Mera Mediclaim Plan

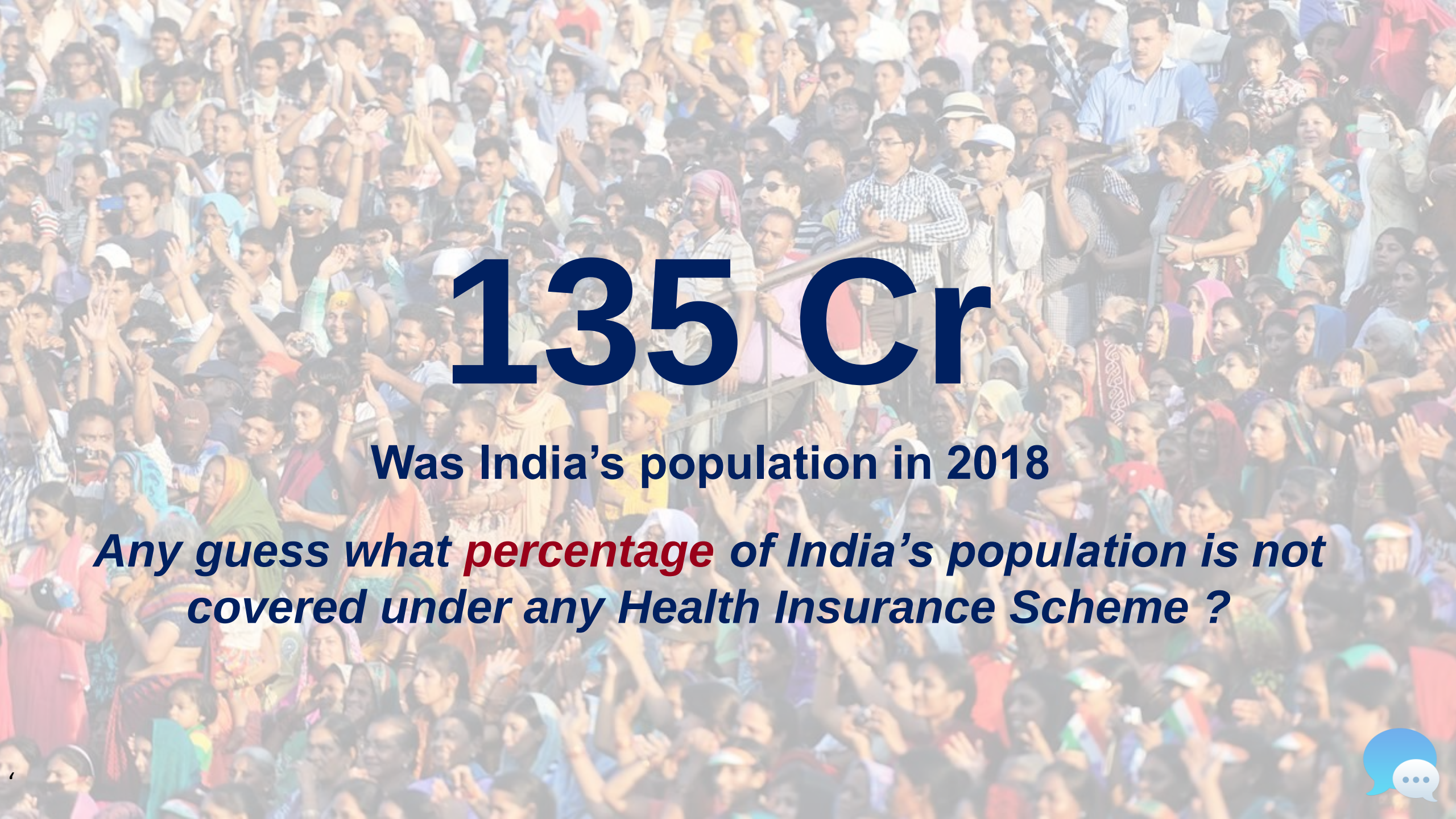
Health Bhi Life Bhi

MERA MEDICLAIM PLAN

Non-linked, Non participating
Combi Insurance Plan

THIS IS FOR INTERNAL CIRCULATION AND TRAINING ONLY

Version 1.6_Agency_June2020



135 Cr

Was India's population in 2018

Any guess what percentage of India's population is not covered under any Health Insurance Scheme ?



83%

Of Indian Population is not covered under any health scheme

Source : NSO Social Consumption In India Health 2019 (Survey Between June 2017 to july 2018)



So, how do they pay the Hospitalization Bills ?

Is It ?

Help from Family Members or friends or relatives

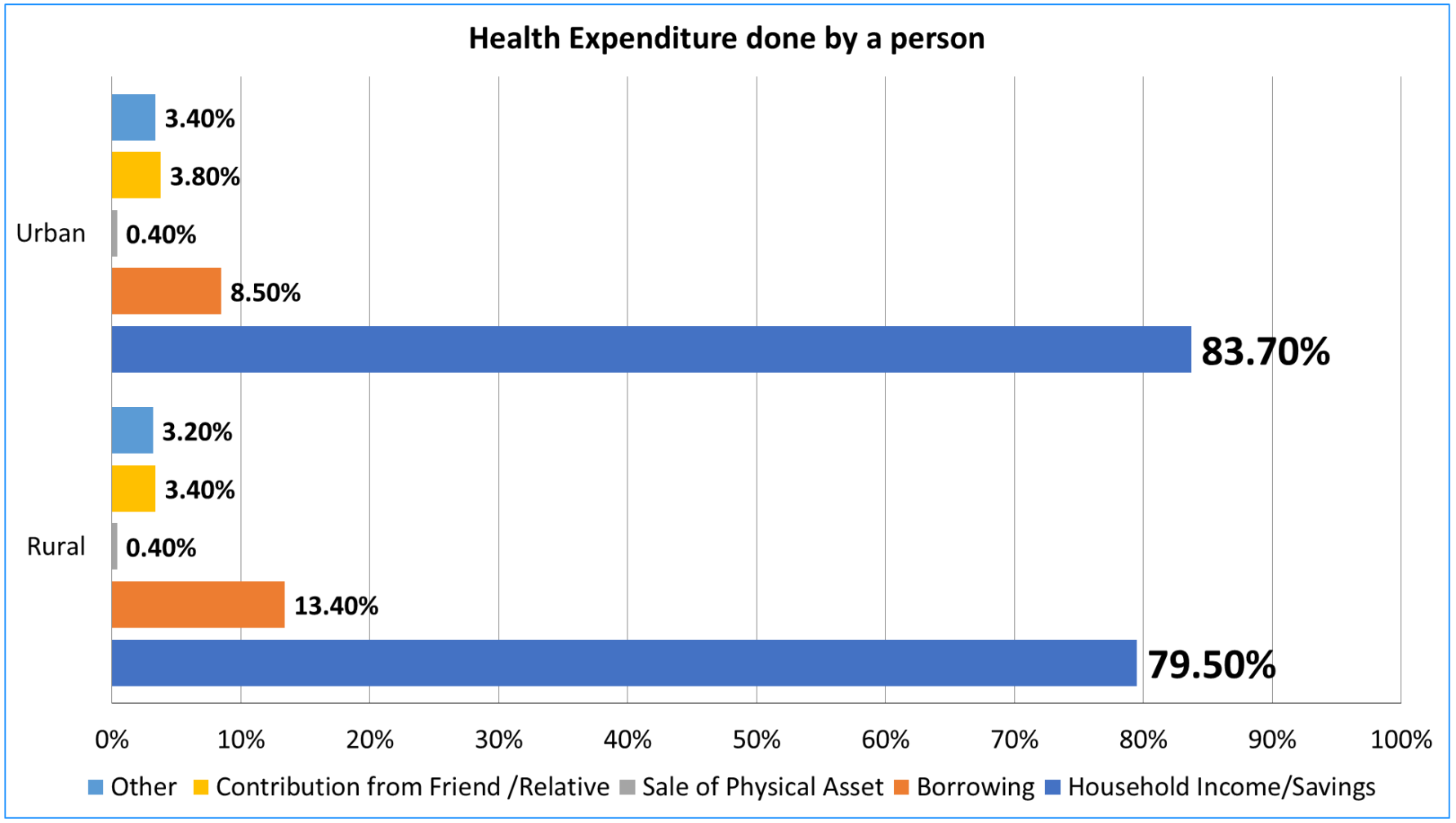
Hard Earned Savings

Borrowing from money lenders

Taking loans from banks

Selling their assets

How Indian's pay their Hospital bills ?



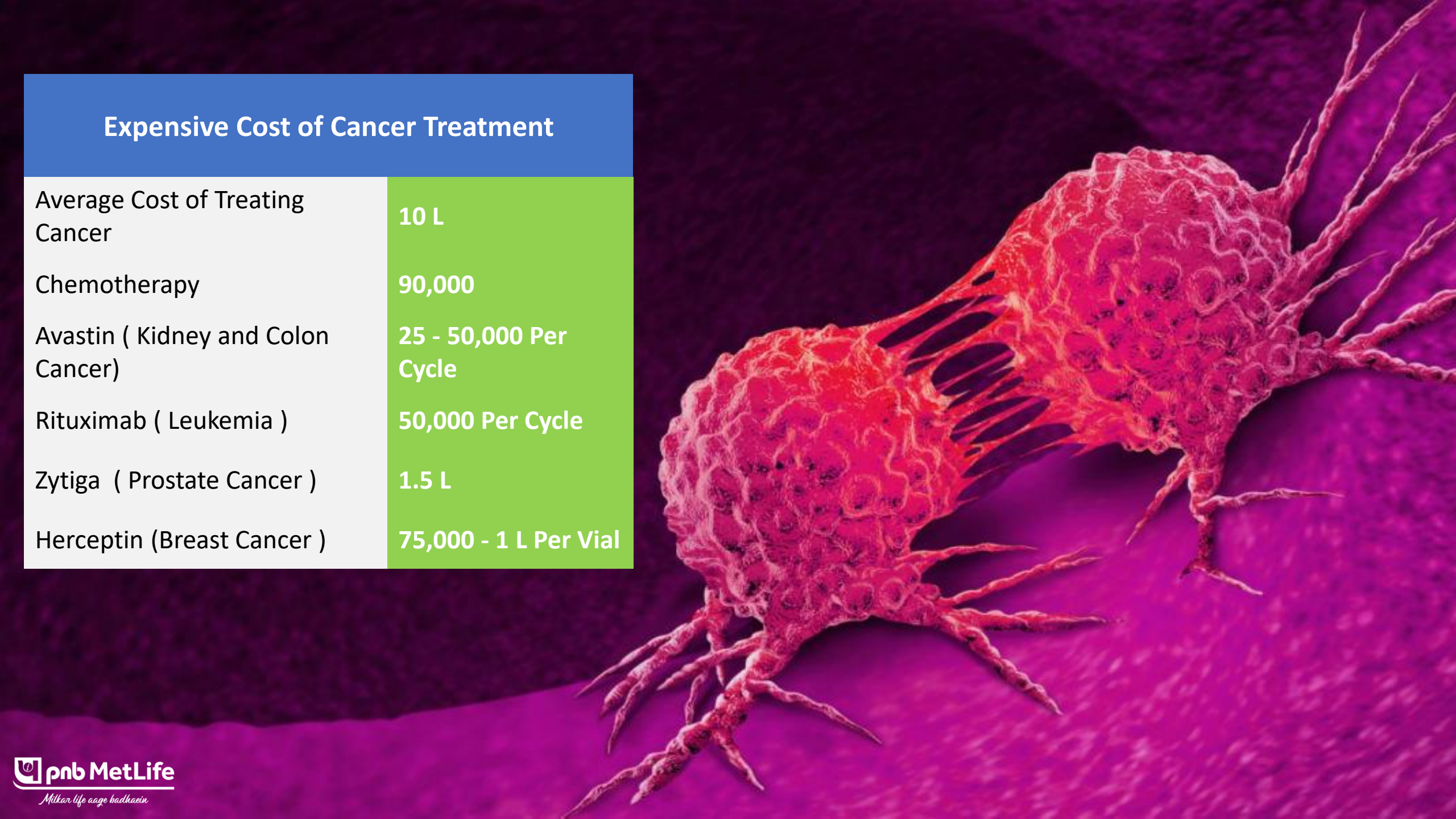
Major chunk of financing of health and hospitalization eats into the household income and savings, where the world average is 18.2% only.

A sudden illness can wipe out your savings and investments or worse this could compel you to borrow money at exorbitant rates to meet medical expenses, which further pushes the family into debt trap

Source : NSO Social Consumption In India Health 2019

Expensive Cost of Cancer Treatment

Average Cost of Treating Cancer	10 L
Chemotherapy	90,000
Avastin (Kidney and Colon Cancer)	25 - 50,000 Per Cycle
Rituximab (Leukemia)	50,000 Per Cycle
Zytiga (Prostate Cancer)	1.5 L
Herceptin (Breast Cancer)	75,000 - 1 L Per Vial

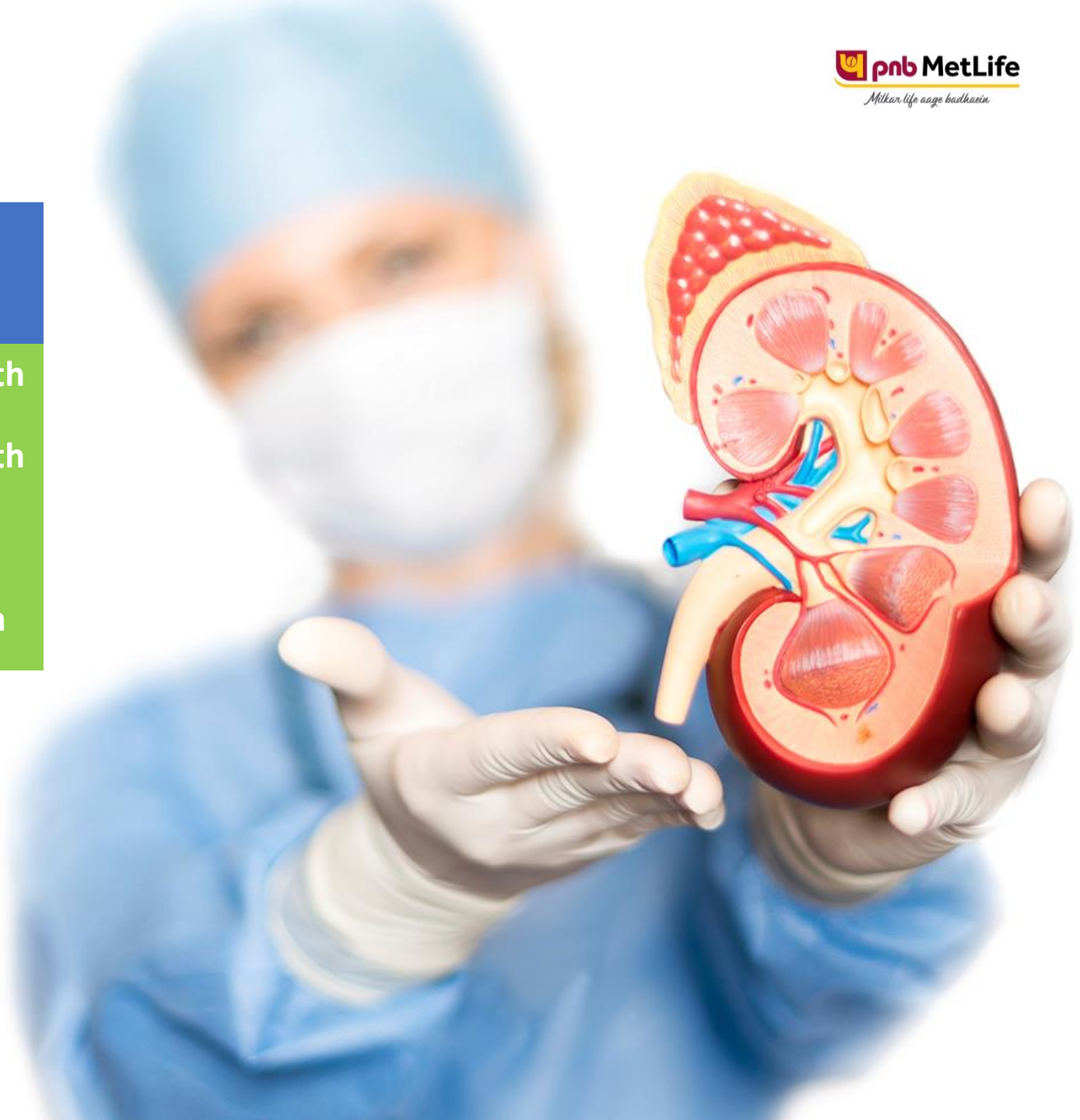


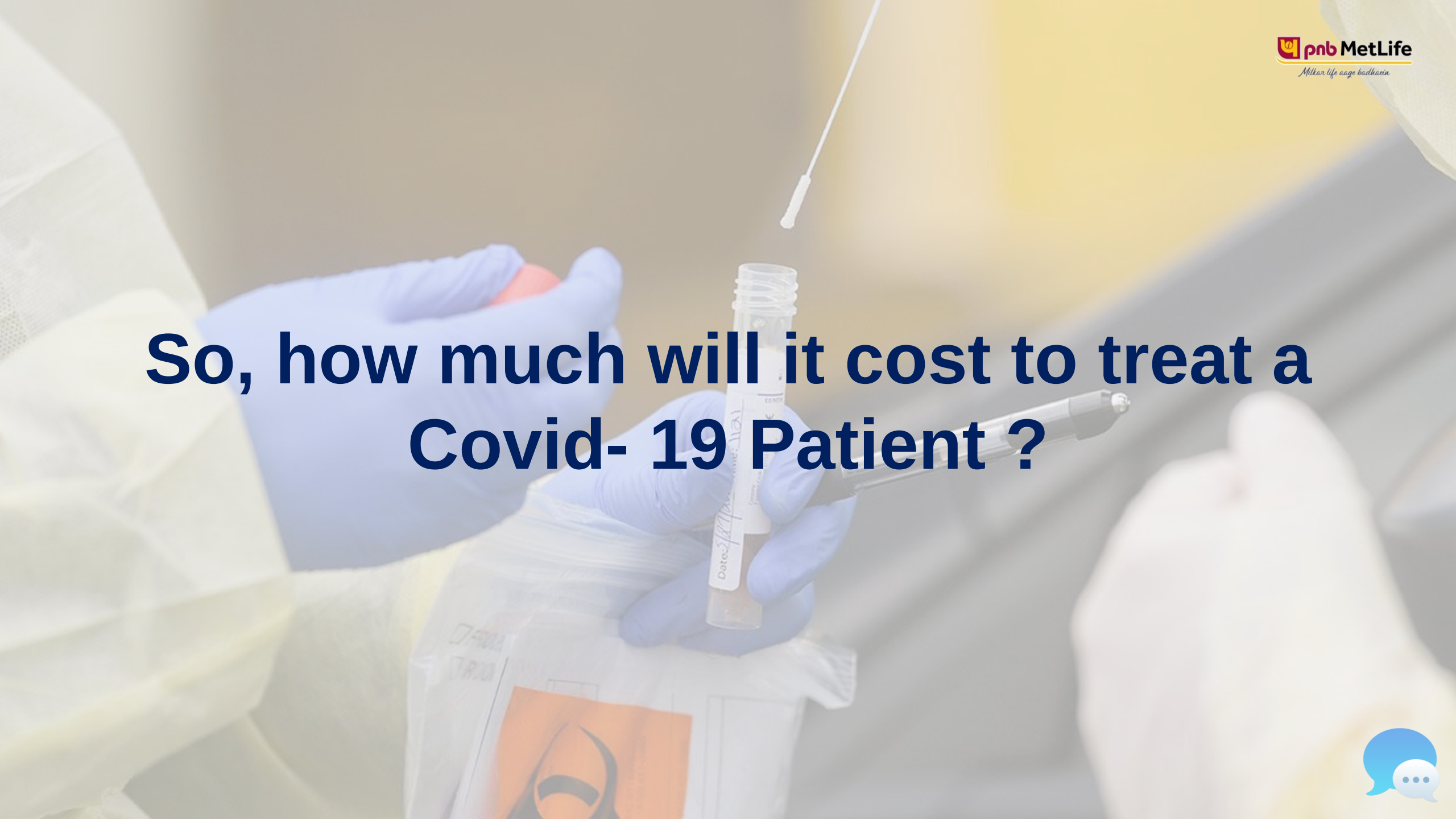
pnb MetLife
Milkar life aage badhaein

Expensive Cost of Treatment for Heart Ailments	
Angioplasty	1 Lakh to 3.5 Lakh
By Pass	2 Lakh
Valve Replacement	3.5 Lakh



Expensive Cost of Treatment for Kidney Ailments (Indian Rupees)	
Hemodialysis	12,000 to 15,000 Per Month
Peritoneal Dialysis	18,000 to 20,000 Per Month
Kidney Transplant	4 Lakh
Post Transplant	5,000 to 10,000 Per Month





So, how much will it cost to treat a Covid- 19 Patient ?

Estimated Cost of treatment - Covid-19

Hospital Category	Tier 3 (Districts/Towns)	Tier 2 (Capital Cities : Lucknow, Bhopal etc.)	Metro Cities
Private Hospital Ward	80,000	1,50,000	2,50,000
Private Hospital Rooms	2,00,000	3,00,000	5,00,000
Super Specialty Hospital	NA	7,00,000	8,00,000
Super Specialty Hospital With Ventilator + ICU	NA	9,00,000	12,50,000

- **Treatment period can be as high as 15 days if there are complications due to Pre-Existing diseases.**
- **All the above figures are in INR**

Source - Research Wing of the Insurance Foundation of India, 20th April 2020



3.8 Crore

Indians were pushed to poverty & another

5.5 Crore

People were impoverished due to total Health costs

Medical inflation in India is rising at 14% p.a.

pnb MetLife

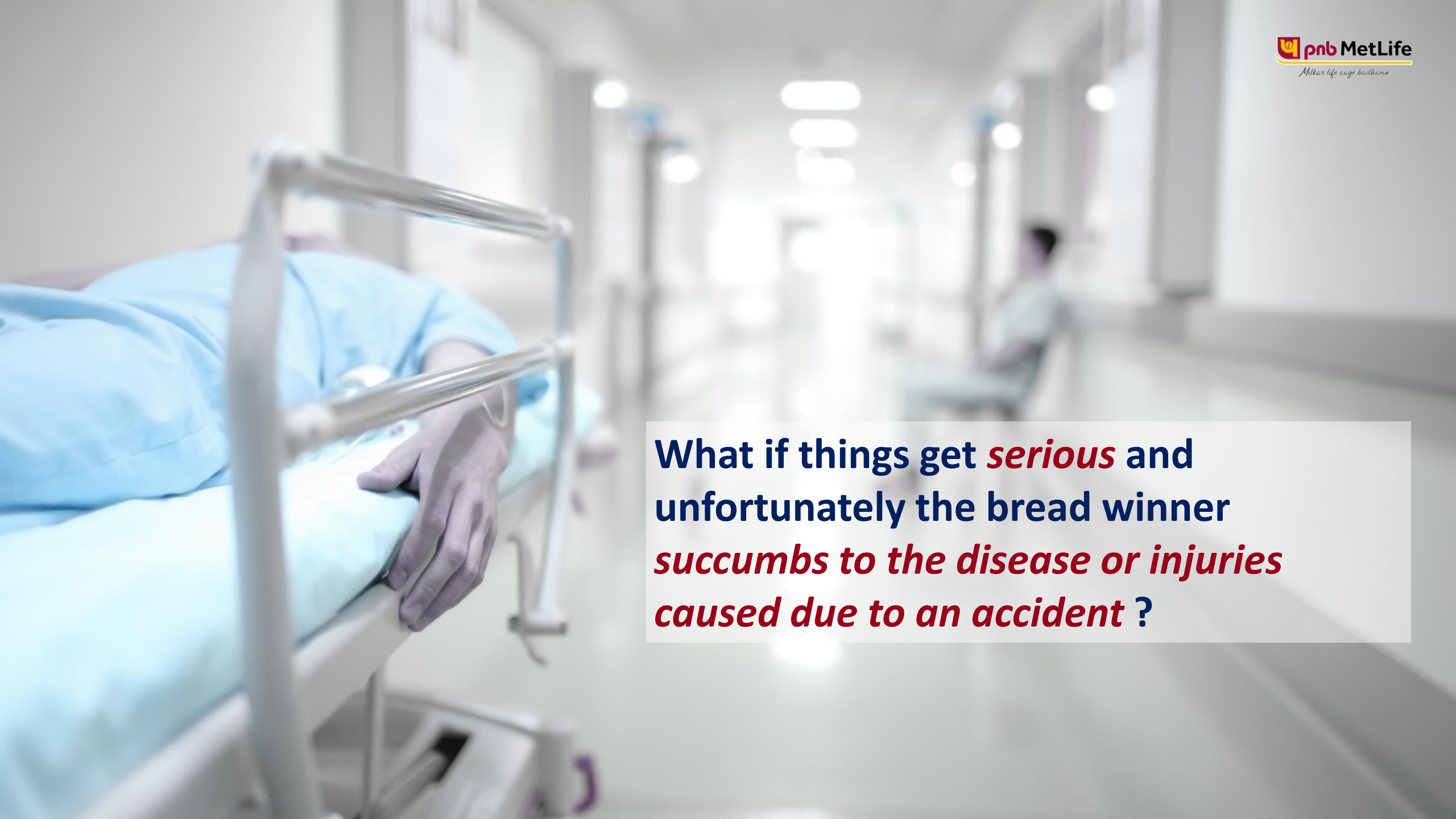
Milkar life aage badhaein

We dream and aspire for well being of our family.

Financial goals like
fulfilling your child's education , buying or building an asset or planning for retirement
may be of utmost priority for you




pnb MetLife
Milkar life aage badhaein
Have you thought what if your entire life earning is spent paying hospital bills?



What if things get *serious* and unfortunately the bread winner *succumbs to the disease or injuries caused due to an accident* ?



Wouldn’t it be great to have a plan that takes care of your *Hospitalization bills on one side* and also stands with your family by providing *Financial Security* in case of any unfortunate event !



INTRODUCING…..



Mera Mediclaim Plan- Key highlights

- **Ease of purchase- Ease of Purchase with single cheque , single documentation & that too from single insurer.**
- **Family floater- Cover for you and your family under a single plan.**
- **50%[1] Bonus for every claim-free year with *Super NCB (optional)* & 10% No Claim Bonus[1] on base plan.**
- **7.5% discount on both Life & Health plans.**
- **Never run out of coverage with Automatic Recharge & Unlimited Automatic Recharge(optional), even if the base sum assured is exhausted.**
- **Cashless treatment at 7500+ network hospitals.**
- **Complementary Annual health check-up facility for insured family members.**
- **OPD Reimbursement (Optional) also available as option.**
- **Optional benefit of Personal Accidental Cover is also available.**
- **Tax benefits under section 80C, 80D and 10 (10D) of the Income Tax Act.**

Life cover



+



Health Cover

[1]*Incremental increase every year is applicable on Base Sum Insured with No Claim Bonus and No Claim Bonus Super (Optional cover) in 5 consecutive claim-free years.*

Annual Health Checkup

All insured members are eligible for annual health checkup every year under the following conditions i.e.:

- Covers each insured member once in a policy year.
- Covers specified test as per sum Insured opted
- No cost to be paid for specified test (as per T&C) to Diagnostic Labs
- Health Checkup available on RHIL certified Labs.
- Health Check-up appointment to be booked through RHIL Mobile Application/Call Centre
- No Reimbursement would be given if the Health check up are taken in a lab other than the network labs or without appointment.



HEALTH CHECK –UP claim does not effect No Claim Bonus

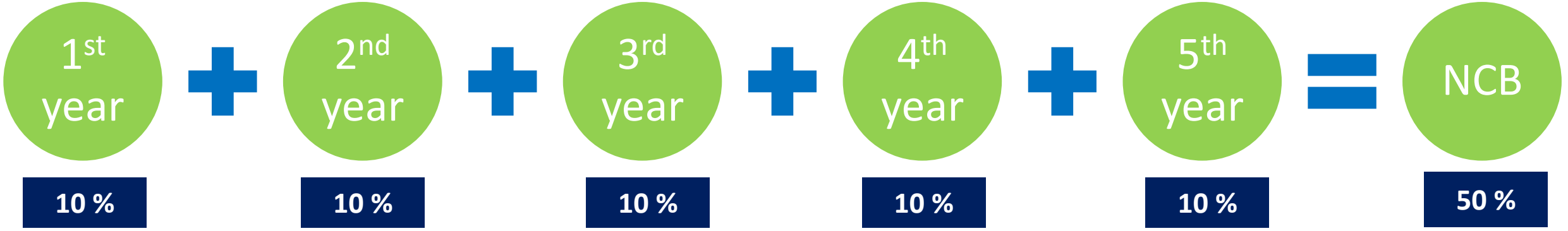
NO CLAIM



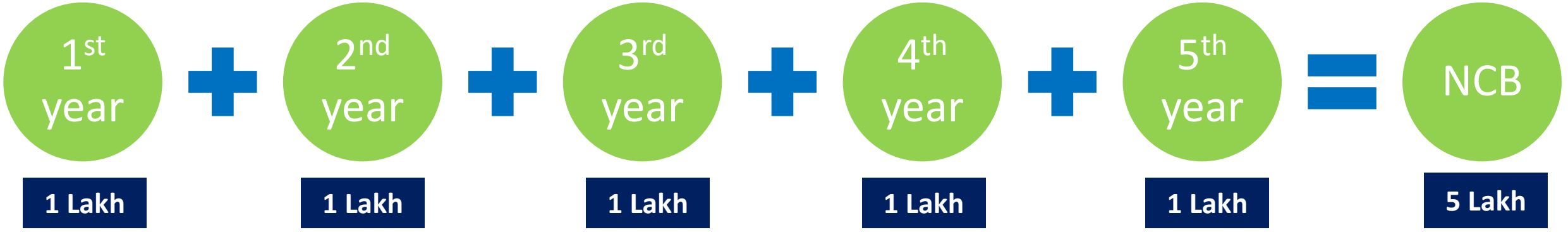
- With the No Claim Bonus feature, your sum insured increases by 10% for every claim-free year, max. up to 50% of Sum Insured with no change in the premium of the policy.
- With In 5 policy years , if there is no claim then the Sum Assured reaches 150% of the Base Sum Assured.
- In case of claim, the accumulated bonus is reduced by 10%.

Working of No Claim Bonus

SAMPLE ILLUSTRATION FOR NO CLAIM BONUS - OF A POLICY WITH BASE SUM ASSURED OF RS. 10 LAKH



IN NEXT 5 YEARS THE COVERAGE AMOUNT WILL INCREASE TO 15 LAKH



THIS IS FOR INTERNAL CIRCULATION AND TRAINING ONLY

OPTIONAL

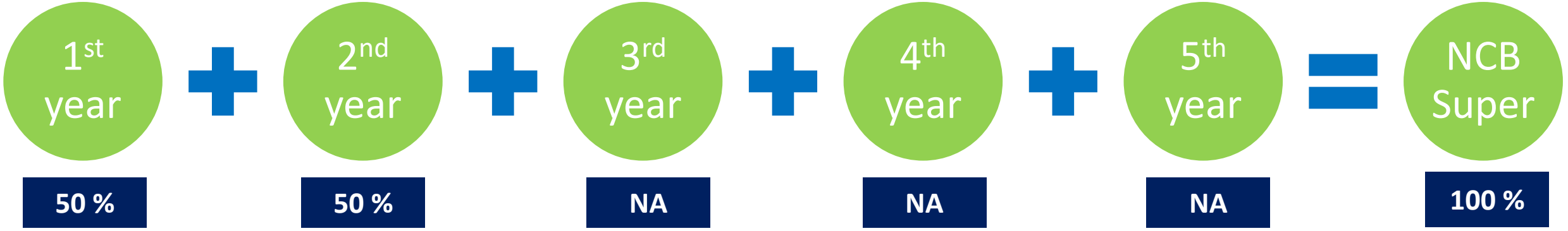
NO CLAIM BONUS

SUPER

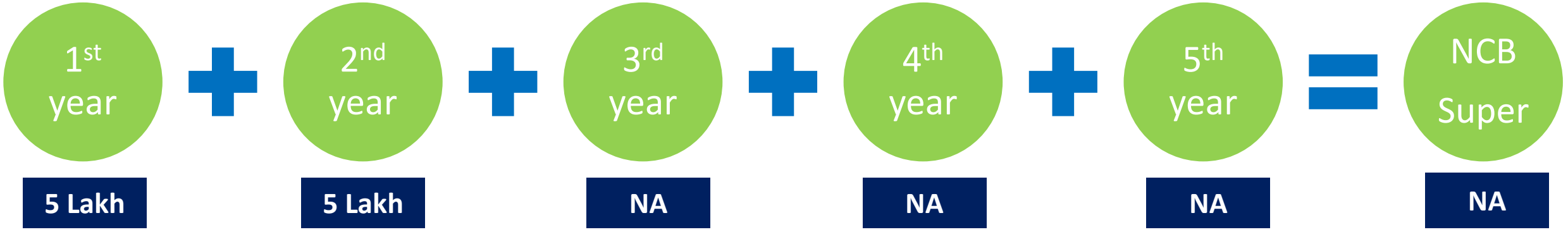
- With the NCB Super feature (optional) , your sum insured increases by **50%** for every claim-free year, max. up to 100% of Sum Insured.
- With In 2 policy years , if there is no claim then the Sum Assured reaches **200% of the Base Sum Assured.**
- In case of claim, the accumulated Super Bonus is reduced by **50%**.
- With NCB as inbuilt feature and NCB Super as additional feature , within 5 policy years your policy will have a Sum Assured equal to **250% of Base Sum Assured**

Working of No Claim Bonus SUPER

SAMPLE ILLUSTRATION FOR NO CLAIM BONUS SUPER - OF A POLICY WITH BASE SUM ASSURED OF RS. 10 LAKH



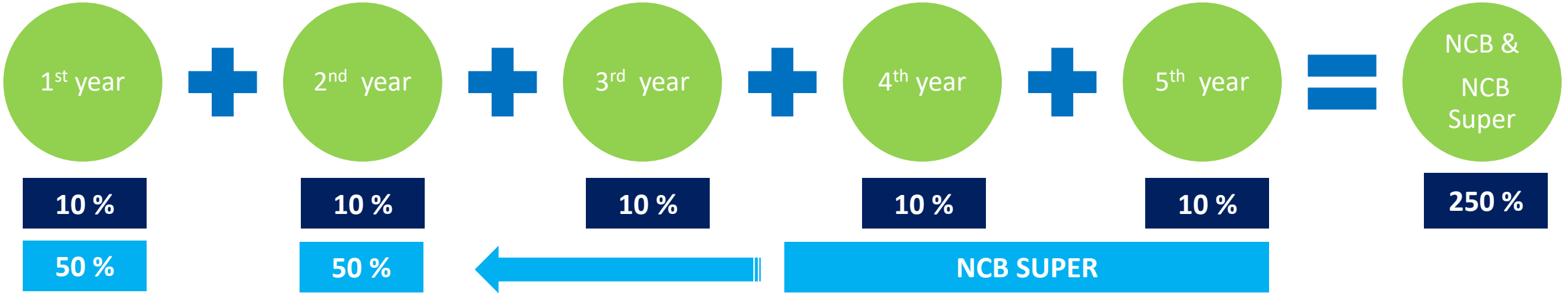
IN NEXT 2 YEARS THE COVERAGE AMOUNT WILL INCREASE TO 20 LAKH WITH NCB SUPER



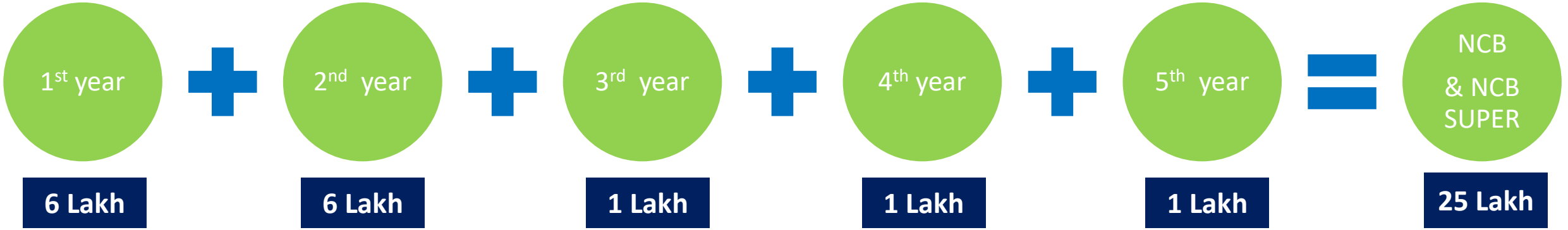
THIS IS FOR INTERNAL CIRCULATION AND TRAINING ONLY

Working of No Claim Bonus & No Claim Bonus SUPER

SAMPLE ILLUSTRATION FOR NCB & NCB SUPER - OF A POLICY WITH BASE SUM ASSURED OF RS. 10 LAKH



IN NEXT 5 YEARS THE COVERAGE AMOUNT WILL INCREASE TO 25 LAKH WITH NCB SUPER



THIS IS FOR INTERNAL CIRCULATION AND TRAINING ONLY

Mr. Kishore bought Combi plan of 10 Lacs Sum Insured at the age of 39 with ***NCB Super*** as additional benefit .

- He was diagnosed with HEART AILMENT and his medical condition worsened over the next few years. He was hospitalized for major Heart surgery in the 7th Year of the policy.
- His total expenses were 6 Lakh .
- On 8th year also he underwent a treatment related to kidney and the claim amount was Rs. 10 lakh

How much the policy will cover considering the client has opted for NCB Super ?



How does NCB & NCB Super works

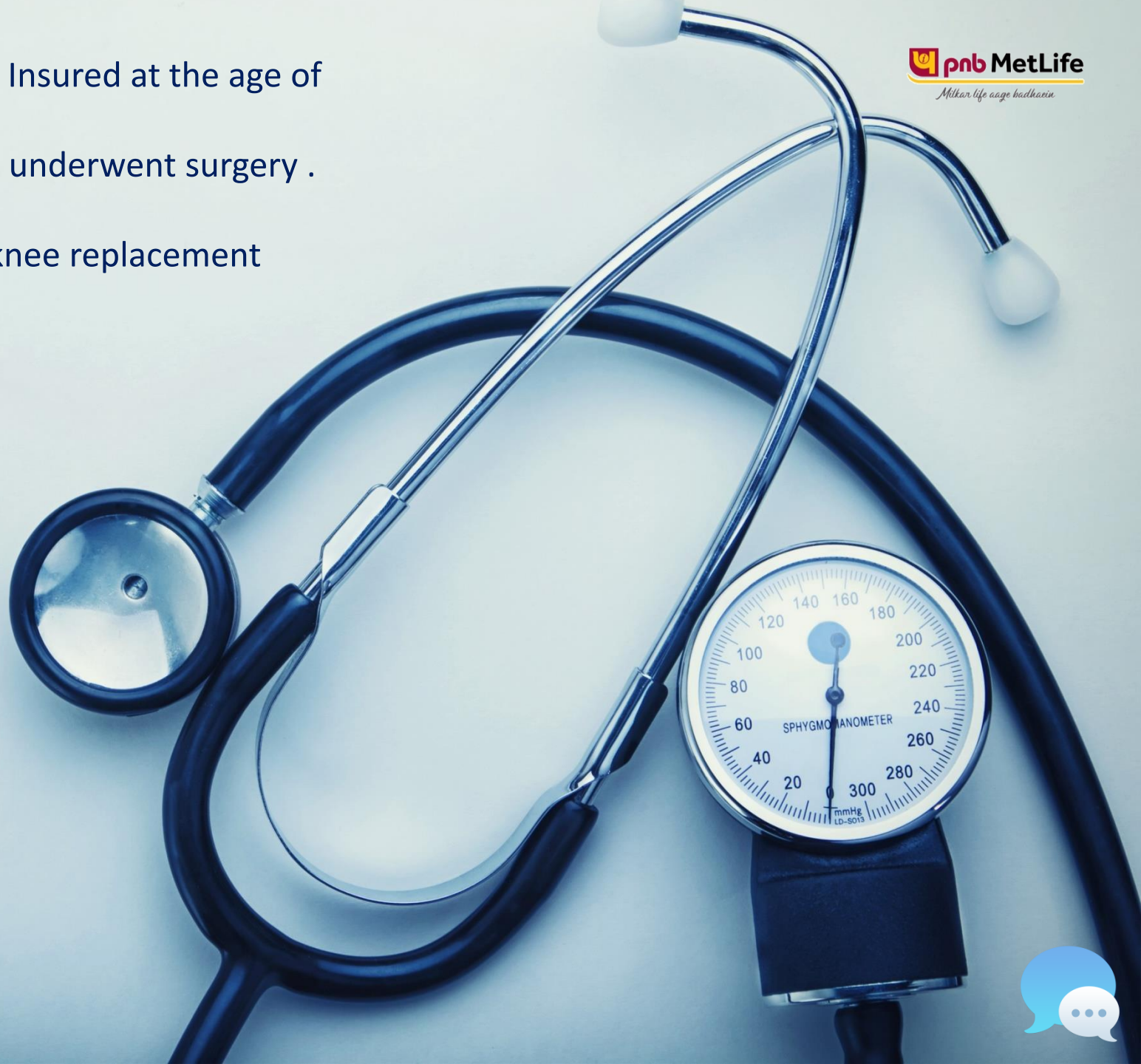
Year	Total SI available (at beginning of the Year)	No Claim Bonus	No claim Bonus Super	NCB+NCB Super as % of Base Sum Assured	Claim made in the Year	Total SI available (at END of the Year)
1	10,00,000	-	-	NA	No	10,00,000
2	16,00,000	1,00,000	5,00,000	160%	No	16,00,000
3	22,00,000	1,00,000	5,00,000	220%	No	22,00,000
4	23,00,000	1,00,000	-	230%	No	23,00,000
5	24,00,000	1,00,000	-	240%	No	24,00,000
6	25,00,000	1,00,000	-	250%	No	25,00,000
7	25,00,000	-1,00,000	- 5,00,000		Yes (6 lakh)	19,00,000
8	19,00,000	-1,00,000	-5,00,000		Yes (10 Lakh)	9,00,000
9	13,00,000	-	-	-	No	13,00,000
10	13,00,000	1,00,000	5,00,000	60%	No	19,00,000

CLAIM UPTO 250% OF BSA IN A SINGLE CLAIM POST 5 YEARS OF CLAIM FREE YEARS

Mr. Agarwal bought Combi plan of 10 Lacs Sum Insured at the age of 45 with ***NCB Super*** as additional benefit .

- On 7th Year He was diagnosed with Cancer and underwent surgery . Total cost of treatment was 25 lakhs
- Next Year , which is 8th Year , he underwent a knee replacement surgery which costed him 5 lakh

How much the policy will cover considering the client has opted for NCB Super ?



How does NCB & NCB Super works

Year	Total SI available (at beginning of the Year)	No Claim Bonus	No claim Bonus Super	NCB+NCB Super as % of Base Sum Assured	Claim made in the Year	Total SI available (at END of the Year)
1	10,00,000	-	-	NA	No	10,00,000
2	16,00,000	1,00,000	5,00,000	160%	No	16,00,000
3	22,00,000	1,00,000	5,00,000	220%	No	22,00,000
4	23,00,000	1,00,000	-	230%	No	23,00,000
5	24,00,000	1,00,000	-	240%	No	24,00,000
6	25,00,000	1,00,000	-	250%	No	25,00,000
7	25,00,000	-1,00,000	- 5,00,000		Yes (25 lakh)	0
8	19,00,000	-1,00,000	-5,00,000		Yes (5 Lakh)	14,00,000
9	13,00,000	-	-	-	No	13,00,000
10	13,00,000	1,00,000	5,00,000	60%	No	19,00,000
11	19,00,000	1,00,000	5,00,000	60%	No	25,00,000

CLAIM UPTO 250% OF BSA IN A SINGLE CLAIM POST 5 YEARS OF CLAIM FREE YEARS & YOU CAN REACH TO 250% OF BSA ONCE AGAIN IN JUST 2 YEARS OF NO CLAIMS

Automatic Recharge

- If, due to claims made, you ever run out of/exhaust your health cover, we reinstate the entire sum insured of your policy for the remaining policy period.

- This reinstated amount can be used by the same individual for a different claim, or by any other individual (in a floater policy) for any claim



© Religare Health Insurance

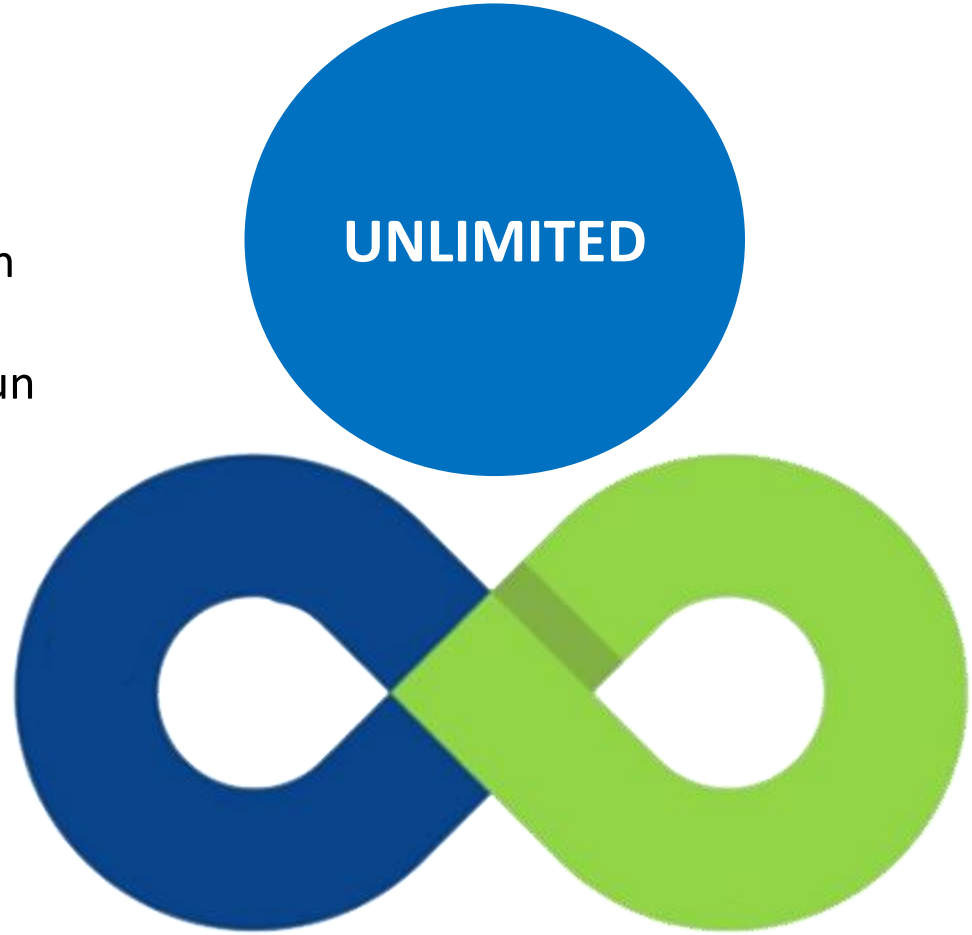
Working of Automatic Recharge

AUTOMATIC RECHARGE			
PARAMETERS	CASE 1	CASE 2	CASE 3
Sum Insured Available	10,00,000	10,00,000	10,00,000
Claim 1 Filed	9,00,000	10,00,000	11,00,000
Claim 1 Eligible	9,00,000	10,00,000	10,00,000
Balance SI	1,00,000	NA	NA
Recharge Available	10,00,000	10,00,000	10,00,000
Claim 2 Filed	11,00,000	10,00,000	9,00,000
Claim 2 Eligible	10,00,000	10,00,000	9,00,000
Balance SI	100,000	NA	100,000

Unlimited Automatic Recharge

- With the option of Unlimited Automatic Recharge (also available with family cover with individual sum insured) you can avail the Recharge benefit unlimited multiple times in a year , ensuring that you never run out of coverage.

- This reinstated amount can be used by the same individual for a different claim, or by any other individual (in a floater policy) for any claim





© Religare Health Insurance

Ajay has bought Mera Mediclaim Plan Floater Policy along with his wife Rita and 10 Year old son Sunny.

Year 2020 has not been good for them , there have been series of events in their life .

But let us see how Mera Mediclaim plan with a Base Sum Assured of just 10 lakh Rs. But loaded with power of Unlimited Automatic Recharge comes to their rescue .



Super Effective - Unlimited Automatic Recharge

Month	Total SI available (at beginning of the Year)	Unlimited Automatic Recharge	Claim made in the Year	Illness	Member/Individual
Feb	10,00,000	10,00,000	Yes (10 Lakh)	Accident	Ajay
June	10,00,000	10,00,000	Yes (10 Lakh)	Valve Replacement	Ajay
Aug	10,00,000	10,00,000	Yes (10 Lakh)	Hip Replacement	Rita
Oct	10,00,000	10,00,000	Yes (10 Lakh)	Accident	Rita
Nov	10,00,000	10,00,000	Yes (10 Lakh)	Covid-19	Sunny
Dec	10,00,000	10,00,000	Yes (10 Lakh)	Accident	Sunny

- **Unlimited Automatic Recharge has shielded the Family from going into financial distress by providing them benefit as good as 6 times of base sum assured.**
- **Assuming that all the claims are made in the same policy year.**



OPD - Admissible Expenses for Claim

- Doctor Consultation
- Pharmacy prescribed by Doctor
- Diagnostics prescribed by Doctor
- Mental Health Consultations
- COVID Test
- Dental Consultation

Please Note -

- Initial Waiting Period of 30 days is applicable.
- You can accumulate bill and claim 2 times in a policy year
- Claim through Reimbursement

Personal Accidental Cover

OPTIONAL



Personal Accident benefit covers Accidental Death / Permanent Total Disability of Proposer only (in case Insured in the Policy) due to Accident.

Accidental Death*

100% of the coverage amount to be paid as benefit if the Insured Person dies due to reason of an accident or accidental injury.

Permanent Total Disablement (PTD)*

If the Insured Person suffers an Injury which directly results in the Insured Person's Permanent Total Disablement, then the Company will pay up to 100% of Sum Insured

Maximum Limit of Personal Accidental Cover can be up to **1 Cr**.
Depending on the age of insured member.

*within 12 months from the date of Accident (including date of Accident), for detailed benefit please refer to the T&C

With Mera Mediclaim Plan

Get a Life Insurance Coverage with Inbuilt *Terminal Illness Cover* without any additional cost



Tax benefits - 80 D

Scenario	Premium paid (Rs)		Deduction under 80D (Rs)
	Self, family, children	Parents	
Individual and parents below 60 years	25,000	25,000	50,000
Individual and family below 60 years but parents above 60 years	25,000	50,000	75,000
Both individual, family and parents above 60 years	50,000	50,000	1,00,000
Members of HUF	25,000	25,000	25,000
Non-resident individual	25,000	25,000	25,000

Boundary conditions - Combi (1/3)

PRODUCT SPECIFICATION	LIFE		HEALTH	
	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
AGE AT ENTRY	Male: 20 Years Female: 23 Years	65	1.Individual – Male 20 and Female 23 2.Floater: 91 days with at least one Insured Person of age 20 (male) & 23 (female) years and above. 3. Family Cover with Individual Sum Assured : 5 years with at least & one Insured Person of age 20 (male) & 23 (female) years and above.	65
AGE AT MATURITY (YEARS)	Male: 30 Years Female: 33 Years	80	Life long on continuous renewal	
POLICY TERM (YEARS)	10	40	Lifelong renewability	
PREMIUM PAYING TERM	REGULAR PAY ONLY			
ANNUALIZED PREMIUM	3885	Subject to maximum Sum Assured	-	
BASIC SUM ASSURED	25 Lakh	25 Lakh	5/10/15/25 Lakh	
PREMIUM PAYMENT MODE	Yearly			

Boundary Conditions - Minimum and Maximum Term (2/3)

Proposer Entry Age (Male)	Term (Non-ROP)	
	Min	Max*
18-19	NA	NA
20	39	40
21	37	40
22	35	40
23	33	40
24	30	40
25	16	40
26-65	10	40

Proposer Entry Age (Female)	Term (Non-ROP)	
	Min	Max*
18-22	NA	NA
23	39	40
24	37	40
25	35	40
26	33	40
27	30	40
28	16	40
29-65	10	40

* Maximum policy term can not exceed age of proposer/primary life to be more than 80 Years in any case

Boundary conditions - Health (3/3)

HEALTH INSURANCE COVERAGE			
FLOATER COMBINATIONS	**ADULT**	**CHILD**	**SELF AND FAMILY**
	1	1	MAX 6 PEOPLE CAN BE COVERED INCLUDING SELF WHO IS THE PROPOSER
	1	2	
	1	3	
	1	4	
	2	1	
	2	2	
	2	3	
	2	4	
WHO ARE COVERED (RELATIONSHIP WITH RESPECT TO PROPOSER)	**INDIVIDUAL**	**FAMILY FLOATER**	**FAMILY COVER WITH INDIVIDUAL SUM ASSURED**
	SELF	SELF LEGALLY MARRIED SPOUSE SON AND DAUGHTER FATHER AND MOTHER	SELF, LEGALLY MARRIED SPOUSE, SON, DAUGHTER, FATHER, MOTHER, BROTHER, SISTER, MOTHER-IN-LAW, FATHER-IN LAW, GRANDMOTHER, GRANDFATHER, GRANDSON, GRANDDAUGHTER, UNCLE, AUNT, NEPHEW, NIECE.

Mera Mediclaim Plan- Benefits

Features/ Plan (SI)				
Medical Sum Insured (SI) (Rs.)	5 Lakhs	10 Lakhs	15 Lakhs	25 lakh
Life SA (Rs.) – Lumpsum	25 Lakhs			
In patient hospitalization	Up to Sum Insured		Up to Sum Insured	
Pre-hospitalization	Up to SI ,30 days		Up to SI ,30 days	
Post-hospitalization	Up to SI ,60 days		Up to SI ,60 days	
Day Care Treatments	Up to SI; 541 Procedures		Up to SI; 541 Procedures	
Room Eligibility	Single Private AC Room		Single Private AC Room (upgradable to next level)	
ICU charges	No Sub-Limit		No Sub-Limit	
Fixed Daily Allowance	Not Available		Not available	
Ambulance Cover	Up to Rs.2,000/ hospitalization		Up to Rs.2,500/ hospitalization	
Domiciliary hospitalization	Up to 10% of SI, covered after 3 days		Up to 10% of SI, covered after 3 days	
Health Check-up	Yes, all members		Yes, all members	
Recharge of SI	Yes, Up to SI (Once in a Policy Year)		Yes, Up to SI (Once in a Policy Year)	
No Claim Bonus (in-built)	10%, max. up to 50% SI		10%, max. up to 50% SI	
NCB – Super (Optional)	50% of SI up-to Max100%		50% of SI up-to Max100%	
Organ Donor Cover	Up to Rs.100,000		Up to Rs.200,000	
Second opinion	Yes		Yes	
Alternative Treatments	Up to 20,000		Up to Rs.30,000	
Personal Accidental Coverage (optional)	Available , please refer to the T&C for more details			
OPD	Rs. 5,000 for SI of 5L , Rs. 10,000 for SI of 10L&15L, Rs. 20,000 for SI of 25L			

SI means Sum Assured in this slide.

[1]Incremental increase every year is applicable on Base Sum Insured with No Claim Bonus and No Claim Bonus Super (Optional cover) in 5 consecutive claim-free years.
Note: Co-Payment of 20% is applicable if entry age in the policy is 61 years or more in every claim under the policy.

How does the plan work? – Illustration 1

Mr. Pandit is 35 year old and wants to ensure complete protection from illness and death. He buys Mera Mediclaim Plan (Life + health plan).

Premium paying term : Regular Pay
Policy term : 30 years
Basic Sum Assured – Life: Rs.25 Lakhs
Health: Rs 10 Lakhs

Life Plan
Benefit Option: Lump Sum

Health Plan
Hospitalisation benefits
No Claim Bonus Super (Optional)

Annualized Combi Premium: Rs.14,157

Life: Rs.7,600
Health: Life long renewal**= Rs.7,705
Combi Discount= Rs.1,148



Annual Premium= Rs.14,157



Hospital expenses up to Rs. 25 lakhs (base SI =10 lakhs +10% SI No claim bonus +50% SI NCB Super) will be reimbursed and the policy continues with health coverage available to all the insured



His family gets Death Benefit of Rs.25 Lac





Policy Terminates

Yr.0 1 2 3 4 5 ---------- 15

Age 35 Age 40 Age 50

*The above Illustration is applicable only for Main life/Proposer
**Annual premium will change as an when the primary life insured enters a higher age slab."

Let’s see the Benefits in Details -

What the Client Pays

Parameters	
Annual Premium	Rs. 14,157
Premium paid for	15 Years
Total premium Paid	**Rs, 2,12,355**

Rs. 2,12,355
Client pays in 15 Years

Rs. 50,68,872
Worth of benefits the in 15 Years

What The Client Gets

Parameters		Total Benefit
Life Insurance Coverage	Rs. 25 L	
Health Insurance Coverage	Rs. 10 L	
Deduction U/s 80 C Per Annum	2,280 X 15	34,200
Deduction U/s 80 D Per Annum	2,311 X 15	34,672
Claim From Health in 5th Year of the Policy	Rs. 25 Lakh	
Death Claim in 15th Year of the Policy	Rs. 25 Lakh	

THIS IS FOR INTERNAL CIRCULATION AND TRAINING ONLY

How does the plan work? – Illustration 2

Mrs. Sridevi is 40 year old and wants to ensure complete protection from illness and death. She buys Mera Mediclaim Plan (Life + health plan)

Premium paying term : Regular Pay
Policy term : 25 years
Basic Sum Assured – Life: Rs.25 Lakhs
Health: Rs.5 Lakhs

Life Plan
Benefit Option: Lump Sum

Health Plan
Hospitalisation benefits
No Claim Bonus Super (Optional)

Annualized Combi Premium: Rs. 13,262

Life: Rs.7,625
Health: Life long renewal= Rs.6,712
Combi Discount= Rs. 1,075



Annual Premium= Rs.13,262



Hospital expenses up to Rs. 12.5 lakhs (base SI = 5 lakhs +10% SI No claim bonus +50% SI NCB Super) will be reimbursed and the policy continues with health coverage available to all the insured





Her family gets Death Benefit of Rs.25 Lac



Policy Terminates

Yr.0 1 2 3 4 5 ---------- 15

Age 40 Age 45 Age 55

*The above Illustration is applicable only for Main life/Proposer
**Annual premium will change as an when the primary life insured enters a higher age slab."

Let’s see the Benefits in Details -

What the Client Pays

Parameters	
Annual Premium	Rs. 13,262
Premium paid for	15 Years
Total premium Paid	**Rs, 1,98,930**

Rs. 1,98,930
Client pays in 15 Years

Rs. 38,14,500
Worth of benefits the in 15 Years

What The Client Gets

Parameters		Total Benefit
Life Insurance Coverage	Rs. 25 L	
Health Insurance Coverage	Rs. 5 L	
Deduction U/s 80 C Per Annum	2,287 X 15	34,305
Deduction U/s 80 D Per Annum	2013 X 15	30,195
Claim From Health in 5th Year of the Policy	Rs. 12.5 Lakh	
Death Claim in 15th Year of the Policy	Rs. 25 Lakh	

How does the plan work? – Illustration 3

Mr. Ayush is 55 year old and wants to ensure complete protection from illness and death. He buys Mera Mediclaim Plan (Life + health plan)

Premium paying term : Regular Pay
Policy term : 20 years
Basic Sum Assured – Life: Rs.25 Lakhs
Health: Rs 15 Lakhs

Life Plan
Benefit Option: Lump Sum

Health Plan
Hospitalisation benefits
No Claim Bonus Super (Optional)

Annualized Combi Premium: Rs.47,088

Life: Rs. 26,850
Health: Life long renewal= Rs.24,056
Combi Discount= Rs.3,818 ★



Annual Premium= Rs.47,088

Hospital expenses up to Rs. 37.5 lakh (base SI = 15 lakh +10% SI No claim bonus +50% SI NCB Super) will be reimbursed and the policy continues with health coverage available to all the insured





Policy Terminates

Yr.0 1 2 3 4 5 ---------- 15

Age 55 Age 60 Age 75

*The above Illustration is applicable only for Main life/Proposer
**Annual premium will change as an when the primary life insured enters a higher age slab."

Sample Premium Rates

Age	Number of member	Life SA	Health SA	Life Premium before Combi Discount	Health Premium before Combi Discount	Premium without Combi Discount - if taken both the policies individually from respective insurer	Premium with Combi Discount in Mera Mediclaim Plan	Premium saved by Customer
35	2A+1C	25 lakhs	25 Lakhs	6,825	23,502	30,327	28,052	2,274
40	2A+1C	25 lakhs	25 Lakhs	7,575	26,748	34,323	31,749	2,574
45	2A+1C	25 lakhs	25 Lakhs	11,200	30,384	41,584	38,465	3,119
35	2A+1C	25 lakhs	15 Lakhs	6,825	20,355	27,180	25,142	2,038
40	2A+1C	25 lakhs	15 Lakhs	7,575	22,885	30,460	28,176	2,284
45	2A+1C	25 lakhs	15 Lakhs	11,200	24,042	35,242	32,599	2,643
35	2A+1C	25 lakhs	10 Lakhs	6,825	15,331	22,156	20,494	1,662
40	2A+1C	25 lakhs	10 Lakhs	7,575	17,197	24,772	22,914	1,858
45	2A+1C	25 lakhs	10 Lakhs	11,200	19,892	31,092	28,760	2,332

Mera Mediclaim Plan vs. Competition

Life Sum Assured : 25 Lacs, Age : 35 years			PMLI (10% NCB)	PMLI (60% NCB)	HDFC combi
Type of cover	Plan options (Health)	Policy term	Premium Amount	Premium Amount	Premium Amount
Single Life	Silver (5)	30	12,220	12,739	19,000
	Gold (10)		13,509	14,157	21,087
	Platinum (15)		15,884	16,769	22,849
Family Floater (2A+2C)	Silver (5)	30	19,145	20,356	26,213
	Gold (10)		22,847	24,428	29,730
	Platinum (15)		27,653	29,715	33,209

Life Sum Assured : 25 Lacs, Age : 45 years			PMLI (10 % NCB)	PMLI (60% NCB)	HDFC combi
Type of cover	Plan options (Health)	Policy term	Premium Amount	Premium Amount	Premium Amount
Single Life	Silver (5)	25	19,467	20,163	39,359
	Gold (10)		21,313	22,193	41,992
	Platinum (15)		24,057	25,212	43,956
Family Floater (2A+2C)	Silver (5)	25	26,387	28,506	47,157
	Gold (10)		30,802	33,597	51,450
	Platinum (15)		34,714	38,108	55,378

Rates are including discount offered on Combi plan. Premium shown above is excluding taxes and calculated for healthy life. Rates are for Non ROP Option

Mera Mediclaim – UW guidelines (Preferred Only)

Non-Financial Limits (FSUC)	Age Bucket	18-40	50 L
		41-50	30 L
		>50	NA

Sum assured eligibility basis annual income as per given income proof	Age	Income Multiple	Age	Income Multiple
	18-35	25	51-60	10
	36-45	20	>60	5
	46-50	15		

Non Preferred Channels	• Non-Medical limits not applicable hence Mandatory medicals • Standard income documents Mandatory • Rest other guidelines same as mentioned above

Other Important Points

- ❑ Only Standard age proof allowed
- ❑ Illiterate lives (male and females both) not allowed for this product
- ❑ Joint Life Cover not allowed
- ❑ NRI , Foreign National not allowed.
- ❑ Non individual cases like Employer Employee, Key Man, Partnership, HUF insurance etc. not allowed
- ❑ Assignment of policy not allowed.

Mera Mediclaim – UW guidelines (Preferred Only)

Gate Criterion	• **Minimum Sum assured: INR 25,00,000 for Life**
	• Minimum Education : 12th Pass
	• Minimum Income : Salaried / Professional 3 L , Self Employed 4 L, PMLI /BANCA Partner Employees 2.5 L
	• Applicant with Standard Age poof only
	• Allowed to Resident Indians only

Non-Medical limits					
	Gender	Male		Females	
Profiles	Education	Graduate & Above	Below Graduate	Graduate & Above	Non Graduate Salaried / Professionals & 12th & above for Non-Salaried
	Occupation	Salaried / Professional / Self Employed		Salaried / Professional	
	Smoker / Non Smoker	Both		Both	Both
Age Bucket	18-45	49.99 L	25L	49.99 L	25L
	46-50	35 L	25L	35 L	25L
	>50	NA	NA	NA	NA

Points to remember…

Clauses	Details
Free look period	For Life: A free look period of 15 days (30 days for Distance Marketing) from the date of receipt of the policy document is provided under this product. For Health: Within 15 days from the receipt of the Policy document, you may return the Policy stating reasons for your objection, if you disagree with any Policy terms and conditions. proportionate premium will be deducted in addition to other deductible like extra premium, rider charges, stamp duty etc.
Grace period	For Life: 30 days from the Installment Premium due date if the Installment Premium. The Policy shall continue to be in-force with the insurance cover without any interruption as per terms of the policy during the Grace Period For Health: 30 days immediately following the Policy Period End Date during which a payment can be made to renew this Policy without loss of continuity benefits. Coverage is not available for the period for which premium is not received by the Company and the Company shall not be liable for any Claims incurred during such period.
Discount on combined premiums	Discount of 7.5% on premiums paid towards both Life and Health will be offered as compared to the individual policy purchased under Life & Health. At any time during the validity of the policy, the Customer decides to opt out of the insurance coverage of one of the Insurer, the discount, if any, being offered to such Customer under the Combi-Product(s) shall not be available on future premiums.
Nomination	Only One nominee allowed under Combi plan unlike term plan wherein multiple nominees are allowed.

ANNEXURE

List of Major Illness/ Injury - Second Opinion

- Benign Brain Tumor
- Cancer
- End Stage Liver Failure
- Myocardial Infraction
- Coronary Artery Bypass Graft
- Heart Valve Replacement
- Coma
- End Stage Renal Failure
- Stroke
- Major Organ Transplant
- Paralysis
- Motor Neuron Disorder
- Multiple Sclerosis
- Major Burn
- Blindness

Second opinion means an additional medical opinion obtained by the company from a Medical Practitioner solely on the request of policy holder or insured person, during the policy year.

The benefit can be availed only once in a policy year by the policy holder or insured member



Only for Internal Circulation and Training Purpose.
For more details please refer to the detailed T&C.



WAITING PERIOD : Mera Mediclaim Plan

FIRST 30 DAYS -

Expense related to treatment of any illness with in 30 days from the first policy commencement date shall be excluded except claim arising due to an accident, provided the same are covered.

24 MONTHS OF CONTINUOUS COVERAGE AFTER THE COMMENCEMENT OF THE POLICY (Excl. Accidental claims)-

- Any treatment related to Arthritis(in non infective),Osteoarthritis , Osteoporosis, Gout, Rheumatism , Spinal Disorders , Joint Replacement Surgery, Arthroscopic Knee Surgeries / ACL Reconstruction Meniscal and Ligament Repair.
- Surgical Treatment for Benign Ear , nose and Throat disorders and surgeries (including but not limited to Adenoidectomy , Mastoidectomy ,Tonsillectomy & Tympanoplasty) , Nasal Septum Deviation , Sinusitis and related disorders.
- Benign Prostatic Hypertrophy.
- Cataract.
- Dilatation and Curettage.
- Fissure/Fistula in Anus, Hemorrhoids/Piles, Pilonidal Sinus , Gastric and Duodenal Ulcers
- Surgery of Genito- urinary system unless necessitated by malignancy.
- All types of Hernia and Hydrocele
- Hysterectomy for menorrhagia or Fibromyoma or prolapse of uterus unless necessitated by malignancy.
- Internal tumours, skin tumours, cysts, nodules , polyps including breast lumps (each of any kind) unless malignant.
- Kidney Stone/Ureteric Stone/Lithotripsy/Gall Bladder Stone.
- Myomectomy for fibroids.
- Varicose veins and varicose ulcers.
- Parkinson’s or Alzheimer’s disease or Dementia.

Only for Internal Circulation and Training Purpose.
For more details please refer to the detailed T&C.

This is a Life plus Health Combi plan where health benefit is provided by Religare and Life benefit is provided by PMLI.

PRVENTION IS BETTER THAN CURE :

COMPLEMENTARY ANNUAL HEALTH CHECK UP PACKAGE

BASE SUM ASSURED	LIST OF HEALTH CHECK- UP'S
5 & 10 LAKH	Complete blood count with ESR , Urine Routine , Blood Group , Fasting Blood Sugar , Lipid Profile , Kidney Function Test , ECG
15 & 25 LAKH	Complete blood count with ESR , Urine Routine , Blood Group , Fasting Blood Sugar , Lipid Profile , Kidney Function Test , TMT

For Insured lives up to the age of 18 years	Physical Examination (Height, weight, BMI) , Eye Examination , Dental Examination & Scoring , Growth Charting , Doctor Consultation , Urine Examination (Routine & Microscopic)



MERA MEDICLAIM PLAN
Non-linked, Non participating Combi Insurance Plan

BRINGING THE VIRTUE OF
LIFE & HEALTH
INSURANCE TOGETHER

This is a Life plus Health Combi plan where health benefit is provided by Religare and Life benefit is provided by PMLI.

Only for Internal Circulation and Training Purpose. For more details please refer to the detailed T&C.

Thank You