

Group Health Insurance for all BSNL Executives
initiated by AIGETOA CTD
(through National Insurance Company)

Note: TPA charges (3-4 %) & GST (18%) to be added

Sum Insured 5 LAKHS				
AGE	SELF	SPOUSE	CHILD	PARENTS
26-30	7,638	1,146	764	1,910
31-35	8,466	1,270	847	2,116
36-40	10,395	1,559	1,040	2,599
41-45	11,659	1,749	1,166	2,915
46-50	17,665	2,650	1,766	4,416
51-55	21,992	3,299	2,199	5,498
56-60	24,713	3,707	2,471	6,178

Sum Insured 10 LAKHS				
AGE	SELF	SPOUSE	CHILD	PARENTS
26-30	10,539	1,581	1,054	2,635
31-35	11,710	1,756	1,171	2,927
36-40	14,395	2,159	1,440	3,599
41-45	16,334	2,450	1,633	4,083
46-50	24,801	3,720	2,480	6,200
51-55	31,010	4,651	3,101	7,752
56-60	34,904	5,236	3,490	8,726

Note: 1. TPA charges (3-4 %) & GST (18%) to be added
2. Premium rate is expected to go downwards.

Q. Is there any maximum age of parents?

A. Yes, up to 85 years.

Q. Can we include all **four parents** at a time including in-laws? (Father, Mother, FiL & MiL)

A. No. Up to two (any) parents are accepted.

Q. If not, can (Father + MiL) or (Mother + FiL) combination possible?

A. Yes

Q. And, can (Father + FiL) or (Mother + MiL) combination possible?

A. Yes

Q. All the pre-existing disease covered from day-1?

A. Yes, including critical illness.

Q. Dialysis procedure covered? If yes, is existing patient covered?

A. Yes. But not covered for existing patient.

Q. If we choose **MediAssist** as our TPA, will it be possible?

A. Yes

Q. If one has already gone through stent implantation, will this policy allow that person for further stent implantation?

A.

Q. If one had an accident, and had to put some metal implant. Will this policy allow that person to remove that implant?

A. Yes

Q. Children up to which age will be covered?

A. Male child up to 25 years. No age bar for female child (if dependent & unmarried).

Q. Can we make some arrangement such that, the future premium does not change +/- 5%?

A. Need to take authorization from Head Office.

Q. The list of hospitals provided by NIC or TPA?

A. All hospital as per GIPSA (General Insurance Public Sector Association) list.

Q. The room rent/ICU charges need to be increased to 2% / 4%

A. Most possibly, it can be done. Need some authorization from HO.

Q. Requesting waive-off the reasonable and customary charges

A. Okay

Q. Co-payment available? What will be the percentage?

A. No

Q. Please refer to the Appendix-III (Page-18), some major diseases like Heart ailment, Stroke, Liver, Kidney etc. are excluded, can it be deleted?

A. All are deleted, and not waiting period.

Q. Can the waiting periods (like cataract surgery, refractory error etc.) waived off?

A. Waived off.

Q. Will individual top-up available?

A. Yes available. With 3/5/7/10 lacs top-up.

Q. Will new born baby is covered from Day-1?

A. Possible

Q. Internal anomaly covered?

A. Yes