

Medical Insurance Policy for NICDC Limited (GMC Policy)

S.No	Particular	Existing Policy
1.	Family Composition	Employee + Spouse +2 Children+2 Parents / Parents in Law
2.	Family Floater Sum Insured	₹ 10,00,000/-
3.	Ayush Treatment	COVERED
4.	First 1 Year Exclusion	Waived Off
5.	First 30 Days Exclusion	Waived Off
6.	Pre-Existing Disease	COVERED From Day 1
7.	Room Rent Limit	Single standard A/C room rent for Normal and No limit for ICU
8.	Maternity Benefit Cover	Rs. 50K for Normal & Rs. 50K for ICU
9.	9 Months waiting in Maternity cover	Waived Off
10.	Pre and Post Natal expenses	Pre & Post Natal Covered within the maternity limit
11.	Pre And Post Hospitalization Coverage	Covered 30 days Pre 60 days Post
12.	New Born Dependent	Covered form day 1
13.	Ambulance Charges	Covered for Rs 2000 per claim
14.	Corporate Floater	Corporate buffer with the limit of Rs. 10,00,000/- Corporate Buffer limit restricted to Individual Family Sum Insured.
15.	Terrorism	Covered
16.	Limits for Common Ailments	No Capping
17.	Internal congenital diseases	Covered
18.	External congenital diseases	Not Covered
19.	Day Care procedure	Covered

20.	Treatment for correction of eyesight	Claim for Lasik treatment - if power of eye is above +/- 7.5, is payable
21.	Cataract Surgery	Covered
22.	Co-Payment	No Co-Payment
23.	Corona Treatment	Covered
24.	Dental /Vision	Only accidental claim covered
25.	Domiciliary Hospitalization	Not Covered
26.	TPA	-