



Star Health and Allied Insurance Co. Ltd.

Regd. & Corporate Office: 1, New Tank Street, ValluvarKottam High Road, Nungambakkam,(V6B)
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

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

1. 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–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.**

2. Important Conditions :

- a. **50% co-pay on all PED claims irrespective of age. However if it is proved during Cashless that the ailment is NON-PED, then Star will deduct NON-PED Co-pay of 10% only**
b. **In case if 50% Co-pay is deducted in cashless for PED claim, and the member can prove the concerned ailment was NON-PED, Insurer will pay difference of 40% on Reimbursement basis. This claim will not be construed as Reimbursement claim.**
- ii. **10% co-pay on all Non-PED claims irrespective of age.**
- iii. **30% additional co-pay on all reimbursement claims**
- iv. **Co pay will not apply on cataract& maternity related claims**
- v. **Joint Replacement and Knee Replacement Not covered**
- vi. **The Sub-limits /Inner-limits would be subject to co-pay and additional co-pay of 30% as indicated above :**

Sum Insured Rs.	2,00,000/-	5,00,000/-	10,00,000/-
Particulars	Limit of Company's Liability Per Person in Rs.		
Cataract	15,000/-	21,500/-	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/-	35,000/-	35,000/-
Cholecystectomy	40,000/-	40,000/-	40,000/-
Hysterectomy	40,000/-	40,000/-	40,000/-
Appendicectomy	40,000/-	40,000/-	40,000/-
Fistula (Anal)	30,000/-	30,000/-	30,000/-



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Hernia (All types)	30,000/-	30,000/-	30,000/-
Anaemia (Not for evaluation)	50,000/-	50,000/-	50,000/-
Angiogram	18,000/-	18,000/-	18,000/-
All other major surgeries*	96,000/-	180,000/-	220,000/-

*All other major surgeries – Acute/Sub Acute/Chronic, Bilo Pancreatic Surgery, Gastro-Intestinal Surgeries, Surgeries on Prostate, Surgery related to Genito Urinary Tract.

- vii. Treatment in our network hospitals only, However in the case of Medical Emergencies & Accidents treatment can be taken in other Hospitals and seek reimbursement. Such claims are subject to additional copay of 30% (after adjusting all the inner limits and copay indicated for a normal cashless claims) In all cases immediate intimation shall be given to our Call Center within 72 hours of Hospitalisation.
- viii. 405 Day Care Procedure
- ix. Maternity benefits, applicable only for the Member or Dependent Spouse, subject to a limit of Rs.25,000/- for normal and Rs.25,000/- for caesarean delivery.
- x. Waiting period of 9 months for maternity will be applicable for approximately 5,000 members, who are enrolled for the first time with JIO. The list to be provided.
- xi. Pre & Post Natal Expenses on IPD basis covered within Maternity limit.
- xii. Child cover from day 1 upto family floater sum insured
- xiii. 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.
- xiv. 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 - 2,500 and ICU capped at 4,000
 - c. S.I. Rs.10 Lakhs - Room Rent - 3,500 and ICU capped at 4,000If 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.
- xv. Emergency Ambulance Charges : Rs. 2500/- per case
- xvi. Pre&Post Hospitalisation Expenses - 30-60 Days respectively (covered within the Sum Insured)
- xvii. Dental treatment covered in case of Road Accident requiring hospitalisation.
- xviii. Cyberknife and Cochlear implant covered with 50% co-payment and Psychiatric treatment covered upto Rs.30,000/ Per Person
- xix. Ayush – Covered upto 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.
- xx. Domiciliary Hospitalisation will not be covered.
- xxi. Internal congenital ailments covered.
- xxii. Terrorism Covered
- xxiii. 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.



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- xxiv. Mid term enrolment in case of newly married spouse and new born children will covered without charging additional premium.
- xxv. 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.
- xxvi. Claims will be settled by in-house claims team.**
- xxvii. The quote is given for the above mentioned specific population. In case of any increase or decrease in the population, the premium will vary.
- xxviii. Individuals whom JIO feels are financially weak are given 2 lac individual cover in this phase.
- xxix. All other terms and conditions as per GHI Policy Clause.
- xxx. JIO will give Star Health Insurance the first right of refusal on all upcoming renewal of JIO Group Medclaim policies.

Important Note:

- a. The members should contact JIO office for enrolment, Policy / Certificate of Insurance & ID cards.
- b. 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.