POLICY COVERAGES - GMC SUPER TOP UP POLICY

Client Details	
Client Name:	Associations of Pensioners and Retirees.
Client Location:	Pan India
Fresh / Renewal	Renewal Policy
Policy Period:	November 01, 2026 to October 31, 2027
Quotation Date	August 26, 2026
Geographical Limit:	Pan India

Insurer Details	
Insurer Name:	SBI General Insurance Company Limited
Insurer Location:	Mumbai, India

Coverage Details		
Policy Type:	Group Health Insurance Policy for Retirees and their Dependents (STP Policy)	
Definition of Family:	Option 1 - (1 + 1) Self + Spouse Option 2 – 1 Self Only (Including Family Pensioners)	
Age Limit	No Age Limit	
Coverage Type:	Family Floater	
Sum Insured:	**Threshold Limit**	**Sum Insured**
	3 lakhs	1 lakh to 7 lakhs
	4 lakhs	1 lakh to 7 lakhs
	5 lakhs	1 lakh to 7 lakhs
Basis of Payment	This is Super Top up policy, and claims are payable under this policy after the threshold limit opted for is exhausted.	
Pre and Post Hospitalization	30 days Pre-hospitalization and 90 days Post hospitalization	
Inpatient care	1. Nursing charges excluding private nursing charges 2. Medical practitioner's fees, excluding any charges or fees for stand-by services 3. Medicine, Drugs and consumables 4. Physiotherapy, investigation and diagnostics procedures directly related to admission 5. Anaesthesia, Blood, Oxygen 6. Intravenous fluids, blood transfusion, injection administration charges and /or consumables 7. Operation theatre charges 8. The cost of prosthetics and other devices or equipment if implanted internally during surgery	
Bed Charges / Room Rent / Boarding Expenses including Nursing and RMO charges per day	Bed Charges shall be limited to Single Room A/c	

POLICY COVERAGES - GMC SUPER TOP UP POLICY

ICU Charges including Nursing and RMO charges per day	At Actuals
Other Hospital Expenses	Proportionate Deduction is applicable on the Associate Medical Expenses, In case insured opts for a higher room category than eligibility: **<u>1) For normal Room</u>**: Proportionate deductions will be applicable on defined 'associate medical expenses. Associated Medical Expenses shall include Room Rent, nursing charges, operation theatre charges, fees of Medical Practitioner/surgeon/ anaesthetist/ Specialist conducted within the same Hospital where the Insured Person has been admitted. The below expenses are not part of associate medical expenses a. Cost of Pharmacy and consumables b. Cost of implants and medical devices c. Cost of diagnostics **<u>2) For admission in ICU / ICCU</u>** - proportionate deduction will only be done on the ICU / ICCU room rent, and not on any other associated medical expenses etc. Proportionate Deduction shall also not be applied in respect of Hospitals which do not follow differential billing or for those expenses in which differential billing is not adopted based on the room category, as evidenced by the Hospital's schedule of charges / tariff.
Pre-existing Diseases:	Covered from day one
01 to 04 year Waiting Period for Specific ailment:	Waived
30 Days Waiting Period:	Waived
Day Care Cover	Covered up to Sum Insured
Organ Donor Expenses	Hospitalization expenses (excluding cost of organ) incurred on the donor during the course of organ transplant to the insured person is covered.
Alternative Treatment In-patient Expenses (AYUSH)	AYUSH treatment covered up to base sum insured on IPD basis subject to 24 hours hospitalization and subject to treatment taken in a government Hospital or in any institute recognized by government and/ or accredited by Quality Council of India or National Accreditation Board on Health
Limits on diseases	No Limits on Any diseases
Ambulance charges:	Ambulance charges can be limited to INR 2,500/- per hospitalization.
Lasik Surgery:	Expenses related to the treatment for correction of eyesight due to refractive error more than 7. 5 diopters
Internal Congenital diseases	Covered
External Congenital diseases:	External Congenital Diseases are to be **covered** if they are life threatening. 1. inguinal and abdominal Hernia 2. Casudal Regression Syndrome 3. Imperforate Anus 4. Spina Bifida 5. Congenital Cataract

POLICY COVERAGES - GMC SUPER TOP UP POLICY

	6. Bicronal Cranio Synthesis Above will be consider as life threatening and can be covered.
Advanced Medical Surgeries / modern Methods of treatments	Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured– for below mentioned procedure **<u>List of Modern Treatments</u>**: - A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy on OPD Basis E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra Vitreal Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplasty J. Vaporisation of the Prostrate (Green Laser Treatment or Holmium Laser Treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.
Terrorism	Hospitalization arising out of terrorism shall be covered
Peritoneal Dialysis	Peritoneal Dialysis cost of procedure will be covered however cost / rent of instrument will not be covered.
Co-pay	No Co-pay
Remarks	Rest all terms as per Standard Group Mediclaim Insurance Policy.

Policy Operating Guidelines	
Claim Intimation	Within 7 days from date of admission
Claim submission	Within 30 days from date of discharge
Claim Type	Cashless & Reimbursement
Cashless Facility	Offered in all hospitals, Cashless anywhere clause must apply
Negative Hospital List	Negative Hospital list should be informed and agreed before incorporating the same in the policy. A clause should be put in place wherein any patient going to the Negative hospital in an emergency should be payable. In the event of planned hospitalization, the claim, must be first investigated and if found in order, it should be paid.
Portability with Continuity Benefit	Group to Retail portability clause Continuity benefit will be provided as per retail medical underwriter.

POLICY COVERAGES - GMC SUPER TOP UP POLICY

	Sum Insured	Premium Including GST	
		Self + Spouse	Self only
For Threshold Limit of 3 lakhs	1,00,000	6,508	3,828
	2,00,000	10,419	6,125
	3,00,000	14,761	8,682
	4,00,000	21,694	12,761
	5,00,000	27,037	16,242
	6,00,000	41,449	25,297
	7,00,000	59,717	35,481
	Sum Insured	Premium Including GST	
		Self + Spouse	Self only
For Threshold Limit of 4 lakhs	1,00,000	5,229	3,076
	2,00,000	8,369	4,921
	3,00,000	11,855	6,975
	4,00,000	17,425	10,251
	5,00,000	21,718	13,047
	6,00,000	36,186	22,084
	7,00,000	52,132	30,976
	Sum Insured	Premium Including GST	
		Self + Spouse	Self only
For Threshold Limit of 5 lakhs	1,00,000	4,183	2,461
	2,00,000	6,695	3,936
	3,00,000	9,485	5,580
	4,00,000	13,939	8,200
	5,00,000	17,374	10,437
	6,00,000	28,949	17,668
	7,00,000	41,706	24,781