



# WHEN THINKING OF HEALTH, THINK TATA AIG MEDICARE!

**Product** 

**Benefits** 

Higher Sum Insured options

No Room Rent Restrictions Longer Tenure -Up To 3 Years

Consumables Benefit

Floater Discount -Up To 32% Higher Cumulative Bonus (100%)

Compassionate Travel

> Global Coverage

Accidental Death Benefit Rider

> Sum Insured Restore Benefit



Protection against inflation







WHY HEALTH INSURANCE

Protection against critical illnesses



Tax benefits under 80D



TATA AIG MEDICARE SI - 3/4/5/7.5/10/15/20 Lakhs TATA AIG MEDICARE PREMIER SI - 5/10/15/20/25/50 Lakhs

#### **Additional Discount:**

Type of Discount	Details				
Family Floater	20% discount for 2 members 28% for 2 members 32% for more than 3 members				
Policy Tenure	5% long-term discount on 2 - year tenure 10% long-term discount on 3 - year tenure				

Preventive Health Check-up: 1% of previous sum insured, subject to a maximum of Rs. 10,000/- per policy.

Tata AIG MediCare	Tata AIG MediCare Premier				
After continuous 2 Claims-free year	Every year, irrespective of any claims				

### **Pre-Existing Disease (PED) Waiting Periods:**

Tata AIG MediCare	Tata AIG MediCare Premier				
36 Months	24 Months				

Covers	Tata AIG MediCare Plan	Tata AIG MediCare Premier					
AYUSH Benefit	Covered up to SI	Covered up to SI					
Ambulance Cover	Rs. 3000/- per hospitalization	Rs. 5000/- per hospitalization					
In-Patient Treatment	Upto Sum Insured	Upto Sum Insured					
Pre-Hospitalization expenses	Upto 60 days	Upto 60 days					
Post-Hospitalization expenses	Upto 90 days	Upto 90 days					
Day Care Procedures	Upto Sum Insured	Upto Sum Insured					
Organ Donor	Upto Sum Insured	Upto Sum Insured					
Domiciliary Treatment	Upto Sum Insured	Upto Sum Insured					
Global cover	Upto Sum Insured	Upto Sum Insured					
In-Patient Treatment - Dental	Upto Sum Insured	Upto Sum Insured					
Restore benefit	Upto Sum Insured	Upto Sum Insured					
Health Checkup	Upto 1% previous of Sum Insured; max. <b>Rs.10,000</b>	Upto 1% previous of Sum Insured; max. <b>Rs.10,000</b>					
Compassionate Travel		nember of Insured, on incurring travel expenses-round trip to meet the insured who is hospitalized for 5 or more					
Consumable Benefits	Covered consumables items which are related to Ir	nsured's Treatment					
Cumulative Bonus	50% of SI, up to max 100%, on every claim-free ye	ar					
Accidental Death Benefit	Available as ADD On	100% of Base SI if Insured meets with an accident-Inbuilt					
Bariatric Surgery	Covered up to SI with reasonable and customary e	xpenses.					
Second Opinion	Second Opinion (once in a policy year) if Insured person suffers from listed illnesses mentioned under Second Opinion						
Vaccination Cover	Cover Max <b>Rs. 5000/-</b> on taking anti-rabies & typhoid vaccination from day one. For HPV & Hepatitis B-Vaccination after two years waiting period; <b>Over and above SI</b>						
Hearing Aid	Will pay <b>50%</b> of actual cost OR <b>Rs. 10,000/-</b> every third Year; <b>Over and above SI</b>						
Daily Cash for Choosing Shared Accommodation	Up to <b>0.25%</b> of Base SI or max up to <b>Rs. 2000/-</b> per day, with no max days limit; <b>Over and above SI</b>						
Daily Cash for Accompanying an Insured Child	Up to <b>0.25%</b> of Base SI or max up to <b>Rs. 2000/-</b> per day, with no max days limit; <b>Over and above SI</b>						
Global Cover	Covered up to Base SI and Available Cumulative Bo	nus					
Maternity Cover		o to <b>Rs. 50,000; Girl:</b> Up to <b>Rs. 60,000;</b> ears Waiting Period					
New Born Baby Cover	NA Covered	up to <b>Rs. 10,000</b>					
First Year Vaccination		er Vaccination for new-born child; o to <b>Rs. 10,000; Girl:</b> Up to <b>Rs. 15,000</b>					
Prolonged Hospitalization Benefit	NA  1% of SI, if Insured hospitalized due to diseases/illness/ injury for more than 10 consecutive days; Over and above SI						
High-end Diagnostic	NA Covered up to <b>Rs. 25,000/-</b> per policy, year on listed High-end Diagnostic test; <b>Over and above SI</b>						
OPD Treatment	NA Coverage of Consultations & Pharmacy, up to <b>Rs. 50</b> policy year, after two years Waiting Period; <b>Over an</b>						
OPD Treatment - Dental		up to <b>Rs. 10,000/-</b> after two years Waiting Period; ad above SI					
Emergency Air Ambulance	NA Covered	l up to <b>5 Lakhs, Over and above SI</b>					

### **TATA AIG MEDICARE**

(Annual) Per Person Rates (Rs.) (Exclusive of taxes)

Age/Sum Insured	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
0-18 yrs.	3,953	4,577	5,253	5,778	6,180	7,146	7,579
19-35 yrs.	4,785	5,608	6,724	7,490	8,322	9,719	10,410
36-45 yrs.	5,754	6,832	7,931	8,871	9,891	11,324	11,887
46-50 yrs.	8,260	10,296	11,963	13,596	15,347	17,219	19,009
51-55 yrs.	10,403	13,324	16,251	18,202	19,570	22,629	24,240
56-60 yrs.	14,582	17,913	19,986	22,171	23,453	26,851	28,187
61-65 yrs.	18,911	20,188	24,720	30,467	35,720	40,895	43,368
66-70 yrs.	25,750	28,768	36,771	43,075	49,440	57,168	61,844
71+ yrs.	30,282	35,720	46,226	54,096	62,418	70,745	76,547

Age/Sum Insured	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
All Ages	167	223	279	418	558	836	1,115

(Annual) Per Person Rates for **Accidental Death Benefit Rider** (Rs.) (Exclusive of taxes)

## TATA AIG MEDICARE PREMIER

(Annual)Per Person Rates (Rs.) (Exclusive of taxes)

Age/Sum Insured	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
0-18 yrs.	6,535	7,668	8,528	9,139	9,613	11,646
19-35 yrs.	8,362	10,319	11,475	12,297	12,936	15,223
36-45 yrs.	9,868	12,266	13,638	14,614	15,373	17,735
46-50 yrs.	14,893	19,042	21,169	22,683	23,860	27,517
51-55 yrs.	20,247	24,307	27,016	28,944	30,445	35,106
56-60 yrs.	24,901	29,150	32,399	34,711	36,510	42,094
61-65 yrs.	30,804	44,415	49,369	52,892	55,632	64,134
66-70 yrs.	45,829	61,509	68,372	73,250	77,043	88,808
71+ yrs.	57,636	77,686	86,353	92,513	97,301	112,155