

COMPARATIVE SHEET FOR CUSTOMIZED HEALTH INSURANCE PRODUCTS FOR PNB CUSTOMERS						
S.No.	Feature	Oriental Insurance Co. Ltd.	Bajaj Allianz General Insurance Co. Ltd.	CARE Health Insurance Co. Ltd.	Star Health and Allied Insurance Co. Ltd.	Chola MS : Arogya
1	Sum Insured (S.I.) Range (₹)	1,2,3,4,5,6,7,8,9,10 Lakhs (For Three age groups : 18-40yrs ,41-60 yrs and 61 yrs and above)	1,2,3,4,5,7,5,10 Lakhs	1,2,3,4,5,7,10 Lakhs (For Four age groups : 18-45yrs ,46-55 yrs, 56-80 yrs and 81 yrs & above.)	2 / 3 / 4 / 5 / 7.5 / 10 Lakhs	3,5,7,5, 10 Lakhs For Three age groups : 18-45yrs ,46-60 yrs and 61-70yrs)
2	Premium (₹) (Including GST)	18-40 41-60 >60 yrs 1 Lakh : 3112 3191 6404 2 Lakhs : 5461 5545 10,874 3 Lakhs : 7564 7620 14,821 4 Lakhs : 9097 9293 18,463 5 Lakhs : 10,339 10,743 20,566 6 Lakhs : 12,594 13,769 24,530 7 Lakhs : 13640 14,868 26,109 8 Lakhs : 14,615 15,178 27,475 9 Lakhs : 15,535 15,810 28,680 10 Lakhs : 16,404 17,381 29,758	1 Lakh : 3,125 2 Lakhs : 5,930 3 Lakhs : 8,250 4 Lakhs : 10,320 5 Lakhs : 12,193 7.5 Lakhs : 14,022 10 Lakhs : 16,546	18-45 46-55 56-80 > 80 yrs 1 Lakh : 4171 6219 8137 9113 2 Lakhs : 4635 7104 9569 10,717 3 Lakhs : 6248 9579 12,900 14,448 4Lakhs : 8058 12,352 16,638 18,635 5 Lakhs : 9518 14,593 18,085 20,254 7 Lakhs : 10,469 17,506 25,541 28,607 10 Lakhs : 11,513 20,140 30,663 34,344	18-45yrs 46-60yrs 61-79yrs 2 Lakhs: 4124 6667 10987 3 Lakhs: 5605 8282 14115 4 Lakhs: 7198 10561 17584 5 Lakhs: 8555 12566 19587 7.5 Lakhs: 10439 16520 24865 10 Lakhs: 10915 17995 28341	18-45 46-60 61-70 yrs 3 Lakhs : 7866 7866 7866 5 Lakhs : 9911 11012 14316 7.5 Lakhs : 12389 13766 17895 10 Lakhs : 15487 17207 22369
3	Members Covered	5	4	4	4	5
4	Parents Covered	NO	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	18 years to 70 years
6	Entry Age (Children)	3 months to 26 Years	3 months to 26 Years	3 months to 26 Years	5 Months to 30 years	91 days to 26 yrs
7	Exit Age	LIFELONG RENEWAL	80 Years	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL
8	Claim Settlement	Outsourced through TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA
9	Medical Examination	NO	NO	NO	NO	NO
10	Pre Hospitalization Period	30 days	30 days	30 days	30 Days	60 Days
11	Post Hospitalization Period	60 days	60 days	60 days	60 Days	90 Days
12	Maternity Cover	NO	NO	NO	NO	Normal & Caesarean : up to ₹20,000/- per delivery or termination (Waiting period 9 months)
13	Room Charges	1% of S.I	upto 1% of S.I and max upto ₹5,000 per day	1% of S.I Upto Max of ₹5,000 for SI upto ₹5 Lakhs For SI upto ₹7 and ₹10 Lakhs : Single Private Room	1% of SI for SI upto ₹5 lakhs Single standard A/C for SI ₹7.5 lakhs & ₹10 lakhs	Standard Single AC room
14	ICU Charges	2% of S.I	upto 2% of S.I and max upto ₹10,000 per day	Upto 2% of S.I for SI upto ₹5 Lakhs For SI of ₹7 and ₹ 10 Lakhs : No Limit	2% of SI per day	As per Actuals
15	Co-pay (Portion of Payment that customer has to pay)	No	No	20% of Total Hospitalization in case of Cancer & Heart Ailments*	20% co pay for Heart Ailments and Cancer related claims	No
16	Sub Limits	Cataract : As per S.I Knee RepLakhsement : As per S.I Hip RepLakhsement : As per S.I	No	Cataract : ₹40,000 / Eye Kidney Stone : ₹30,000 & others as per prospectus	Expenses incurred on treatment of Cataract is subject to the limit	Not Applicable
17	Ambulance Charges	Upto ₹1000 / Claim	Upto ₹1000	Upto ₹1000 / Claim	₹2000/- per hospitalization	Up to ₹2,500 per hospitalization
18	Pre-Existing Diseases	36 months	36 months	36 months	36 Months	24 months
19	Waiting Period for Non PED	30 days for sickness	30 days for sickness	30 days for sickness	30 days for sickness & Fist year Specific diseases/illness	30 Days
20	Day Care coverage for	116 Treatments	136 Treatments	541 Treatments	All Day care coverage	Up to SI - 141 day care procedures
21	Domiciliary Hospitalization Cover	10% of S.I, Max upto ₹25000	10% of S.I upto max of ₹25,000	10% of S.I	Available	Covered up to 20% of SI
22	AYUSH Treatment	YES	YES	With minimum additional charges	₹10000/- for SI upto ₹4 lakhs ₹15000/- for SI ₹5lakhs & above	Inpatient Hospitalisation upto Sum Insured
23	Health Checkup Benefits	NO	None	With nominal extra charges :Free for Two Adults every year	NO	Reimbursement upto ₹2,000/- per family , once in every two continuous claim free years
24	Accompanying Person food exp.	NO	NO	NO	NO	₹500 per day for admitted claim
25	Cost of Hospitalization during Organ Transplant	YES	NO	YES	YES	Yes

*Care Health Insurance Co. Ltd. offers waiver on co-payment clause on payment of additional premium.

Chola MS : Arogya Plus																							
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