



The new Group Medicare 360 - Top-Up plan by TATA AIG Insurance Co. Ltd., is a unique offering that comes with three sets of deductibles and high Sum Assured with lower premium rates. Please find a detailed snapshot of the product below: **Coverage:** 

- Sum Insured The plan comes with the sum insured options of 10 Lakhs, 15 Lakhs, 20 Lakhs and 25 lacs.
- Members covered The plan comes with a coverage of up to 4 persons in the family (2 Adults + 2 Children).
- Aggregate Deductibles\* The new plan comes with the option of three deductibles 50,000, 1 Lakh and 3 Lakh.

(\*Deductible means a cost sharing requirement under a health insurance policy that provides the insurer will not be liable up to a specified amount.)

## **In-Built Cover:**

#### A list of the in-built covers are as follows:

<b>Sl</b> .	Base Benefits (mandatory)	Details
1	Inpatient Treatment	Up to 10 Lakh/ 15 Lakh/ 20 Lakh/ 25 Lakh of SI (Based on Deductible)
2	Pre & post Hospitalization	60 days pre hospitalization and 90 days post hospitalization
3	Day care procedures	540+ Day Care Procedures Covered
4	Domiciliary Treatment	Covered
5	Organ Donor	Covered
6	Family Transportation	Up to Rs. 2,000/-
7	Ambulance	Up to Rs.1,000 per hospitalization
o	Critical Illness Cover on	Covered up to Base Sum Insured for 15 Named Critical
8	Indemnity basis	Illness (additional cover with over & above SI)
9	Accidental Death	Covered upto Base SI for Self only

## Waiting Periods:

- Specified disease waiting period (if any) 24 months
- Pre-existing disease waiting period (if any) 24 months
- A waiting period of 30 days is applicable irrespective of the presence or absence of PED/SD etc.

## **Other Features:**

- No room rent and ICU sublimit
- No disease wise sublimit
- Wellness services
  - Diagnostic Discounts: 30%
  - Medicine Delivery: 15% and home delivery
  - ✤ Health Check-up: 40% discount
  - ✤ Teleconsultation general
  - 4 Teleconsultation Specialist
  - 4 Health Risk Assessment
  - Complimentary annual health check-up. (Through TAGIC AIG app)



# <u>Group Medicare 360 – Top Up Plan</u>



## Rate Chart:

#### Per Family Rates - Premium exclusive of GST:

Self Only									
Deductible	with 3 lac			with 50K			with 1 Lac		
Age Band	15 lac	20 lac	25 lac	10 lac	15 lac	20 Lac	10 lac	15 lac	20 Lac
19-35	1,349	1,720	2,091	4057	4876	5646	2982	3524	4004
36-45	1,893	2,412	2,932	7287	8758	10141	5357	6330	7193
46-55	3,195	4,072	4,950	13282	15963	18485	9764	11537	13111
56-60	4,793	6,109	7,426	15469	18592	21530	11372	13437	15270
61-65*	6,855	8,736	10,620	23438	28170	32621	17230	20359	23137

2A									
Deductible	with 3 lac			with 50K			with 1 Lac		
Age Band	15 lac	20 lac	25 lac	10 lac	15 lac	20 Lac	10 lac	15 lac	20 Lac
19-35	1,991	2,528	3,065	6491	7801	9033	4771	5638	6407
36-45	2,793	3,545	4,299	11659	14012	16226	8571	10127	11509
46-55	4,714	5,985	7,257	21251	25541	29576	15622	18459	20977
56-60	7,073	8,979	10,887	24751	29748	34447	18195	21500	24432
61-65*	10,114	12,840	15,569	37501	45072	52193	27568	32575	37019

2A+ 1C									
Deductible	with 3 lac			with 50K			with 1 Lac		
Age Band	15 lac	20 lac	25 lac	10 lac	15 lac	20 Lac	10 lac	15 lac	20 Lac
19-35	3,189	4,036	4,884	8029	9649	11174	5902	6974	7925
36-45	4,473	5,660	6,850	12680	15240	17648	9321	11014	12517
46-55	7,550	9,555	11,563	21313	25615	29662	15668	18513	21039
56-60	11,328	14,336	17,348	24463	29401	34047	17983	21249	24148
61-65*	16,198	20,501	24,808	35938	43193	50018	26419	31217	35476

2A+ 2C									
Deductible	with 3 lac			with 50K			with 1 Lac		
Age Band	15 lac	20 lac	25 lac	10 lac	15 lac	20 Lac	10 lac	15 lac	20 Lac
19-35	3,189	4,036	4,884	12244	14716	17041	9001	10636	12087
36-45	4,473	5,660	6,850	18705	22481	26033	13750	16248	18464
46-55	7,550	9,555	11,563	30695	36891	42720	22564	26662	30300
56-60	11,328	14,336	17,348	35070	42150	48809	25781	30463	34619
61-65*	16,198	20,501	24,808	51008	61305	70991	37497	44307	50352

\*The rates for 61 to 65 are for renewal only.

For more details, contact nearest Canara Bank Branch.