

Comparative Chart of customized Health Insurance Policies for PNB Customers (updated till February 2023)					
Feature	Oriental Insurance Co. Ltd. (BANK SAATHI)	Bajaj Allianz General Insurance Co. Ltd. (GROUP HEALTH INSURANCE)	CARE Health Insurance Co. Ltd. (PNB GROUP CARE 360 PLATINUM without CO PAY)	Star Health and Allied Insurance Co. Ltd. SGHI GOLD (WITHOUT CO-PAY)	Chola MS (AROGYA & AROGYA PLUS)
Sum Insured (S.I) Range (₹)	Plan A - 2,3,4,5 Lakhs Plan B - 6,8,10,15,20 & 25 Lakhs	1,2,3,4,5,7,5,10 Lakhs	1,2,3,4,5,7,10 Lakhs	2 / 3 / 4 / 5 / 7.5 / 10 Lakhs	3,5,7.5, 10 Lakhs
Premium (₹) (Including GST)	18-40   41-50   51-60   > 60 yrs 2 Lakh : 7705   11021   12702   18938 3 Lakhs : 9440   14367   16421   25028 4 Lakhs : 10578   16914   19192   29684 5 Lakhs : 11615   18624   21093   34980 6 Lakhs : 13218   21055   23016   38166 8 Lakhs : 14545   22878   25130   42013 10 Lakhs : 16566   24788   27101   44996 15 Lakhs : 21694   32962   37322   62665 20 Lakhs : 25320   37469   43696   73106 25 Lakhs : 28951   42082   50262   83529	18-40   41-50   51-60   61-70   >70yrs 1 Lakhs: 4207   4627   5888   10802   14095 2 Lakhs: 7294   8023   10211   18504   20503 3 Lakhs: 8125   10790   11019   20101   22190 4 Lakh: 9120   11814   12676   22194   26409 5 Lakhs: 12107   14778   16181   26418   30328 7.5 Lakhs: 14625   15886   18492   34291   36597 10 Lakhs : 16896   18553   23067   36525   41296	18-45   46-55   56 and Above 1 Lakh : 4892   6977   8934 2 Lakhs : 5435   7969   10504 3 Lakhs : 7328   10745   14162 4 Lakhs : 9451   13857   18266 5 Lakhs : 11163   16370   19855 7 Lakhs : 12277   19638   28040 10 Lakhs : 13502   22592   33664	18-45yrs   46-60yrs   61-79yrs 2 Lakhs: 4710   7460   12132 3 Lakhs: 6312   9208   15516 4 Lakhs: 8035   11672   19267 5 Lakhs: 9502   13840   21433 7.5 Lakhs: 11540   18116   27141 10 Lakhs: 12055   19712   30901	18-35   36-45   46-60   61-70   >70yrs <b>(For up to 5 members)</b> 3Lakhs: 7079   7866   9177   11799   15929 4Lakhs: 7866   8653   9518   12298   17929 5Lakhs: 8920   9911   11343   18629   21057 7.5Lakh: 11150   12389   15831   23264   26821 10 Lakhs: 13938   15486   19787   30197   35767 <b>(For up to 7 members)</b> 3 Lakhs: 14159   16519   18355   22288   31203 5 Lakh: 20297   20297   25912   28214   39499 7.5Lakh: 21835   21835   27875   30353   42494 10 Lakhs : 27293   27293   34844   37941   53117
Members Covered	5	5	4	4	5 and 7
Parents Covered	NO	NO	NO	NO	YES (OPTIONAL)
Entry Age (Min-Max)	18 Years to 70 Years	18 Years to 79 Years	18 Years to 79 Years	18 Years to 79 Years	18 years to 79 years
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
Exit Age	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL
Claim Settlement	Outsourced through TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA
Medical Examination	NO	NO	NO	NO	NO
Pre Hospitalization Period	30 days	30 days	30 days	30 Days	60 Days
Post Hospitalization Period	60 days	60 days	60 days	60 Days	90 Days
Maternity Cover	YES upto 2.5% of SI up to 10 Lac and Above	For SI ₹5.00 Lakhs and above only. Coverage of ₹25,000 on Sum Insured ₹5.00 Lakhs and Above with a waiting period of 2 continuous renewals.	NO	NO	Normal & Caesarean : up to ₹20,000/- per delivery or termination (Waiting period 9 months)
Room Charges	1% of S.I	1% of S.I with no upper capping.	1% of S.I Upto Max of ₹5,000 for SI upto ₹5 Lakhs For SI upto ₹7 and ₹10 Lakhs : Single Private	1% of SI for SI upto ₹5 lakhs Single standard A/C for SI ₹7.5 lakhs & ₹10 lakhs	1% of SI for SI upto ₹4.00 lakhs Single standard A/C for SI ₹5.00 lakhs & above
ICU Charges	2% of S.I	2% of S.I with no upper capping	Upto 2% of S.I for SI upto ₹5 Lakhs For SI of ₹7 and ₹10 Lakhs : No Limit	2% of SI for SI upto ₹5 lakhs Single standard A/C for SI ₹7.5 lakhs & ₹10	As per Actuals
Co-pay (Portion of Payment that customer has to pay)	NO COPAY				
Sub Limits (Please discuss with Sales Team)	YES	No	YES	YES	Not Applicable
Ambulance Charges	Upto ₹10000 depending on SI	Up to ₹2500/- per claim.	₹2000/- per hospitalization	₹2000/- per hospitalization	Up to ₹2,500 per hospitalization
Pre-Existing Diseases	48 months	36 months	36 months	36 Months	24 months
Waiting Period for Non PED	30 days for sickness	30 days for sickness	30 days for sickness	30 days for sickness & First year Specific diseases/illness	30 Days
Day Care coverage for Domiciliary Hospitalization Cover	116 Treatments 10% of S.I, Max upto ₹25000	399 Treatments Covered upto 10% Sum Insured with a maximum limit of ₹25,000.	541 Treatments 10% of S.I (subject to TnCs)	All Day care coverage Available	Up to SI - 141 day care procedures Covered up to 20% of SI
AYUSH Treatment	YES	YES	With minimum additional charges	₹10000/- for SI upto ₹4 lakhs ₹15000/- for SI ₹5lakhs & above	Inpatient Hospitalisation upto Sum Insured
Health Checkup Benefits	NO	Health Checkup Benefits – <b>For Sum Insured 5 Lakhs and Above</b> - Tele Consultation Cover = Unlimited (All Specialties) + (Investigations Cover – Pathology & Radiology Expenses + Doctor Consultation Cover –20,000) + Annual Preventive Health Check -up cover = 2 Voucher	Free for Two Adults every year; Discount Connect, Second Opinion	Cost of Health Checkup per policy period -Up to ₹1500/-	Reimbursement upto ₹2,000/- per family . once in every two continuous claim free years
Accompanying Person food exp.	NO	NO	NO	NO	₹500 per day for admitted claim
Cost of Hospitalization during Organ Transplant	YES	NO	YES	YES	Yes