



TATA AIG ACADEMY



WITH YOU ALWAYS

# WHEN THINKING of HEALTH, don't COMPROMISE. THINK AHEAD

## Product USPs

- ❖ Higher Sum Insured Options Up To From 3 Lacs To 50 Lacs
  - ❖ No Room Rent Restrictions
  - ❖ 541 Day care producers
  - ❖ Restore Benefit (For Related As Well As Unrelated Illnesses)
  - ❖ Longer Tenure Up To 3 Years
  - ❖ Consumables Benefit
  - ❖ Floater Discount Up To 42%
  - ❖ Higher Cumulative Bonus (100%)
  - ❖ Maternity Cover
  - ❖ Compassionate Travel
  - ❖ Accidental Death Benefit Rider PA
  - ❖ Global Coverage
  - ❖ Emergency Air Ambulance
  - ❖ Prolonged Hospitalization
  - ❖ OPD Coverage
- .....And many more benefits....!!!

### MediCare Premier SI – 5/10/15/20/25/50 Lacs

- |                             |  |                               |
|-----------------------------|--|-------------------------------|
| 1. In-patient benefit       | 13. Bariatric surgery                            | 20. Maternity cover           |
| 2. Pre/Post hospitalization | 14. In-patient dental treatment                  | 21. New born baby cover       |
| 3. Day care procedures      | 15. Second opinion                               | 22. First year vaccinations   |
| 4. Organ donor              | 16. Vaccination cover                            | 23. Prolonged hospitalization |
| 5. Domiciliary treatment    | 17. Hearing aid                                  | 24. High end diagnostics      |
| 6. Restore benefit          | 18. Daily cash for shared accommodation          | 25. OPD treatment             |
| 7. AYUSH benefit            | 19. Daily cash for accompanying an insured child | 26. OPD treatment – dental    |
| 8. Ambulance cover          |  | 27. Emergency air ambulance   |
| 9. Health Check-up          |  | 28. Accidental death benefit  |
| 10. Compassionate travel    |  |                               |
| 11. Consumables benefit     |  |                               |
| 12. Global cover            |  |                               |

## Additional Discount:

Type of Discount	Details
Family Floater	<ul style="list-style-type: none"> <li>•20% discount for 2 members</li> <li>•28% for 3 members</li> <li>•32% for more than 3 members</li> </ul>
Policy Tenure	<ul style="list-style-type: none"> <li>•5% long term discount on 2 year tenure</li> <li>•10% long term discount on 3 year tenure</li> </ul>

### Pre Existing Disease (PED) Waiting Periods:

24 Months

### Free Health Check-up: 1% of previous sum insured subject to a maximum of Rs. 10,000/- per policy.

Every year irrespective of any claims

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Covers	Medicare Premier Plan
AYUSH Benefit	Covered up to SI
Ambulance Cover	Rs.5000/- per hospitalization
Compassionate Travel	Rs.20000/- per policy year, for immediate family member of Insured on making of travel arrangement to meet the insured who is hospitalized for 5 or more consecutive days; <b>Over and above SI</b>
Consumable Benefits	Covered all consumables items which are related to Insured's Treatment.
Cumulative Bonus	50% of SI up to max 100% on every claim free year
Accidental Death Benefit	100% of Base SI if Insured meets with an accident-Inbuilt
Bariatric Surgery	Covered Up to SI with reasonable and customary expenses ;No Waiting Period
Second Opinion	Second Opinion (once in a policy year) if Insured person suffer from listed illnesses mentioned under second opinion
Vaccination Cover	Cover Max Rs.5000/- on taking anti-rabies & typhoid vaccination from day one. For HPV & Hepatitis B-Vaccination after two years waiting period; <b>Over and above SI</b>
Hearing Aid	Will Pay 50% of actual cost OR Rs.10,000/- every third Year; <b>Over and above SI</b>
Daily Cash for Choosing Shared Accommodation	Up to 0.25% of Base SI or max up to Rs.2000/- per day with no max days limit; <b>Over and above SI</b>
Daily Cash for Accompanying an Insured Child	Up to 0.25% of Base SI or max up to Rs.2000/- per day with no max days limit; <b>Over and above SI</b>
Global Cover	Covered up to Base SI and Available Cumulative Bonus
Maternity Cover	Boy : Up to Rs 50,000 Girl: Up to Rs 60,000; <b>Over and above SI</b> with 4 years Waiting Period
New Born Baby Cover	Covered up to Rs.10,000; <b>Over and above SI</b>
First Year Vaccination	First Year Vaccination for new born child; Boy : Up to Rs 10,000; Girl: Up to Rs 15,000; <b>Over and above SI</b>
Prolonged Hospitalization Benefit	1% of SI, if Insured hospitalized due to diseases/illness/ injury for more than 10 consecutive days; <b>Over and above SI</b>
High End Diagnostic	Covered up to Rs 25,000/- per policy year on listed OPD High End Diagnostic test; <b>Over and above SI</b>
OPD Treatment	Coverage of Consultations & Pharmacy up to Rs.5000/- per policy year, after two years Waiting Period; <b>Over and above SI</b>
OPD Treatment - Dental	Covered up to Rs.10, 000/- after two years Waiting Period; <b>Over and above SI</b>
Emergency Air Ambulance	Covered up to 5 Lakh, <b>Over and above SI</b>

New Born Baby Cover and First year Vaccinations, benefits will trigger only in case where the maternity claim is admitted.

## MEDICARE PREMIER

(Annual)Per Person Rates (Rs.) (Exclusive of taxes)

Age\Sum Insured	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh
0-18yrs	6,535	7,668	8,528	9,139	9,613	11,646
19-35yrs	8,362	10,319	11,475	12,297	12,936	15,223
36-45yrs	9,868	12,266	13,638	14,614	15,373	17,735
46-50yrs	14,893	19,042	21,169	22,683	23,860	27,517
51-55yrs	20,247	24,307	27,016	28,944	30,445	35,106
56-60yrs	24,901	29,150	32,399	34,711	36,510	42,094
60-65yrs	30,804	44,415	49,369	52,892	55,632	64,134
66-70yrs	45,829	61,509	68,372	73,250	77,043	88,808
71+yrs	57,636	77,686	86,353	92,513	97,301	112,155

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