

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)	<table border="1"> <tr><td>18-40</td><td>41-60</td><td>>60 yrs</td></tr> <tr><td>1 Lakh : 3112</td><td>3191</td><td>6404</td></tr> <tr><td>2 Lakhs : 5461</td><td>5545</td><td>10,874</td></tr> <tr><td>3 Lakhs : 7564</td><td>7620</td><td>14,821</td></tr> <tr><td>4 Lakhs : 9097</td><td>9293</td><td>18,463</td></tr> <tr><td>5 Lakhs : 10,339</td><td>10,743</td><td>20,566</td></tr> <tr><td>6 Lakhs : 12,594</td><td>13,769</td><td>24,530</td></tr> <tr><td>7 Lakhs : 13640</td><td>14,868</td><td>26,109</td></tr> <tr><td>8 Lakhs : 14,615</td><td>15,178</td><td>27,475</td></tr> <tr><td>9 Lakhs : 15,535</td><td>15,810</td><td>28,680</td></tr> <tr><td>10 Lakhs : 16,404</td><td>17,381</td><td>29,758</td></tr> </table>	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	<table border="1"> <tr><td>1 Lakh</td><td>: 3,125</td></tr> <tr><td>2 Lakhs</td><td>: 5,930</td></tr> <tr><td>3 Lakhs</td><td>: 8,250</td></tr> <tr><td>4 Lakhs</td><td>: 10,320</td></tr> <tr><td>5 Lakhs</td><td>: 12,193</td></tr> <tr><td>7.5 Lakhs</td><td>: 14,022</td></tr> <tr><td>10 Lakhs</td><td>: 16,546</td></tr> </table>	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	<table border="1"> <tr><td>18-45</td><td>46-55</td><td>56-80</td><td>> 80 yrs</td></tr> <tr><td>1 Lakh</td><td>: 4171</td><td>6219</td><td>8137</td><td>9113</td></tr> <tr><td>2 Lakhs</td><td>: 4635</td><td>7104</td><td>9569</td><td>10,717</td></tr> <tr><td>3 Lakhs</td><td>: 6248</td><td>9579</td><td>12,900</td><td>14,448</td></tr> <tr><td>4Lakhs</td><td>: 8058</td><td>12,352</td><td>16,638</td><td>18,635</td></tr> <tr><td>5 Lakhs</td><td>: 9518</td><td>14,593</td><td>18,085</td><td>20,254</td></tr> <tr><td>7 Lakhs</td><td>: 10,469</td><td>17,506</td><td>25,541</td><td>28,607</td></tr> <tr><td>10 Lakhs</td><td>: 11,513</td><td>20,140</td><td>30,663</td><td>34,344</td></tr> </table>	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	<table border="1"> <tr><td>18-45yrs</td><td>46-60yrs</td><td>61-79yrs</td></tr> <tr><td>2 Lakhs:</td><td>4124</td><td>6667</td><td>10987</td></tr> <tr><td>3 Lakhs:</td><td>5605</td><td>8282</td><td>14115</td></tr> <tr><td>4 Lakhs:</td><td>7198</td><td>10561</td><td>17584</td></tr> <tr><td>5 Lakhs:</td><td>8555</td><td>12566</td><td>19587</td></tr> <tr><td>7.5 Lakhs:</td><td>10439</td><td>16520</td><td>24865</td></tr> <tr><td>10 Lakhs:</td><td>10915</td><td>17995</td><td>28341</td></tr> </table>	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	<table border="1"> <tr><td>18-45</td><td>46-60</td><td>61-70 yrs</td></tr> <tr><td>3 Lakhs</td><td>: 7866</td><td>7866</td><td>7866</td></tr> <tr><td>5 Lakhs</td><td>: 9911</td><td>11012</td><td>14316</td></tr> <tr><td>7.5 Lakhs</td><td>: 12389</td><td>13766</td><td>17895</td></tr> <tr><td>10 Lakhs</td><td>: 15487</td><td>17207</td><td>22369</td></tr> </table>	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
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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 Replakhsment : As per S.I Hip Replakhsment : 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			
3,5,7.5, 10 Lakhs For Three age groups : 18-45yrs ,46-60 yrs and 61-70yrs)			
	18-45	46-60	61-70 yrs
3 Lakhs	: 11799	11799	11799
5 Lakhs	: 16637	21239	23126
7.5 Lakhs	: 20796	26548	28908
10 Lakhs	: 25955	33186	36134
7			
YES			
18 years to 70 years			
91 days to 26 yrs			
LIFELONG RENEWAL			
Inhouse TPA			
NO			
60 Days			
90 Days			
Normal & Caesarian : up to ₹20,000/- per delivery or termination (Waiting period 9 months)			
Standard Single AC room			
As per Actuals			
No			
Not Applicable			
Up to ₹2,500 per hospitalization			
24 months			
30 Days			
Up to SI - 141 day care procedures			
Covered up to 20% of SI			
Inpatient Hospitalisation upto Sum Insured			
Reimbursement upto ₹2,000/- per family , once in every two continuous claim free years			
₹500 per day for admitted claim			
Yes			