Annexure IV Schedule of Benefits

Min Entry and Max Entry Age	**For Section 1: Hospitalization Cover** Child: Day 91 to 25 Years Adult: 18 Years to 75 Years **For Section 2: Personal Accident** 18 Years to 75 Years **For Section 3: Cancer Care** 18 Years to 75 Years
Policy Period	1/2/3/4/5 Year(s)
Product Type	Group (Employer Employee & Non Employer Employee)
	For Section 1: Hospitalization Cover: Individual/ Floater (Self, Spouse, 2 Children) **For Section 2: Personal Accident/ For Section 3: Cancer Care:** Individual (Only Primary Insured)
Sum Insured (SI)	**For Section 1: Hospitalization Cover-** 50,000/1 lac to 5 lacs (in multiples of 1 lac), 5L lacs to 100 lacs (in multiples of 5 lacs) **For Section 2: Personal Accident-** 10,000/25,000/50,000/1 lac to 5 lacs (in multiples of 1 lac), 5 lacs to 100 lacs (in multiples of 5 lacs) **For Section 3: Cancer Care-** 5000/10,000/25,000/50,000/1 lac to 5 lacs (in multiples of 1 lac), 5 lacs to 100 lacs (in multiples of 5 lacs)
Room Rent	Actuals/ Single Private AC Room
Initial Waiting Period	30 Days Cancer - 30/60/90 days
Specific Illness Waiting Period	12 Months
Survival Period	0/7/14/28 Days (For Section 3: Cancer Care)
PED Waiting Period	12/24/36 Months

Section No	Section Name	Cover Name	Sum Insured Limits
1	Hospitalization Cover	In-Patient Care	Upto Hospitalization Cover Sum Insured
		Upto Hospitalization Cover Sum Insured	Upto Hospitalization Cover Sum Insured
		Inpatient Care under Alternative Treatment (AYUSH)	Upto Hospitalization Cover Sum Insured
		Domiciliary Hospitalization	Upto Hospitalization Cover Sum Insured
		Pre-Hospitalization Medical Expenses	Upto Hospitalization Cover Sum Insured Upto 30/60/90 days
		Post-Hospitalization Medical Expenses	Upto Hospitalization Cover Sum Insured Upto 60/90/180 days
		Modern Treatment	Upto 50%/100% of Hospitalization Cover SI
		OPD Cover	Upto Rs. 1000 to Rs. 5 lacs with optional co-payment of Nil/ 10%/ 20%/ 30%/ 40%/ 50%
		Emergency Ground Ambulance	Upto Rs. 1000 to Rs. 5 lacs, in multiples of 1000
		Weekly Benefit	Rs. 1000 to Rs. 5 lacs per week up to 100 weeks
		Home Health Care	Upto Hospitalization Cover Sum Insured
		Common Disease Cover	Upto Rs. 10,000 to Rs. 10 lacs in multiples of 10,000
		Health Check-up	Option A- Upto Rs. 1,000 to Rs. 25,000, in multiples of 500 Option B- As per actuals
		E-Opinion	Within Network provider only
		Wellness Care	Wellness benefit with flexible list of services
2	Personal Accident	Accidental Death (AD)	Upto Personal Accident Sum Insured
		Permanent Total Disability (PTD)	Upto Personal Accident Sum Insured

		Permanent Partial Disablement (PPD)	Upto Personal Accident Sum Insured
		Repatriation & Funeral Expenses	Rs. 5000 to Rs. 50,000 in multiples of 5000
		Child Education	1% of Personal Accident Sum Insured or max Rs.10,000 to Rs. 1 lac
		Adaptation Allowance (Home & Vehicle)	Rs 20,000/ Rs. 25,000/Rs. 50,000
		Ambulance Cover	Upto Rs.1500/2000/2500/3000/3500/5000/7500/10,000 per Incident/ Accident
		Broken Bones/ Fracture	Max 10% of Personal Accident Sum Insured or Rs.50,000, whichever is less
		Loss of Income	Anyone options has to be selected from each of the below 2 categories: 1. Upto Rs. 5lacs (Per Month) or Actual salary/income, whichever is less 2. Duration Options: 1 month to 12 months (per month)
3	Cancer Care	Cancer Care Benefit	Option A 1. Cancer 2. Cancer + Cardiac Option B Rs 5000 to Rs 1 Crore