

**SPECIAL POLICY COVERAGE Policy valid in India only**

**Group Mediciam Policy**

**Covered and terms and conditions**

1. Family size :- ( 1 + 3 ) Self + Spouse + 2 Dependent Children ( upto 25 yrs ).
2. Maximum age limit is 65 years
3. New Born babies are covered from day one
4. Room Rent 1 % of normal 2% for ICU, higher category proportional deduction
5. Nursing charges are part of room rent
6. Pre Existing disease covered
7. File submission 15 days from date of discharge
8. Pre post hospitalization 30days and 60 days
9. Intimation to be given in 24 hrs for emergency and in 72 hrs for planned hospitalization
10. Maternity covered Normal 25k LSCS 50k
11. Pre Natal post natal, Not covered unless admitted in Hospital / Nursing home and treatment is taken there.
12. Hospitalization due to disease or illness or for surgery , minimum hospitalization period of 24 hrs with active treatment.
13. Day Care treatments

**Not Covered:**

1. Any kind of service charges, surcharges, admission fees/ registration charges levied by the hospital is not payable.
2. External and or durable Medical / Non-medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Infusion pump etc. Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic footwear, Glucometer / Thermometer, alpha / water bed and similar related items etc., and also any medical equipment, which is subsequently used at home etc are not payable
3. Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are not payable
4. Stem Cell Implantation / surgery excluded from the scope of this policy
5. Treatment for ARMD with Inje. Avastin / Lucentis / Macugenare excluded from this policy
6. No payment shall be made under 1.2 C other than as part of the hospitalization bill. ( 1.2C includes Surgeon, Anesthetist, Medical Practitioner, consultants Specialists Fees
7. Dental treatment
8. Cosmetic treatment
9. Lasik Eye Surgery for Spectes removal
10. Hospitalization only for evaluation or diagnostic tests, without any active treatment
11. OPD not covered