



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

JEEVAN AROGYA (T-904) (UIN-512N266V02)

SPECIAL ATTRACTIONS OF JEEVAN AROGYA

- Tax Benefit available under Section 80D up-to Rs.15000/- for self & family, Addl. Rs.15000/- / Rs.20000/*- if parents are also covered (* In case of Senior Citizen Parents)
- Payment of Major Surgical Benefit irrespective of Amount spent.
- Maximum number of days for Hospital Cash Benefit (HCB) – 720 days (incl. ICU).
- Maximum number of days for HCB – ICU – 360 days.
- Major Surgical benefit (MSB) extended to 140 surgeries, available to Minors also.
- 140 surgeries other than MSB included in Day Care Procedure Benefit (DCPB).
- All other surgeries included in Other Surgical Benefits (OSB).
- Maximum age at entry for Principal Insured & Spouse is 65 years
- Maximum age at entry for Parents , In-Laws is 75 years
- Children between 91 days to 17 years (N.B.D.) can be covered.
- Health Cover ceasing age is 80 years for P.I./Spouse/Parents, In-laws & 25 years for Children.
- Premium rates are guaranteed for 3 years, revision of premium every 3 years, however revised premium rates at age at entry are applicable.
- Quick Cash Facility (Advance payment of 50% MSB) available in case of Category-I / II surgeries at TPA Network Hospitals only.
- Premium Waiver for one year in case of MSB Claim under Cat.- I / II surgeries.
- Ambulance charges @ Rs. 1000/- per insured in case of Cat. I / II surgeries.
- Auto Increase of HCB @ 5% of Initial Daily Benefit (IDB) every year up-to 1.5 times of HCB
- No Claim Bonus @ 5% of IDB is added after every 3 claim free years

<p><u>Hospital Cash Benefit (HCB):</u></p> <ul style="list-style-type: none"> • Daily Benefit Option available- Rs.1000/2000/3000/4000 per day • Limits – PI – As per choice max 4000/- Spouse/ children / parents / in laws – Less than or equal to P.I. • Annual Limits 1st – 30 days(Non ICU)/15 days ICU Sub – 90 days(Non ICU)/45 days ICU (Max Limit 720 days(Non ICU)/360 days (ICU) • 1 day HCB available if Hospitalisation exceeds 28 hours, however 1st day not excluded if hosp. for 6 days -4 hours & beyond. No benefit if hosp. Is less than 28 hours • Fixed benefit payout irrespective of Amount spent • Applicable Daily Benefit(ADB) is equal to initial HCB plus auto increase @ 5% p.a. & NCB(if any) @ 5% for every 3 claim free years 	<p><u>Major Surgical Benefit (MSB):</u></p> <ul style="list-style-type: none"> • MSB = 100 times of ADB* • Annual Limit- 100 X ADB • Maximum Limit – 8 times during the entire policy term (per member) • * Fixed percentage for specific surgeries : Cat-1 = 100% of MSB Cat-2 = 60% of MSB Cat-3 = 40% of MSB Cat-4 = 20% of MSB • Fixed benefits irrespective of amount spent • 140 surgical procedures included • 50% MSB paid as advance under Quick Cash facility in case of category-1 & 2 surgeries in Network Hospitals • MSB limits does not include MSB of plan nos. 901 & 902 . • In case of MSB claim under Category ! & 2 surgeries, Premium due under the policy is waived off for 1 year.
<p><u>Day Care Procedure Benefit (DCPB)</u></p> <ul style="list-style-type: none"> • DCPB = 5 x ADB • 140 surgical procedures listed as Day care procedures. • Annual limit- 3 / Policy life time – 24 	<p><u>Other Surgical Benefit (OSB)</u></p> <ul style="list-style-type: none"> • OSB = 2 x ADB • All surgeries other than MSB / DCPB • Annual Limit- 15 days(First pol.year) / 45 days in subsequent years. / Life Time Limit – 360 days (per insured)

Term Assurance Benefit Rider

- Min. S.A.= Rs.100000/-
- Max. S.A.= Initial MSB (100x initial HCB) –(in multiples of Rs. 25000/-).
- Min. Entry Age – 18 yrs. Complete
- Max Entry Age – 50 yrs
- Max cover Ceasing Age- 60 years
- Max. Term – 35 years

Accident Benefit Rider

- Cover only available if Term Assurance Rider is opted for.
- Minimum Cover – Rs.25000/-
- Maximum Cover equal to Term Assurance Benefit Rider (In multiples of Rs. 5000/-)

General Waiting Period for availing the benefits:

0 days in case of Accidental Claims / 90 days from D.O.C. in case of HCB / MSB Claims
In case of Revival within 90 days of FUP – 45 days / Beyond 90 days – 90 days waiting

- **Specific waiting period :** for specified treatments a waiting period of 2 years from date of commencement / date of revival is applicable (Kindly refer the Original circular for exclusions & inclusions)

Benefit illustration for payment of HCB / MSB Claim:

A person has taken a policy under Jeevan Arogya (T-904) on 28.01.2014 with an initial HCB of Rs.4000/- per day Suppose He is admitted to ICU on 26.06.2018 at 10:00 a.m. and shifted to ward on 29.06.2018 at 10:30 a.m. and discharged from the hospital on 05.07.2018 at 2:30 p.m.. He has also undergone Category-1 surgery. Calculate the benefit available under HCB and MSB in this case, assuming it is his first ever claim after taking the policy.

Claim payment:

Applicable Daily Benefit (ADB) = Rs.5000/-

(Initial H.C.B. = Rs.4000/- + 4 yrs auto increase @ 5% p.a. = Rs.800/- + NCB @ 5%= Rs.200/-)

No. Of Days in ICU (26.06.2018- 10a.m. to 29.06.2018 – 10:30 a.m.)= 3 days

No. Of Non ICU days (29.06.2018- 10:30 a.m. to 05.07.2014- 2:30p.m.)=5days,4hrs,30min= 6 days

Benefits payable:

ICU = 5000x2x3 = Rs. 30000/-

Non ICU = 5000x6 = Rs. 30000/-

MSB= (ADBx100) = Rs.500000/-

Total = Rs.560000/-

The policyholder will also get waiver of premium for the next policy year.