



GROUP MEDICLAIM INSURANCE – ABG PRIVILEGE CARD

CONTENTS

- INTRODUCTION
- PRODUCT OFFERS AND BENEFITS
- PRICING
- TERMS AND CONDITIONS
- PROCESS
- ANNEXURE

EXECUTIVE SUMMARY

As an established distributor, you will be cognizance of the ability to retain quality workforce and keeping them motivated is a key determinant to success.

Given Employee Health Insurance plays a huge role in employee benefits and in their motivation, we offer you, given your status with us as a privilege partner a seamless process to offer all your employees a health insurance.

We are giving you enough flexibility on the product options and the Sum Insured that you can just opt and provide your employees and their family a comprehensive health insurance

PRODUCT FEATURES

Product Features	Benefit plan - I	Benefit plan- II	Benefit plan- III
Family definition	Self+Spouse+2 dependent children upto 25 years	Self+Spouse+2 dependent children upto 25 years	Self+Spouse+2 dependent children upto 25 years
Room rent	1% of SI for normal room - 2% of SI for ICU. Proportionate deduction applicable	1% of SI for normal room - 2% of SI for ICU. Proportionate deduction applicable	2% of SI for normal room - 4% of SI for ICU. Proportionate deduction applicable
Day care procedures	Covered	Covered	Covered
Pre-post hospitalization	30 days - 60 days	30 days - 60 days	30 days - 60 days
PED	Not covered	Covered	Covered
30 days waiting period	Applicable	Not applicable	Not applicable
2 years waiting period	Applicable	Not applicable	Not applicable
Maternity	Not covered	25 k for normal delivery- 35k for C-Section	35 k for normal delivery- 50k for C-Section
Pre-post natal	Not covered	Not covered	Covered upto 5k within maternity limit
Baby day 1 cover	Covered	Covered	Covered

Disease sublimits	No disease sublimits	No disease sublimits	No disease sublimits
Emergency ambulance	Rs.1000/- per incident	Rs.1000/- per incident	Rs.2000/- per incident
Co-pay	10% Co-pay on all claims	No co-pay	No co-pay

PRICING

Sum Insured	No. of families (Employees)	Per family premium (excluding G ST)		
		Benefit plan - I	Benefit plan- II	Benefit plan- III
100000	10 to 25	1560	2901	3587
	26 to 50	1482	2756	3408
200000	10 to 25	1880	3497	4324
	26 to 50	1786	3322	4108
300000	10 to 25	2043	3801	4699
	26 to 50	1941	3610	4464
500000	10 to 25	2756	5125	6337
	26 to 50	2618	4869	6020

TERMS AND CONDITIONS

1. All the employees will be covered
2. All employees of one SME will have one sum insured
3. All employees of one SME will have one benefit plan
4. Maximum lives to be covered to be less than or equal to 200

PROCESS

To enroll please fill the data of your employees and their families and send the same to Anujan Krishnamoorthy at anujan.k@adityabirla.com