banking Arogya Raksha Site or contact nearest Indian Bank branch</p> <p>Click here for Premium Rates</p>
Waiting Period	30 days in the first year of coverage (except for accident)
Cashless treatment whether available	Yes, subject to certain conditions and only at the Network Hospitals administered thru TPAs
Renewal/Portability	<p>Renewal allowed on Annual basis with 30 days of Grace Period from the date of expiry of policy.</p> <p>Portability allowed subject to customer submitting the copy of previous policy and No Claim Certificate from the existing TPA so as to avoid any delay in the settlement of claim at a later date.</p>
Tax Benefit	Rs.25000 U/s 80D of Income Tax Act (Rs.30000 for Senior Citizens)
Maternity Expenses	Available at no additional cost after initial waiting period of 9 months & for first two children only, subject to maximum of 5% of sum insured
Pre-existing Diseases	All Pre-existing diseases to get coverage after 36 months of continuous coverage of such insured person
Loyalty Incentive	Insured shall be entitled for a Free Medical Checkup to be carried out by the companies approved by TPAs after THREE claim free completed policy years at a cost not exceeding 1% of average sum insured for the last continuous Three Years of Arogya Raksha policy / any health policy issued by United India Ins.Co.Ltd.
Reimbursement of Expenses - Nepal & Bhutan in INR	For treatment while the insured is away at these places either on holiday or business purposes. Cashless facility however is not offered under this extension
For Detailed Terms & Conditions	Please refer to Arogya Raksha Policy Scheme features made available in UIIC "Arogya Raksha Portal" or can also be obtained from any of our branches.