

Senior First

A retail health insurance plan for Senior Citizens covering age from 61 to 75 Years with lifelong renewal.

Type of customers	Customers from 61 years of age for medical treatment in India.
Entry Age and maximum entry age/cover ceasing age	61 to 75 Years Lifelong renewal.
Sum Insured options (in Lacs)	Gold variant : 5 Lacs/10 Lacs Platinum variant: 5 Lacs/10 Lacs/ 15 Lacs/ 20 Lacs/25 Lacs
Policy term	One year, two years and three years (Tenure discounts for premium available)
Premium	Premium is based on the Zones where the policy is availed for all coverage options. Zone details provided below. Zone 1- Delhi,NCR,Mumbai (including Navi Mumbai and Thane),Kolkata and Gujarat State Zone 2 Rest of India. Premium chart is enclosed as Annexure IV Premium will be calculated based on the Age Band of the individual and for floater policy age of the eldest member will be considered
Coverage combination	1 Adult or 2 Adults (Self & Spouse). 2 Adults policy can be taken on individual basis or floater basis sum insured.
Pre-existing Diseases	Expenses related to the treatment of a Pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Policy.
ReAssure Benefit	Not applicable for Gold Variant plan For Platinum Variant: Unlimited up to base Sum Insured (Applicable for both same & different illness)
No Claim Bonus	Not applicable for Gold Variant Plan For Platinum Variant: In case of claim free year, increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)
Co-payment	50% for both plans with reduction in copayment option from 50% to 20% by payment of additional premium.
AYUSH Treatments	Covered up to Sum Insured
Organ Donor	Covered up to Sum Insured

Day care Treatment	Covered up to Sum Insured
Modern treatments	Covered up to sum insured with sub-limit of Rs. .00 Lac on few robotic surgeries.
Ambulance Coverage	Covered up to 2,000 per hospitalization, Air ambulance cover facility also available.
Health Check up	Health checkup option not applicable for Gold Variant , For Platinum Variant available - upto to INR 500 for every INR 1 Lac base sum insured (Individual policy maximum INR 5,000 per insured, Family Floater policy. Maximum INR 10,000 per policy)
Portability	Both inward and outward portability options available subject to terms and conditions.
Optional Benefits (subject to additional premium)	
Annual Aggregate Deductible	1 Lacs/2 Lacs/3 Lacs/4 Lacs/5 Lacs, this option is in lieu of copayment by swapping. Applicable for both Gold and Platinum Variant.
Modification in Co payment	An optional benefit to reduce copayment from 50% to 40% /30% /20% by paying additional premium for both Gold and Platinum Variant.
Safeguard	a. Claim safeguard: Non-payable* items paid up to sum insured b. No claim Bonus safeguard: No impact on No claim bonus if claims in a policy year is up to 50,000 Sum insured safeguard: CPI (Consumer Price Index) linked increase in base sum insured

Claims: Both cashless and reimbursement available