

COMPARITIVE SHEET FOR HEALTH INSURANCE PRODUCTS OF ALL INSURANCE PARTNERS

S.No.	Feature	Oriental Insurance	Bajaj Allianz	New India Assurance	Religare																																																																																																								
1	Sum Insured Range	1,2,3,4,5,6,7,8,9,10 Lacs (For Three age groups : 18-40yrs ,41-60 yrs and 61 yrs and above.)	1,2,3,4,5,7.5,10 Lacs	1,2,3,4,5,7,10 Lacs	1,2,3,4,5,7,10 Lacs (For Three age groups : 18-45yrs ,46-60 yrs and 61 yrs and above.)																																																																																																								
2	Premium (Including Service Tax)	<table border="0"> <tr> <td></td> <td>18-40</td> <td>41-60</td> <td>>60 yrs</td> </tr> <tr> <td>1 Lac :</td> <td>2963,</td> <td>3039,</td> <td>6099</td> </tr> <tr> <td>2 Lac :</td> <td>5201,</td> <td>5281,</td> <td>10,356</td> </tr> <tr> <td>3 Lac :</td> <td>7204,</td> <td>7257,</td> <td>14,115</td> </tr> <tr> <td>4Lac :</td> <td>8664,</td> <td>8850,</td> <td>17,584</td> </tr> <tr> <td>5 Lac :</td> <td>9904,</td> <td>10231,</td> <td>19587</td> </tr> <tr> <td>6 Lac :</td> <td>11995,</td> <td>13113,</td> <td>23362</td> </tr> <tr> <td>7 Lac :</td> <td>12991,</td> <td>14160,</td> <td>24865</td> </tr> <tr> <td>8 Lac :</td> <td>13919,</td> <td>14455,</td> <td>26167</td> </tr> <tr> <td>9 Lac :</td> <td>14795,</td> <td>15005,</td> <td>27315</td> </tr> <tr> <td>10 Lac :</td> <td>15623,</td> <td>16554,</td> <td>28341</td> </tr> </table>		18-40	41-60	>60 yrs	1 Lac :	2963,	3039,	6099	2 Lac :	5201,	5281,	10,356	3 Lac :	7204,	7257,	14,115	4Lac :	8664,	8850,	17,584	5 Lac :	9904,	10231,	19587	6 Lac :	11995,	13113,	23362	7 Lac :	12991,	14160,	24865	8 Lac :	13919,	14455,	26167	9 Lac :	14795,	15005,	27315	10 Lac :	15623,	16554,	28341	<table border="0"> <tr> <td>1 Lac :</td> <td>3,125</td> </tr> <tr> <td>2 Lac :</td> <td>5,930</td> </tr> <tr> <td>3 Lac :</td> <td>8,250</td> </tr> <tr> <td>4 Lac :</td> <td>10,320</td> </tr> <tr> <td>5 Lac :</td> <td>12,193</td> </tr> <tr> <td>7.5 Lac :</td> <td>14,022</td> </tr> <tr> <td>10 Lac :</td> <td>16,546</td> </tr> </table>	1 Lac :	3,125	2 Lac :	5,930	3 Lac :	8,250	4 Lac :	10,320	5 Lac :	12,193	7.5 Lac :	14,022	10 Lac :	16,546	<table border="0"> <tr> <td>1 Lac :</td> <td>3068</td> </tr> <tr> <td>2 Lac :</td> <td>5310</td> </tr> <tr> <td>3 Lac :</td> <td>7316</td> </tr> <tr> <td>4 Lac :</td> <td>8968</td> </tr> <tr> <td>5 Lac :</td> <td>10251</td> </tr> <tr> <td>7 Lac :</td> <td>14313</td> </tr> <tr> <td>10 Lac :</td> <td>21039</td> </tr> </table>	1 Lac :	3068	2 Lac :	5310	3 Lac :	7316	4 Lac :	8968	5 Lac :	10251	7 Lac :	14313	10 Lac :	21039	<table border="0"> <tr> <td></td> <td>18-45</td> <td>46-60</td> <td>>60 yrs</td> </tr> <tr> <td>1 Lac :</td> <td>3793,</td> <td>5408,</td> <td>6925</td> </tr> <tr> <td>2 Lac :</td> <td>4214,</td> <td>6177,</td> <td>8143</td> </tr> <tr> <td>3 Lac :</td> <td>5681,</td> <td>8330,</td> <td>10,979</td> </tr> <tr> <td>4Lac :</td> <td>7325,</td> <td>10,742,</td> <td>14,160</td> </tr> <tr> <td>5 Lac :</td> <td>8653,</td> <td>12690,</td> <td>15391</td> </tr> <tr> <td>7 Lac :</td> <td>9517,</td> <td>15,223,</td> <td>21,737</td> </tr> <tr> <td>10 Lac :</td> <td>10,467,</td> <td>17,514,</td> <td>26,097</td> </tr> </table>		18-45	46-60	>60 yrs	1 Lac :	3793,	5408,	6925	2 Lac :	4214,	6177,	8143	3 Lac :	5681,	8330,	10,979	4Lac :	7325,	10,742,	14,160	5 Lac :	8653,	12690,	15391	7 Lac :	9517,	15,223,	21,737	10 Lac :	10,467,	17,514,	26,097
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3	Members Covered	5	4	5	4																																																																																																								
4	Parents Coevered	NO	NO	NO	NO																																																																																																								
5	Entry Age (Min-Max)	18 Years to 79 Years	18 Years to 79 Years	18 Years to 79 Years	18 Years to 79 Years																																																																																																								
6	Entry Age (Children)	3 months to 26 Years	3 months to 26 Years	3 months to 25 Years	3 months to 26 Years																																																																																																								
7	Exit Age	LIFELONG RENEWAL	80 Years	LIFELONG RENEWAL	80 Years																																																																																																								
8	Claim Settlement	Outsourced through TPA	Inhouse TPA	Outsourced through TPA	Inhouse TPA																																																																																																								
9	Medical Examination	NO	NO	NO	NO																																																																																																								
10	Pre Hospitalization Period	30 days	30 days	30 days	30 days																																																																																																								
11	Post Hospitalization Period	60 days	60 days	60 days	60 days																																																																																																								
12	Maternity Cover	NO	NO	NO	NO																																																																																																								
13	Room Charges	1% of S.I	1% of S.I Upto Max of 5000	Upto 1% of S.I	1% of S.I Upto Max of 5k till 5 Lacs & for 7 and 10 Lacs : Single Private Room																																																																																																								
14	ICU Charges	2% of S.I	2% of S.I upto Max of 10000	Upto 2% of S.I	2% of S.I Upto Max of 10k for S.I upto 5 Lacs and For SI 7 Lacs and 10 Lacs, max upto SI																																																																																																								
15	Co-pay (Portion of Payment that customer have to pay)	No	No	No	Customer have to pay 20% of Total Hospitalization in case of Cancer & Heart Ailments.																																																																																																								
16	Sub Limits	Cataract : As per sum insured(S.I) Knee Replacement : As per S.I Hip Replacement : As per S.I	No	Cataract : Rs.40,000 / Eye	Cataract : Rs.40,000 / Eye Kidney Stone : Rs. 30,000 & others as per prospectus																																																																																																								
15	Ambulance Charges	Upto 1000 / Claim	Upto 1000	1% of S.I (max. 5000)	Upto 1000 / Claim																																																																																																								
16	Pre-Existing Diseases	36 months	36 months	36 months	36 months																																																																																																								
17	Waiting Period for Non PED	30 days for sickness	30 days for sickness	30 days for sickness	30 days for sickness																																																																																																								
18	Day Care coverage for	116 Treatments	26 Treatments	> 200 Treatments	541 Treatments																																																																																																								
19	Domiciliary Hospitaliazion Cover	10% of S.I, Max upto 25000	10% of S.I upto max of 25k	NO	10% of S.I																																																																																																								
20	AYUSH Treatment	YES	NO	25% of S.I	With minimum additional charges																																																																																																								
21	Health Checkup Benefits	NO	None	For Proposer and dependents after 3 Claim free renewals (1 % or max. 5000)	For Two Adults every year with minimum additional charges																																																																																																								
22	Accompanying Person food exp.	NO	NO	NO	NO																																																																																																								

23	Cost of Hospitalization during Organ Transplant	YES	NO	YES	YES
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