



THE NEW INDIA ASSURANCE CO. LTD.

REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI - 400 001.

PARIPOORNA MEDICLAIM AYUSH BIMA

(HEALTH INSURANCE COVER FOR CGHS BENEFICIARIES)

(UIN : NIAHLIP26073V012526)

POLICY HIGHLIGHTS

- Exclusive for CGHS Beneficiaries – Serving and retired CGHS members along with their family members can be covered.
- Family Floater Option – Covers up to 6 family members under one policy, including spouse, children, parents, and parents-in-law.
- Mid-term Inclusion of Newborn & Spouse– Newly married spouse and newborn baby can be added mid-term by paying pro-rata premium. (CGHS membership to be provided).
- Floater Sum Insured Options –
 - ₹10 lakh or
 - ₹20 lakhs.
- Comprehensive Hospitalization Cover – Covers room rent, ICU, doctor’s fees, medicines, diagnostics, surgeries, dialysis, chemotherapy, etc.
- Room Rent & ICU Limits
 - Room Rent up to 1% of SI per day;
 - ICU up to 2% of SI per day.
- Pre & Post Hospitalization Expenses –
 - Pre: up to 30 days,
 - Post: up to 60 days.
- 100% AYUSH Coverage – Covers Ayurveda, Yoga, Naturopathy, Unani, Siddha & Homeopathy up to 100% of SI (only if in-patient).
- Claims are payable only if in-patient hospitalization is more than 24 hours, except for approved day-care procedures.
- Day Care Procedures Covered – Modern procedures requiring less than 24-hour hospitalization are covered. (Annexure I of the Policy Clause).
- Ambulance Expenses Covered – Emergency ambulance charges up to 0.5% of SI per event.
- Cataract Cover –
 - ₹1 lakh per eye for ₹10L SI
 - ₹1.5 lakh per eye for ₹20L SI.
- Congenital Disease Coverage – Covered after 24 months of continuous coverage.
- Modern Treatment Cover – 25% of SI (inbuilt).
- Modern Treatment Rider – voluntary option: up to 100% of SI (with 15% extra premium).
- Flexible Co-Pay Options – 70:30 or 50:50 between insurer and insured.
- Attractive Family Discount – 5% (2 members), 10% (3 members), 15% (more than 3).

- Cumulative Bonus – 10% of SI for every claim-free year up to 100%.
- Cashless Hospitalization – Available at network hospitals through TPA (network hospital list is uploaded in NIA website).
- Lifetime Renewability – No age limit for renewal.
- Waiting period –
 - First 30 days
 - 90 days: for Diabetes and Hypertension
 - 24 months: for specified illnesses.
- Waiver of Pre Existing Disease (PED) –

The waiver of Pre Existing Disease may be considered, if a Good Health Certificate with no hospitalization during the past 24 months is provided from CGHS /employer/ /previous insurer.

 - Pre-existing Disease Definition – Any illness diagnosed or treated within 24 months before policy start is considered pre-existing and is not covered until 24 months of continuous coverage.
- Prior TPA/NIA intimation required for planned hospitalization. Emergency Hospitalization has to be intimated within 24 hours via e-mail, call center, dedicated contact number of TPA/ NIA.
- Policy Renewal & Continuity: 30 days Grace Period is allowed to avail Cumulative Bonus & Continuity Benefits. However, claims are not considered during Grace Period.

For details of coverage and terms and conditions, please refer to the Paripoorna Mediclaim Ayush Bima Policy Clause and Paripoorna Mediclaim Ayush Bima Policy Prospectus