



TATA AIG ACADEMY



WITH YOU ALWAYS

TATA AIG 
Medicare

Advance version of MediPrime

HEALTH INSURANCE

Need of Health Insurance

I

Changing lifestyles of Indians

- Age has nothing to do with serious ailments, particularly due to sedentary lifestyles and lack of physical exercise.
- The younger you are when you buy a health insurance plan, the better are the deals and higher the discounts on the premiums.

II

Skyrocketing Medical Care Costs

- Good quality medical treatment comes with a high price tag.
- Medical problems eat into a huge amount of savings accumulated towards important long-term financial objectives.

III

Preventive Care

The latest research shows that people with health insurance are found to be mentally and physically healthier.

IV

Access to better medical care

Expensive healthcare procedures and medicines may be beyond your reach without the security of health insurance



Product Construct



MediCare

**SI – 3/4/5/7.5/10/15/20
Lacs**



MediCare Premier

**SI – 5/10/15/20/25/50
Lacs**



In-patient treatment

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. For e.g.:

- Room Rent, boarding expenses
- Nursing
- Intensive Care Unit charges
- Medical practitioner
- Anaesthesia, Blood, Oxygen
- Operation theatre charges
- Surgical appliances
- Medicines, drugs and consumables
- Diagnostic procedures
- Cost of prosthetic
- Any other devices or equipment implanted internally

Feature	MediCare	MediCare Premier
In-patient Treatment	Available	Available



Pre-hospitalization Expenses

The Medical Expenses incurred immediately before the Insured Person was hospitalized will be covered up to sum insured.

Feature	MediCare	MediCare Premier
Pre-Hospitalization	60 Days	60 Days



Post-hospitalization Expenses

The Medical Expenses incurred immediately after the Insured Person was discharged post hospitalization will be covered up to sum insured.

Feature	MediCare	MediCare Premier
Post-Hospitalization	90 Days	90 Days



Day Care Procedures

Covers expenses for listed Day Care Treatment due to disease/illness/Injury during the policy period taken at a hospital or a Day Care Centre.

Feature	MediCare	MediCare Premier
Day Care Procedures	541 day care procedures will be covered up to the sum insured	



Organ Donor

- The Medical and surgical expenses of the organ donor for harvesting the organ where an insured person is the recipient.
- Covers inpatient medical expenses incurred for the donor for harvesting the organ.

Feature	MediCare	MediCare Premier
Organ Donor	Available	Available



Domiciliary Treatment

- The Medical Expenses incurred by an Insured Person for availing medical treatment at home which would otherwise have required hospitalization.
- Also covers pre and post hospitalization expenses in case of domiciliary hospitalization.

Feature	MediCare	MediCare Premier
Domiciliary Treatment	Available	Available



Bariatric Surgery

Covers reasonable and customary expenses for Bariatric surgery if the insured fulfills:

- Surgery to be conducted upon the advice of the Doctor
- The member has to be 18 years of age or older and
- BMI greater than or equal to 40
- BMI greater than or equal to 35 in conjunction with any of the following severe comorbidities following failure of less invasive methods of weight loss:
 - Obesity-related cardiomyopathy,
 - Severe sleep apnea,
 - Uncontrolled Type2 Diabetes, or
 - Coronary heart disease

Feature	MediCare	MediCare Premier
Bariatric Surgery	Available	Available



In-patient **Dental** Treatment

Covers expenses incurred towards hospitalization for dental treatment under anaesthesia necessitated due to an accident/injury/illness.

Feature	MediCare	MediCare Premier
In-patient dental treatment	Available	Available



Restore Benefit

Automatically restore the Basic Sum Insured upon exhaustion of the Sum Insured and accrued Cumulative Bonus, during the policy period.

E.g.: Mr. A has a policy of 5 Lacs. He gets hospitalized and 1st claim is of Rs.3 Lacs. Co. will way 3 lacs from his Sum Insured. On 2nd Hospitalization the claim amount is of Rs.5Lacs. Here the restore benefit gets triggered and he will get Rs. 5Lacs (2 lacs from balance sum insured and 3 lacs from restore benefit).

Feature	MediCare	MediCare Premier
Restore Benefit	Available	Available



Global Cover

- Covers Medical expenses of the Insured Person incurred outside India, up to the sum insured provided that the diagnosis was made in India and the insured travels abroad for treatment.
- The Medical Expenses payable shall be limited to Inpatient and day care Hospitalization only on reimbursement basis.

Feature	MediCare	MediCare Premier
Global Cover	Available	Available



AYUSH Treatment

Covers for expenses incurred on in-patient treatment taken under Ayurveda, Unani, Sidha and Homeopathy.

Feature	MediCare	MediCare Premier
AYUSH Treatment	Available	Available



Ambulance Cover

Covers expenses for utilizing ambulance service for transporting insured person to hospital in case of an emergency.

Features	MediCare	MediCare Premier
Ambulance cover	Up to Rs.3000 per hospitalization	Up to Rs.5000 per hospitalization



Health Check-up

- Pays for expenses for complementary preventive health check-up.
- This benefit has a separate limit (over and above base sum insured) and does not affect cumulative bonus.

Features	MediCare	MediCare Premier
Health Check-up	upto 1% of sum insured, only if the insured has not made any claims in last two consecutive years	upto 1% of sum insured every year irrespective of claims



Second Opinion

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

Feature	MediCare	MediCare Premier
Second Opinion	Available	Available



Vaccination Cover

- Covers for expenses incurred on taking anti-rabies vaccination and typhoid vaccination from day one and for HPV vaccine and Hepatitis B vaccine after waiting period of two years.
- This benefit has a separate limit (over and above base sum insured) and does not affect cumulative bonus.

Feature	MediCare	MediCare Premier
Vaccination Cover	Up to Maximum of Rs. 5000	Available



Hearing Aid

- Covers reasonable charges for hearing aid every third year.
- Pays upto Rs.10,000 every third year.
- This benefit has a separate limit (over and above base sum insured) and does not affect cumulative bonus.

Feature	MediCare	MediCare Premier
Hearing Aid	Available	Available



- Pays a fixed amount per day if the Insured Person is Hospitalized in Shared Accommodation in a Network Hospital for each continuous and completed period of 24 hours.
- This benefit has a separate limit (over and above base sum insured) and does not affect cumulative bonus.

Feature	MediCare	MediCare Premier
Daily Cash for choosing shared accommodation	0.25% of base sum insured and max. Rs. 2000 per day	



Daily Cash for accompanying an insured child

- Pays a fixed amount per day if the Insured Person Hospitalized is a child Aged 12 years or less, for one accompanying adult for each complete period of 24 hours.
- This benefit has a separate limit (over and above base sum insured) and does not affect cumulative bonus.

Feature	MediCare	MediCare Premier
Daily Cash for accompanying an insured child	0.25% of base sum insured and max. Rs. 2000 per day	



Compassionate Travel

- Expenses incurred by any immediate family member of the insured on making travel arrangements to meet the insured person who is hospitalized for more than 5 consecutive days.
- This benefit has a separate limit (over and above base sum insured) and does not affect cumulative bonus.

Feature	MediCare	MediCare Premier
Compassionate Travel	Up to a maximum of Rs.20,000 in a policy year	



Consumables Benefit

Pays for expenses for consumables which are listed in 'Items for which optional cover may be offered by insurers' under 'Guidelines on Standardization in Health Insurance, 2016', which are consumed during the period of hospitalization directly related to the insured's medical or surgical treatment of illness/disease/injury.

Feature	MediCare	MediCare Premier
Consumable Benefits	Available	Available



Cumulative Bonus

50% cumulative bonus will be applied on the Sum Insured for next policy year under the Policy after every claim free Policy Year, provided that the Policy is renewed with Tata AIG and without a break.

The maximum cumulative bonus shall not exceed 100% of the Sum Insured in any Policy Year.

Feature	MediCare	MediCare Premier
Cumulative Bonus	Available	Available



Room Rent

2 options are available for opting a room during hospitalization

- Single private
- Shared accommodation

Feature	MediCare	MediCare Premier
Room Rent	10% co-pay is applicable in case the insured opts for a higher room category in case the plan opted is for shared accommodation	No Restrictions



Accidental Death Benefit

If an Insured Person suffers an accident during the policy period and this is the sole and direct cause of insured's death within 365 days from the date of accident, then product pays a fixed amount of 100% of the base Sum Insured.

Not available for dependent children.

Feature	MediCare	MediCare Premier
Accidental Death Benefit	Optional Cover	Available



Maternity Cover

Covers Maternity Expenses up to a maximum of Rs. 50,000/- (in case of birth of girl child cover would be for Rs.60,000) per policy.

Features	MediCare	MediCare Premier
Maternity Cover	NA	Available



New Born Baby Cover

- Covers medical expenses incurred for the medically necessary treatment of the new born baby upto Rs. 10, 000 for complications related to delivery.
- This benefit will trigger only in case where the maternity claim is admitted.

Features	MediCare	MediCare Premier
New born baby cover	NA	Available



First year Vaccinations

- Pays for vaccination expenses for up to one year after the birth of the child subject to a limit of Rs.10,000/- (Rs.15,000/- limit in case of girl child) provided the child is covered with TAGIC.
- This benefit will trigger only in case where the maternity claim is admitted.

Features	MediCare	MediCare Premier
First year Vaccination	NA	Available





Prolonged Hospitalization Benefit



Pays a fixed amount of 1% of sum insured, in the event of insured hospitalized for a disease/illness/injury for a continuous period exceeding 10 days.

Features	MediCare	MediCare Premier
Prolonged hospitalization benefit	NA	Available



High End Diagnostic

Expenses incurred on diagnostic tests mentioned below on OPD basis will be covered upto Rs.25,000 per policy year :

- Brain Perfusion imaging
- CT guided Biopsy
- CT Urography
- Digital Subtraction Angiography (DSA)
- Liver Biopsy
- Magnetic Resonance Cholangiography Scan
- PET CT
- PET MRI
- Renogram

Features	MediCare	MediCare Premier
High end diagnostic	NA	Available



OPD Treatment

Once the insured has completed two years of continuous coverage, company pays for expenses related to consultations and pharmacy.

Features	MediCare	MediCare Premier
OPD Treatment	NA	Rs. 5000 per policy year annually



OPD Treatment-Dental

Once the insured has completed two years of continuous coverage, company pays for expenses related to the following dental treatments only subject to Rs.10,000 per policy year annually.

- Root Canal Treatment (single or multiple sittings)
- Tooth extraction(s)
- Filling

Features	MediCare	MediCare Premier
OPD Dental Treatment	NA	Available



Emergency Air Ambulance Cover

Pays for ambulance transportation of the insured person in an airplane or helicopter subject to maximum of Rs. 500,000, for emergency life threatening health conditions which require immediate and rapid ambulance transportation to the hospital/medical centre for further medical management.

Features	MediCare	MediCare Premier
Emergency Air Ambulance Cover	NA	Available

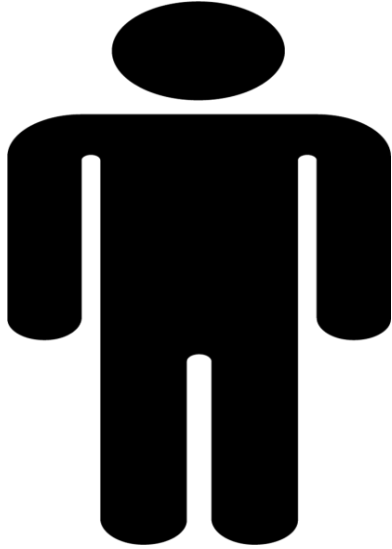


Coverage Details

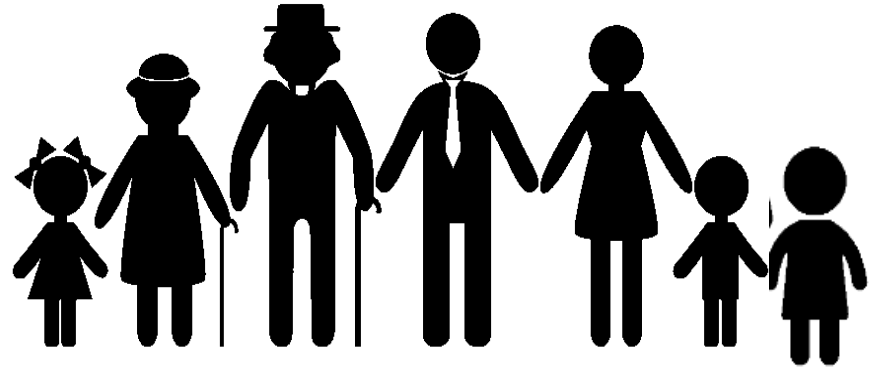
Cover name	MediCare	MediCare Premier
Health Check-up	Over and above SI	Over and above SI
Vaccination cover	Over and above SI	Over and above SI
Hearing Aid	Over and above SI	Over and above SI
Daily cash for accompanying an insured child	Over and above SI	Over and above SI
Daily cash for choosing shared accommodation	Over and above SI	Over and above SI
Compassionate travel	Over and above SI	Over and above SI
Prolonged hospitalization Benefit	Not applicable	Over and above SI
High End Diagnostics	Not applicable	Over and above SI
OPD Treatment	Not applicable	Over and above SI
OPD Treatment-Dental	Not applicable	Over and above SI
Emergency Air Ambulance Cover	Not applicable	Over and above SI



Policy Type



Individual



Family Floater

Self | Spouse | 3 dependent Children | 2 dependent parents



Age Specification

Dependent children between 91 days to 5 years can be covered only if both parents are covered under the policy



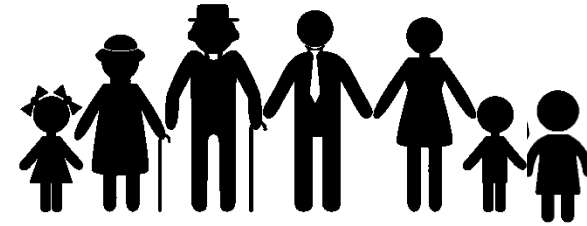
5 years onwards

Maximum entry age is 65 yrs.

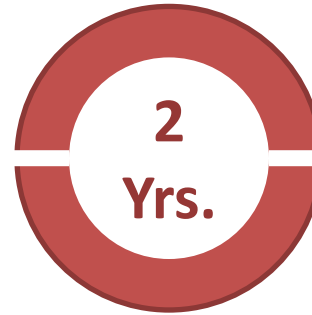
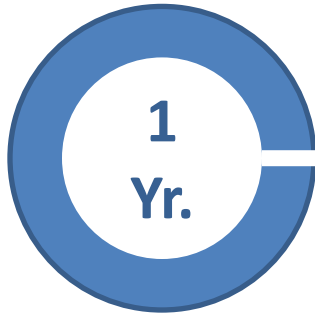


No maximum ceasing age

i.e. Lifelong Renewals



Policy Tenure Options



Discounts & PPC Criteria

Type of Discount	Discount Details
Family Floater	<ul style="list-style-type: none"> •20% discount for 2 members •28% for 3 members •32% for more than 3 members
Policy Tenure	<ul style="list-style-type: none"> •5% long term discount on 2 year tenure •10% long term discount on 3 year tenure

Pre-Policy Check-up (PPC)

Age\Sum Insured	2/3/4/5 Lacs	7.5/10 Lacs	> 10 Lacs
0-45	Nil	Nil	Tele MER
46-50	Tele MER	Tele MER	PPC
51-65	PPC	PPC	PPC



Waiting Period & Exclusion

	MediCare	MediCare Premier
Initial Waiting Period		30 Days
Specific Waiting Period	24 months waiting period will be applicable for illnesses/diseases specified in the policy	
Pre-existing Disease	36 months	24 months

Exclusions

- Applicable as per list of exclusions specified in the policy
- For Medical & Non-medical exclusions, refer the policy wordings



Product Features at a Glance

Features	MediCare Protect	MediCare	MediCare Premier
Cumulative Bonus	10% of sum insured, upto a maximum of 100% subject to claim free year	50% of sum insured, upto a maximum of 100% subject to claim free year	50% of sum insured, upto a maximum of 100% subject to claim free year
Room Rent	- Cover for shared accommodation. - 10% copay is applicable if insured opts for a higher category room	- Two Options: a. Single Private b. Shared Accommodation - 10% copay is applicable in case the insured opts for a higher room category in case the plan opted is for shared accommodation	No Restrictions
Accidental Death Benefit	Optional Cover	Optional Cover	Available
Global Cover	NA	Available	Available
Bariatric Surgery Cover	NA	Available	Available
In-patient Dental Treatment	NA	Available	Available
Second Opinion	NA	Available	Available



Product Features at a Glance

Features	MediCare Protect	MediCare	MediCare Premier
Vaccination cover	NA	Upto Maximum of Rs. 5000	Available
Hearing Aid	NA	Available	Available
Daily cash for choosing shared accommodation	NA	Available	Available
Maternity Cover	NA	NA	Available
New Born Baby Cover	NA	NA	Available*
First year Vaccinations	NA	NA	Available*



Product Features at a Glance

Features	MediCare Protect	MediCare	MediCare Premier
Prolonged hospitalization benefit	NA	NA	Available
High End Diagnostics	NA	NA	Available
OPD Treatment	NA	NA	Available
OPD Treatment-Dental	NA	NA	Available
Emergency Air Ambulance Cover	NA	NA	Available
Maternity Cover	NA	NA	Available
New Born Baby Cover	NA	NA	Available*



Notification of Claims

S.No.	Treatment, Consultation or Procedure	We or Our TPA must be informed
1	If any treatment for which a claim may be made and that treatment requires planned Hospitalisation	At least 48 hours prior to the Insured Person's admission.
2	If any treatment for which a claim may be made and that treatment requires emergency Hospitalisation	Within 24 hours of the Insured Person's admission to Hospital.



