



Star Health and Allied Insurance Co. Ltd.

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,
Chennai – 600034. Phone: 044 – 28288800 Telefax : 044 – 28260062 Website : www.starhealth.in

IRDA Registration No : 129 ; Corporate Identity Number : U66010TN2005PLC056649

Jain International Organisation – Final Scope of Cover for 2018-19

1. Sum Insured Options : Rs.2,00,000/-, Rs.5,00,000/- & Rs.10,00,000/-

2. Period of Insurance: From 31/03/2018 to 30/03/2019

3. Extensions :

- Waiver of 30 days waiting period
- Waiver of 1st year exclusions
- Waiver of 1st two years exclusions
- Pre Existing Diseases
- Maternity Benefit
- Waiver of waiting period for maternity for Members who are already part of policy and covered under Phase 7 of National – However 9 months waiting period applicable for fresh lives (lives enrolled for the first time in the policy)
- Child cover from day 1 upto family floater sum insured
- **Accidental Death cover to the main member upto the Health Sum Insured.**

4. Important Conditions :

- i. 25% co-pay on all PED claims excluding sublimited ailments, Maternity & Cataract claims. No additional co-pay on re-imburement claims.
- ii. No co-pay will be applied on Non-PED claims.
- iii. Joint Replacement and Knee Replacement covered subject to maximum one joint / One Knee per family for existing members as well as members covered under National Insurance Phase 7 as per sublimits mentioned below. If any Member have claimed one Joint / One Knee in the Renewed Policy and subsequently another claim is received for Joint / Knee Replacement for any member of the same family due to Road Traffic Accident, then claim is payable for one more Joint / Knee Replacement provided FIR copy is submitted
Note: 12 months waiting period applicable for newly enrolled members.



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- iv. The Sub-limits / Inner-limits: The maximum amount payable is indicated in the sublimit / inner limit in respect of the following :

Sum Insured Rs.	2,00,000/-	5,00,000/-	10,00,000/-
Particulars	Limit of Company's Liability Per Person in Rs.		
Cataract (per eye)	15,000/-	24,000/-	25,000/-
Cerebro-vascular Accident	120,000/-	220,000/-	280,000/-
Cardiovascular Diseases	120,000/-	220,000/-	280,000/-
Cancer	120,000/-	220,000/-	280,000/-
Treatment for Breakage of Bones	120,000/-	220,000/-	280,000/-
Renal Complications	120,000/-	220,000/-	280,000/-
Genito Urinary Calculus	40,000/-	50,000/-	60,000/-
Dialysis in case of PED cases only	35,000/-	45,000/-	50,000/-
Cholecystectomy	40,000/-	50,000/-	60,000/-
Hysterectomy	40,000/-	50,000/-	60,000/-
Appendicectomy	40,000/-	50,000/-	60,000/-
Fistula (Anal)	30,000/-	40,000/-	45,000/-
Hernia (All types)	30,000/-	40,000/-	50,000/-
Anaemia (Not for evaluation)	50,000/-	50,000/-	50,000/-
Angiogram	18,000/-	21,000/-	24,000/-
Joint and Knee Replacement Per joint / Per Knee	75,000/-	1,00,000/-	1,25,000/-

Note:

- In case of road accident where FIR copy is provided, capping of Breakage of bone will not apply.
 - Phase 7 members to enjoy continuity as per star renewal terms considering as old members.
- v. Members can avail Cashless as well as Reimbursement Facility. However, no additional Co-pay is applicable in case of Reimbursement claims.



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- vi. In case of cashless claims, immediate intimation shall be given to our Call Center within 72 hours of Hospitalisation. In case of reimbursement claims, immediate intimation shall be given to our Call Center within 24 hours of Hospitalisation.
- vii. 405 Day Care Procedure.
- viii. Maternity benefits, applicable only for the Member or Dependent Spouse, subject to a limit of Rs.25,000/- for normal and Rs.30,000/- for caesarean delivery.
- ix. Waiting period of 9 months for maternity will be applicable for members, who are enrolled for the first time with Star Health, except for existing members and members covered under National Insurance Phase 7. The list for new enrolments to be provided.
- x. Pre & Post Natal Expenses on IPD basis covered within Maternity limit.
- xi. Child cover from day 1 upto family floater sum insured
- xii. Dependent Child means a child (natural or legally adopted) who is financially dependent and does not have his or her independent source of income and not over 25 years.
- xiii. Room Rent, Boarding and Nursing Expenses
 - a. S.I. Rs.2 Lakhs - Room Rent - 2,500 and ICU capped at 3,500
 - b. S.I. Rs.5 Lakhs - Room Rent - 3,000 and ICU capped at 5,000
 - c. S.I. Rs.10 Lakhs - Room Rent - 4,000 and ICU capped at 5,000If the Insured occupies a room with a room rent limit other than his eligibility as per the insurance policy, then all the other charges shall be limited to the charges applicable for the eligible room rent or actuals, whichever is lower.
- xiv. Emergency Ambulance Charges : Rs. 2500/- per case
- xv. Pre & Post Hospitalisation Expenses - 30-60 Days respectively (covered within the family Sum Insured)
- xvi. Dental treatment covered in case of Road Accident requiring hospitalisation.
- xvii. Cyberknife and Cochlear implant covered with 50% co-payment and Psychiatric treatment covered upto Rs.30,000/ Per Person.
- xviii. Ayush – Covered up to Rs. 10,000/- per claim maximum up to Rs. 20,000/- per year per family subject to the treatment being taken in a Government hospital or in any institute recognized by Government and / or accredited by Quality Council of India or National Accreditation Board on Health.
- xix. Domiciliary Hospitalisation will not be covered.
- xx. Internal congenital ailments covered.
- xxi. Terrorism Covered



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- xxii. Donor expenses for organ transplantation where the insured person is the recipient are payable provided the claim for transplantation is payable and subject to the availability of the sum insured. Donor screening expenses and post-donation complications of the donor are not payable. This cover is subject to a limit of 10% of the Sum Insured or Rupees One lakh, whichever is less.
- xxiii. Mid-term enrolment in case of newly married spouse and new born children will be covered without charging additional premium.
- xxiv. We shall issue Certificate of Insurance and ID cards in respect of all the covered persons and hand over the same to the Group Organiser for onward distribution to the Insured members.
- xxv. Claims will be settled by in-house claims team. Claim submission should be done within 30 days from date of discharge.
- xxvi. No deductions will be done on claims where break up of package details are not available. However if this is relating to PED then 25% co-pay will be applicable.
- xxvii. All other terms and conditions as per GHI Policy Clause.

Important Note:

- The members should contact JIO office for enrolment, Policy / Certificate of Insurance, Tax Certificate and ID cards.
- In the event of any claim under the policy or intimation should be given to the company immediately, through toll free no: 1800 425 1922, or mail: jiosupport@starhealth.in or fax: 1800 425 5522.
