

TATA AIG 
**MediCare
PLUS**



WITH YOU ALWAYS

**STAY ONE STEP
AHEAD OF
YOUR NEEDS**



**HIGHEST
claims
paying
ability**

iAAA
by ICRA

tataaig.com

 *think ahead*

TATA AIG 
**MediCare
PLUS**

With Tata AIG MediCare Plus, we bring to you a health companion you can rely on. This is a health insurance top-up plan designed as an economical and affordable option supplementing over and above the basic health insurance policy. Tata AIG MediCare Plus is built with benefits and features to suit your needs ensuring complete well-being and protection to you and your loved ones. Tata AIG General Insurance Co. Ltd has been accredited with iAAA rating by ICRA for highest claims paying ability. With a legacy built on trust, rest assured that there will be no compromise when it comes to you and your loved one's health.

Product Highlights

Longer tenure upto 3 years

Higher sum insured options upto 1 Crore

Global Cover (optional)

No PPC, only Tele MER

Consumables Benefit

Higher Cumulative Bonus

Deductible options available are ₹2 Lakh, ₹3 Lakh, ₹5 Lakh, ₹10 Lakh, ₹15 Lakh & ₹20 Lakh

Key Features*



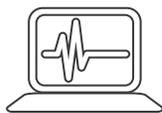
In-patient Benefits – Covers expenses for hospitalization due to disease /illness/Injury during the policy period that requires an Insured Person's admission in a hospital as an inpatient. Medical expenses directly related to the hospitalization would be payable.



Pre-Hospitalization – Medical Expenses incurred up to 60 days before the date of admission to the hospital.



Post-Hospitalization – Medical Expenses incurred up to 90 days after the date of discharge from the hospital.



Day-Care procedures – Covers expenses for 540+ Day Care Treatment due to disease/ illness/Injury during the policy period taken at a hospital or a Day Care Centre.



Organ Donor – Covers Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient.



Domiciliary Treatment – Covers Medical Expenses incurred for availing medical treatment at home which would otherwise have required hospitalization. We will also cover pre and post hospitalization expenses in case of domiciliary hospitalization.



In-patient Dental Treatment – Covers expenses incurred towards hospitalization for dental treatment under anesthesia necessitated due to an accident/injury/illness.



AYUSH benefit – Covers Medical Expenses incurred for In-patient treatment taken under Ayurveda, Unani, Sidha or Homeopathy.



Ambulance cover – Covers expenses incurred on transportation of Insured Person in a registered ambulance to a hospital in case of an emergency or from one hospital to another, for better medical facilities & treatment, subject to ₹3000 per Hospitalization.



Second Opinion – Provides You a second opinion from Network Provider or Medical Practitioner, if an Insured Person is diagnosed with the mentioned Illnesses during the Policy Period.



Health Check-up – Expenses for a Preventive Health Check-up upto 1% of previous year policy sum insured subject to a maximum of ₹10,000/- per policy in the event of every two continuous claim free policy years with us.



Cumulative Bonus – 50% increase in cumulative bonus for every claim free year, upto a maximum of 100%. In the case a claim is made during the policy year, the cumulative bonus would reduce by 50% in the following year.



Consumables Benefit – Covers expenses incurred, for consumables, which are consumed during the period of hospitalization directly related to the insured person's medical or surgical treatment of illness/disease/injury.



Global Cover (Optional Cover) – Covers Medical Expenses related to Inpatient & Day Care Hospitalization of the Insured Person incurred outside India, provided that the diagnosis was made in India.

*Please refer Policy wordings & terms and conditions for complete details.

Other Benefits

- Network of hospitals:** Cashless facility available at 4000+ network hospitals across India.
- Lifelong renewal:** Offers a lifelong renewal for your policy provided premium is paid without any break. Your premiums will be basis the age, sum insured, deductible and plan. Your renewal premium will be basis your age on renewal and there will be no extra loadings based on your individual claim.
- Cumulative bonus:** 50% increase in cumulative bonus for every claim free year
In the case a claim is made during the policy year, the cumulative bonus would reduce by 50% in the following year.
- Aggregate Deductible:** All claims under the policy benefits shall be payable only if the aggregate of covered medical expenses, in respect to hospitalizations in a policy year is in excess of deductible specified in policy schedule. In case of family floater policy, the deductible shall be per policy per year and in case of individual policy, the deductible shall be per insured person per year.

Sum Insured options: (In ₹)



3 Lakh	5 Lakh	10 Lakh	15 Lakh
20 Lakh	25 Lakh	50 Lakh	1 Crore

Deductible Options: (In ₹)



2 Lakh	3 Lakh	5 Lakh
10 Lakh	15 Lakh	20 Lakh

You can choose any combination of Sum Insured and Deductible

Premium is excluding taxes

Deductible Amount (₹): 2 Lakh

Age Band/Sum Insured (₹)	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh	1 Crore
0-18yrs	1,427	2,237	2,860	3,210	4,020	4,359	5,249	6,937
19-35yrs	2,163	3,238	4,914	6,087	6,579	7,285	7,793	9,722
36-45yrs	2,493	3,578	5,811	6,675	7,516	8,132	8,452	10,613
46-50yrs	4,044	6,009	9,135	10,110	12,292	13,182	14,134	17,585
51-55yrs	5,401	7,952	11,301	13,079	14,460	16,230	17,238	21,427
56-60yrs	5,800	8,583	12,679	14,810	16,754	18,159	19,902	25,121
61-65yrs	7,280	12,707	22,035	25,765	28,556	32,063	34,242	42,576
66-70yrs	9,202	13,767	24,343	29,308	32,933	35,127	37,343	46,263
71+yrs	11,658	17,645	28,624	36,339	40,553	45,302	47,813	59,023

Deductible Amount (₹): 3 Lakh

Age Band/Sum Insured (₹)	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh	1 Crore
0-18yrs	1,201	1,784	2,293	3,124	3,902	4,311	5,245	6,754
19-35yrs	1,623	2,263	3,333	4,771	5,326	5,778	6,335	8,047
36-45yrs	1,940	2,782	4,135	5,445	6,170	6,590	7,138	9,157
46-50yrs	3,111	4,506	6,983	8,762	10,279	11,427	12,159	15,383
51-55yrs	4,269	6,376	9,418	11,288	11,903	13,217	14,647	18,506
56-60yrs	4,617	6,878	10,257	12,478	13,518	15,236	16,634	21,510
61-65yrs	5,674	9,984	16,993	21,939	25,119	27,906	29,559	37,363
66-70yrs	7,363	11,299	18,913	25,405	27,818	30,808	32,464	40,817
71+yrs	9,564	15,770	25,465	31,795	35,613	38,534	41,103	51,413

Deductible Amount (₹): 5 Lakh

Age Band/Sum Insured (₹)	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh	1 Crore
0-18yrs	692	1,010	1,361	1,945	2,435	2,697	3,264	4,203
19-35yrs	841	1,177	1,797	2,528	3,139	3,466	3,800	4,827
36-45yrs	992	1,441	2,179	3,094	3,859	4,267	4,628	5,938
46-50yrs	1,285	1,884	2,973	4,260	5,336	5,907	6,286	7,953
51-55yrs	1,693	2,559	3,849	5,516	6,910	7,649	8,481	10,716
56-60yrs	1,856	3,109	4,722	6,772	8,484	9,391	10,276	13,288
61-65yrs	1,916	3,410	5,910	8,477	10,621	11,755	12,483	15,779
66-70yrs	2,568	3,986	6,791	9,743	12,207	13,510	14,275	17,690
71+yrs	2,950	4,920	8,083	11,599	14,533	16,084	17,233	21,239

Deductible Amount (₹): 10 Lakh

Age Band/Sum Insured (₹)	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh	1 Crore
0-18yrs	486	710	1,029	1,356	1,688	1,973	2,382	3,060
19-35yrs	582	811	1,335	1,934	2,163	2,520	2,755	3,491
36-45yrs	746	1,098	1,743	2,343	2,659	3,104	3,416	4,328
46-50yrs	1,010	1,502	2,437	3,085	3,675	4,298	4,589	5,835
51-55yrs	1,544	2,364	3,640	4,466	4,753	5,560	6,168	7,831
56-60yrs	1,799	2,752	4,287	5,324	5,831	6,821	7,478	9,717
61-65yrs	1,861	2,872	4,760	6,292	7,295	8,533	9,093	11,550
66-70yrs	1,999	3,144	5,486	7,550	8,382	9,804	10,432	13,169
71+yrs	2,413	4,078	6,860	8,774	9,974	11,669	12,589	15,529

Deductible Amount (₹): 15 Lakh

Age Band/Sum Insured (₹)	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh	1 Crore
0-18yrs	461	661	1,021	1,288	1,603	1,874	2,263	2,907
19-35yrs	536	770	1,268	1,837	2,055	2,394	2,618	3,317
36-45yrs	709	1,043	1,656	2,226	2,526	2,949	3,245	4,112
46-50yrs	960	1,499	2,315	2,931	3,491	4,083	4,360	5,543
51-55yrs	1,467	2,246	3,458	4,243	4,515	5,282	5,859	7,440
56-60yrs	1,675	2,588	4,072	5,058	5,539	6,480	7,104	9,231
61-65yrs	1,768	2,729	4,522	5,977	6,930	8,107	8,638	10,972
66-70yrs	1,899	2,987	5,212	7,173	7,963	9,314	9,910	12,511
71+yrs	2,292	3,875	6,517	8,336	9,476	11,085	11,959	14,752

Deductible Amount (₹): 20 Lakh

Age Band/Sum Insured (₹)	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh	1 Crore
0-18yrs	438	564	882	1,224	1,523	1,780	2,150	2,761
19-35yrs	525	732	1,205	1,745	1,952	2,274	2,487	3,151
36-45yrs	673	991	1,573	2,115	2,400	2,802	3,083	3,906
46-50yrs	912	1,342	2,199	2,784	3,317	3,879	4,142	5,266
51-55yrs	1,394	2,134	3,285	3,990	4,290	5,018	5,566	7,068
56-60yrs	1,624	2,434	3,869	4,805	5,263	6,156	6,748	8,769
61-65yrs	1,680	2,592	4,296	5,678	6,584	7,701	8,206	10,424
66-70yrs	1,804	2,838	4,951	6,814	7,565	8,849	9,415	11,885
71+yrs	2,178	3,644	6,191	7,919	9,002	10,531	11,361	14,015

Premium is excluding taxes

Discounts On Premium

10%

long term discount on premium in case insured opts policy term of 3 years.

5%

long term discount on premium in case insured opts policy term of 2 years.

Family floater discount on premium:

20%

2 members -20%

28%

3 members -28%

32%

More than 3 members-32%

Tele Medical Examination

Pre-policy Tele MER grid:

Age (in years)/ Sum Insured + Deductible	Upto 10 Lakh	> 10 Lakh
0-45	No PPC	Tele MER
46-65	Tele MER	Tele MER

Customer might have to undergo Pre-Policy Check-Up (PPC) basis declaration under Tele-MER.

Additional Medical Test Expenses to be borne by Tata AIG General Insurance Company. 50% for policy tenure of 1 year, 100% for 2 years & 100% for 3 years policy tenure.

Who is eligible for Tele-MER?

- If sum insured opted is ₹2 Lakh and deductible is of ₹10 Lakh, total of sum insured and deductible is ₹12 Lakh which is greater than ₹10 Lakh, so customer will undergo Tele-MER.
- If sum insured opted is ₹5 Lakh and deductible is of ₹2 Lakh, total of sum insured and deductible is ₹7 Lakh which is less than ₹10 Lakh, so customer will not undergo Tele-MER.

General Exclusions

Medical Exclusions:

- Alcoholic pancreatitis and its related disorders or complications arising out of it.
- Admission primarily for diagnostic and evaluation purposes only.
- Treatment of Obesity and any weight control program.
- Congenital External Diseases, defects or anomalies.
- Laser treatment for correction of eye due to refractive error.

Non-Medical Exclusions:

- Treatment rendered by a Medical Practitioner which is outside his discipline.
- Intentional self-injury or attempted suicide while sane or insane.
- Any Insured Person attempting to commit a breach of law with criminal intent.

Please refer to policy wordings for complete list of Benefits and Exclusions.

Waiting Period

- Policy coverage starts 30 days from the first inception of the policy (except accident).
- Any listed illnesses/treatments will be covered after a waiting period of 24 months.
- Any pre-existing condition will be covered after a waiting period of 36 months.

Tax Benefit

The premium amount paid under this policy qualifies for deduction under 80D of Income Tax (Amendment) Act, 1986. This benefit is not applicable for premium paid in cash/ or by demand draft. Tax benefits are subject to changes in Income Tax Law.

Free Look Period

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You shall be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel your Policy only if You have not made any claims under the Policy. All Your rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

Claim Procedure

Claims under this policy will be administered by a specified Third Party Administrator (TPA) duly licensed by IRDAI.

- Intimation & Assistance: Please contact our designated TPA/Us atleast 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact our TPA within 24 hours of the event.
- Claim Related Information: For any claim related query, intimation of claim and submission of claim related documents, You can contact TPA through:

Name of TPA: Family Health Plan Insurance TPA Ltd (FHPL)

Email: info@fhpl.net, seniorcitizensdesk@fhpl.net (for Senior Citizens)

Toll Free: 1800-425-4033, 040- 23552899 (for Senior Citizens)

Fax: +91 40 23541400 **Website:** www.fhpl.net

Submit claim: Claims Department, Family Health Plan (TPA) Ltd,
Srinilaya - Cyber Spazio, Suite # 101,102,109 & 110, Ground Floor,
Road No. 2, Banjara Hills, Hyderabad, 500 034

For list of network hospitals, please visit our/TPA website.

Terms And Conditions

- Minimum entry age for adults is 18 years & maximum is 65 years. Dependent children between 91 days & 5 years can be insured only when both parents are insured. However, persons in the age group of 5 years onwards can be insured on individual basis also.
- Policy Tenure Options -1/2/3 Years.
- Covers upto 7 members (Self, Spouse, upto 3 dependent children and upto 2 dependent parents).
- You have a period of 15 days from the date of receipt of the policy document to review the policy terms/conditions. In case of any policy related objections, you have the option to cancel the policy and premium would be refunded as per free-look regulation laid down by IRDAI.
- We may apply risk loading (max. individual loading upto 100% per medical condition) based on individual's health status. Maximum overall risk loading shall not exceed 150% per individual.
- There will be no premium refund in case of cancellation due to non-disclosure of material facts, mis-representation or fraud. In case of non-cooperation, premium shall be refunded on short rate table basis.
- The policy is lifelong renewable upon timely payment of premium. Grace period of 30 days from the policy expiry is available. Renewal premium will change only when you move into higher age group or change your plan/coverage.
- Sum insured can be enhanced only at the time of renewal subject to our underwriting guidelines.
- In case you want to port your policy to Us, apply at least 45 days prior to policy renewal date and IRDAI portability guidelines shall apply.
- Any product revision/modification/future withdrawal will be done with the approval of IRDAI and will be intimated to You at least 3 months in advance. In case of withdrawal, you have an option to migrate to our similar health insurance product.

Prohibition Of Rebates

Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.



24x7 Helpline
1800 266 7780
For Senior Citizens
1800 229 966



24x7 Claims Helpline
1800 425 4033
(Toll Free)



Write to us
customersupport@tataaig.com

Disclaimer:

Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale. Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

DON'T Compromise!

Call us **24x7** on **1800 266 7780**
For Senior Citizens: **1800 229 966**



WITH YOU ALWAYS

Tata AIG General Insurance Company Limited

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G.K. Marg, Lower Parel, Mumbai - 400013
24X7 Toll Free No: 1800 266 7780 or 1800 229 966 (For Senior Citizens) | Fax: 022 6693 8170.

Email: customersupport@tataaig.com | Website: www.tataaig.com

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