

ISA
Endorsed Health
Insurance Plan

POLICY HIGHLIGHTS

Insurance Company	ICICI LOMBARD GIC LTD
Insurance Intermediary	CoverYou
COVID 19 Coverage	From 16th day
COVID 19 Home Treatment Expense Cover	✓
Co-Pay by the insured on treatment/Claim	0%
Room Rent Limit	Normal & ICU in any room category (No Limit)
Critical illness Treatment Coverage	✓
Day Care Procedure	✓
Donor Expenses Covered Upto 10Lacs	✓
Unlimited Reset Benefit	✓
Domiciliary Hospitalisation	✓
Hospitalization expense with minimum of 24 hours of admission	✓
Pre-Existing Disease waiting period	2 years
Pre Hospitalization (30 days) & Post Hospitalization (60 days) Expense covered	✓
ASI Protector & No Claim Bonus of 10% on sum assured on claim free year upto maximum to 50% of the sum assured	✓
Air Ambulance & Emergency Ambulance	✓
Domestic Road Ambulance (Upto Rs. 10000)	✓
Ayush Treatment Covered	✓
Tax benefits Under section 80D (upto Rs. 25000)	✓
Life Long Renewability	✓
Hospitalization due to Accident	From day 1
Free 2 Tele Consultations and Dietician & Nutritionist e-Consultation	✓
Free Annual Health Checkup	✓

Complimentary Professional Indemnity Insurance of 25 Lacs for 1year along with ISA health insurance



PRESIDENT
DR. MURALIDHAR JOSHI



VICE PRESIDENT
DR. SURESH BHARGAVA



PRESIDENT ELECT
DR. VENKATGIRI K M



HONORARY SECRETARY
DR. NAVEEN MALHOTRA



TREASURER
DR. VIRENDRA SHARMA



GC CO-ORDINATOR
DR. S C GANESH PRABHU

ISA

Endorsed Health Insurance Plan

POLICY HIGHLIGHTS

SINGLE MEMBER

Age	5 Lacs	10 Lacs	20 Lacs	25 Lacs	50 Lacs
26-35 Years	Rs. 8,045	Rs. 9,520	Rs. 11,389	Rs. 12,283	Rs. 15,411
36-45 Years	Rs. 9,206	Rs. 11,047	Rs. 13,245	Rs. 14,292	Rs. 17,957
46-50 Years	Rs. 13,138	Rs. 16,047	Rs. 19,167	Rs. 20,703	Rs. 26,081
51-55 Years	Rs. 19,422	Rs. 23,755	Rs. 28,432	Rs. 30,734	Rs. 38,791
56-60 Years	Rs. 26,695	Rs. 32,677	Rs. 39,337	Rs. 42,540	Rs. 53,752
61-65 years	Rs. 37,132	Rs. 45,462	Rs. 54,887	Rs. 59,376	Rs. 75,085
66-70 years	Rs. 48,941	Rs. 59,827	Rs. 72,432	Rs. 78,370	Rs. 99,155

MEMBER + WIFE

Age	5 Lacs	10 Lacs	20 Lacs	25 Lacs	50 Lacs
26-35 Years	Rs. 11,880	Rs. 14,054	Rs. 16,791	Rs. 18,099	Rs. 22,679
36-45 Years	Rs. 13,574	Rs. 16,283	Rs. 19,500	Rs. 21,033	Rs. 26,396
46-50 Years	Rs. 21,069	Rs. 25,739	Rs. 30,737	Rs. 33,198	Rs. 41,811
51-55 Years	Rs. 31,124	Rs. 38,072	Rs. 45,561	Rs. 49,247	Rs. 62,148
56-60 Years	Rs. 42,760	Rs. 52,347	Rs. 63,009	Rs. 68,137	Rs. 86,085
61-65 years	Rs. 59,460	Rs. 72,803	Rs. 87,889	Rs. 95,073	Rs. 1,20,219
66-70 years	Rs. 86,087	Rs. 1,05,255	Rs. 1,27,443	Rs. 1,37,897	Rs. 1,74,483

MEMBER + WIFE + 1 KID

Age	5 Lacs	10 Lacs	20 Lacs	25 Lacs	50 Lacs
26-35 Years	Rs. 14,704	Rs. 17,411	Rs. 20,807	Rs. 22,429	Rs. 28,107
36-45 Years	Rs. 16,142	Rs. 19,303	Rs. 23,108	Rs. 24,921	Rs. 31,264
46-50 Years	Rs. 22,929	Rs. 27,837	Rs. 33,259	Rs. 35,911	Rs. 45,190
51-55 Years	Rs. 31,475	Rs. 38,320	Rs. 45,860	Rs. 49,553	Rs. 62,476
56-60 Years	Rs. 41,366	Rs. 50,454	Rs. 60,690	Rs. 65,609	Rs. 82,823
61-65 years	Rs. 55,561	Rs. 67,841	Rs. 81,839	Rs. 88,505	Rs. 1,11,836
66-70 years	Rs. 90,241	Rs. 1,10,139	Rs. 1,33,299	Rs. 1,44,218	Rs. 1,82,434

MEMBER + WIFE + 2 KID

Age	5 Lacs	10 Lacs	20 Lacs	25 Lacs	50 Lacs
26-35 Years	Rs. 19,163	Rs. 22,719	Rs. 27,183	Rs. 29,315	Rs. 36,772
36-45 Years	Rs. 20,602	Rs. 24,612	Rs. 29,485	Rs. 31,806	Rs. 39,929
46-50 Years	Rs. 27,795	Rs. 33,631	Rs. 40,223	Rs. 43,432	Rs. 54,661
51-55 Years	Rs. 36,341	Rs. 44,114	Rs. 52,823	Rs. 57,074	Rs. 71,948
56-60 Years	Rs. 46,232	Rs. 56,248	Rs. 67,654	Rs. 73,130	Rs. 92,294
61-65 years	Rs. 60,427	Rs. 73,635	Rs. 88,802	Rs. 96,026	Rs. 1,21,308
66-70 years	Rs. 96,328	Rs. 1,17,389	Rs. 1,42,025	Rs. 1,53,647	Rs. 1,94,323

- 30 days waiting period except hospitalization due to accident.
- COVID-19 waiting period of 15 days.
- Any Pre-Existing Diseases, if declared by member shall be covered with due approval of underwriter & subsequent claim for pre existing disease will be covered from 3rd year onwards.
- Dedicated claims & underwriting team for ISA.
- Members with existing health policy can buy a parallel cover or can port their existing policy.
- 2 year specific disease waiting period like Cataract, Hydrocele Arthritis, Gout, Rheumatism and Spinal disorders, surgery on tonsils, adenoids and sinuses, dilation and curettage, Endometriosis, Gastric and Duodenal erosion and ulcers, Varicose Veins/ Varicose Ulcers, Benign Prostatic Hypertrophy, Joint replacement unless due to accident, Sinusitis and related disorders, stones in the urinary and biliary systems, Dialysis required for chronic renal failure, Deviated Nasal Septum, Fissures/ Fistula in anus, hemorrhoids/piles, internal congenital anomalies/illness/defects, Myomectomy, Hysterectomy unless because of malignancy.
- Complete Exclusion- All types of Cosmetics, Skin and internal tumors/cysts/nodules/polyps of any kind including breast lumps unless Malignant & items of personal comfort & convenience.