



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	✓
Free 2 Tele Consultation	✓
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	✓
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	✓
Restore Benefit of Sum Assured (Upto 100% Sum Assured Once a year)	✓
Free Annual Health Checkup	✓
No Claim Bonus of 10% on sum assured on claim free year upto maximum to 50% of the sum assured	✓
Emergency Ambulance	✓
Ayush Treatment Covered	✓
Tax Benefits Under Section 80D (Upto Rs. 25000)	✓
Life Long Renewability	✓
Hospitalization Due To Accident	From Day 1

**Complimentary ISA endorsed Professional Indemnity Insurance
of 25 Lacs for 1 year along with ISA Health Insurance**



PRESIDENT
DR. MURALIDHAR JOSHI



VISE PRESIDENT
DR. SURESH BHARGAVA



PRESIDENT ELECT
DR. VENKATGIRI K M



HONORARY SECRETARY
DR. NAVEEN MALHOTRA



TREASURER
DR. VIRENDRA SHARMA



CC CO-ORDINATOR
DR. S C GANESH PRABHU





ISA Endorsed Health Insurance Plan

POLICY HIGHLIGHTS

SINGLE MEMBER

Age	5 Lacs	10 Lacs	20 Lacs	30 Lacs	50 Lacs
26- 35 Years	Rs. 6,827	Rs. 7,801	Rs. 12,259	Rs. 12,914	Rs. 13,738
36- 45 Years	Rs. 8,771	Rs. 10,021	Rs. 15,202	Rs. 16,085	Rs. 17,195
46- 50 Years	Rs. 13,046	Rs. 15,112	Rs. 19,357	Rs. 20,565	Rs. 22,080
51- 55 Years	Rs. 18,223	Rs. 21,284	Rs. 26,524	Rs. 28,314	Rs. 30,570
56- 60 Years	Rs. 25,245	Rs. 29,533	Rs. 36,001	Rs. 38,508	Rs. 41,668
61- 65 Years	Rs. 33,327	Rs. 38,738	Rs. 57,353	Rs. 61,309	Rs. 66,294

MEMBER + WIFE

Age	5 Lacs	10 Lacs	20 Lacs	30 Lacs	50 Lacs
26- 35 Years	Rs. 10,272	Rs. 11,730	Rs. 15,149	Rs. 16,131	Rs. 17,366
36-45 Years	Rs. 13,094	Rs. 15,062	Rs. 19,563	Rs. 20,886	Rs. 22,553
46-50 Years	Rs. 20,898	Rs. 24,203	Rs. 27,508	Rs. 29,441	Rs. 31,878
51-55 Years	Rs. 29,179	Rs. 34,077	Rs. 38,975	Rs. 41,840	Rs. 45,450
56-60 Years	Rs. 40,415	Rs. 47,276	Rs. 54,136	Rs. 58,149	Rs. 63,206
61-65 Years	Rs. 53,347	Rs. 62,005	Rs. 88,299	Rs. 94,631	Rs. 1,02,607

MEMBER + WIFE + 1 KID

Age	5 Lacs	10 Lacs	20 Lacs	30 Lacs	50 Lacs
26- 35 Years	Rs. 12,727	Rs. 14,699	Rs. 18,956	Rs. 20,172	Rs. 21,704
36-45 Years	Rs. 15,364	Rs. 17,809	Rs. 23,076	Rs. 24,611	Rs. 26,544
46-50 Years	Rs. 22,952	Rs. 26,705	Rs. 30,944	Rs. 33,078	Rs. 35,767
51-55 Years	Rs. 30,715	Rs. 35,961	Rs. 41,694	Rs. 44,702	Rs. 48,491
56-60 Years	Rs. 41,249	Rs. 48,335	Rs. 55,908	Rs. 59,992	Rs. 65,137
61-65 Years	Rs. 53,374	Rs. 62,144	Rs. 87,936	Rs. 94,194	Rs. 1,02,076

MEMBER + WIFE + 2 KID

Age	5 Lacs	10 Lacs	20 Lacs	30 Lacs	50 Lacs
26 - 35 Years	Rs. 15,862	Rs. 18,442	Rs. 23,764	Rs. 25,280	Rs. 27,191
36 - 45 Years	Rs. 18,497	Rs. 21,552	Rs. 27,885	Rs. 29,719	Rs. 32,031
46 - 50 Years	Rs. 26,305	Rs. 30,711	Rs. 36,091	Rs. 38,548	Rs. 41,641
51 - 55 Years	Rs. 34,069	Rs. 39,968	Rs. 48,842	Rs. 50,171	Rs. 54,365
56 - 60 Years	Rs. 44,603	Rs. 52,341	Rs. 61,056	Rs.65,462	Rs. 71,012
61-65 Years	Rs. 56,726	Rs. 66,150	Rs. 93,084	Rs. 99,663	Rs. 1,07,950

- 1) 30 day waiting period except hospitalization due to accident.
- 2) COVID 19 waiting period of 15 days
- 3) 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.
- 4) Dedicated claims & underwriting team for ISA
- 5) Members with existing health policy can buy a parallel cover or can port their existing policy.
- 6) 2 year specific disease waiting period like cataract, Hydrocele Arthritis, gout, rheumatism and spinal disorders, Surgery on tonsils, adenoids and sinuses, Dilatation 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
- 7) 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.

Note : Members with age above 65 can consult CoverYou for customized quotation