Group Mediclaim Policy 25-26

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Applicability of Room Rent Limit	Single Standard A/C for Normal Room & At Actuals for ICU Room Per Day includes Nursing, DMO Charges and other charges associated to room. (If opted Room Rent is more than the eligible limit, then proportionate incremental deductions will be applicable on over all Final Bill)
Proportionate Deductions	Applicable on over all Final bill in case increase in Room rent than the eligible limit, Illustration given in following slides
Applicability of Co-payment	50% co-pay for Bio-absorbable Stent/Toric lens/Multi Focal lens.Cyberknife Covered with 50% co-pay
Ailment-wise Capping	Psychiatric Treatments covered upto Sum Insured on IPD Basis and ₹ 50,000 for OPD.,Functional Endoscopic Sinus Surgery Covered upto INR. 1,50,000.

Below is the Illustration for the Proportionate Deductions in case of Increase in Room Rent

Category	Package 1	Package 2	Package 3
Room Rent	Twin Sharing (Lets Say, ₹5,000/- per day)	Single Standard AC Room (Lets Say, ₹7,500/- per day)	Deluxe Room (Lets Say, ₹10,000/- per day)
Doctor Charges	10000	14000	18000
Nursing Charges	2000	3000	4000

Others	2000	3000	3000
Medicines	5000	5000	5000
Total	27000	37000	47000

If the Eligible Room rent is Single AC per day (Lets Say, ₹7500/- per day), and opted for Deluxe room per day, then the proportionate incremental amount of INR 10000 in over all Final Bill will be deducted by Insurer and Approval will be as per the eligible room rent only

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