

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 34990 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 43896 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 (For up to 5 members) 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 (For up to 7 members) 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	116 Treatments	399 Treatments	541 Treatments	All Day care coverage	Up to SI - 141 day care procedures
Domiciliary Hospitalization Cover	10% of S.I, Max upto ₹25000	Covered upto 10% Sum Insured with a maximum limit of ₹25,000.	10% of S.I (subject to TnCs)	Available	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 – For Sum Insured 5 Lakhs and Above - 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