

**Comparative Chart of customized Health Insurance Policies for PNB Customers as on 22.07.2024**

Feature	Oriental Insurance Co. Ltd. (BANK SAATHI)	Bajaj Allianz General Insurance Co. Ltd. (GROUP HEALTH INSURANCE)	CARE Health Insurance Co. Ltd. (GROUP CARE PLATINUM)	Star Health and Allied Insurance Co. Ltd. SGHI GOLD (WITH CO-PAY)	Star Health and Allied Insurance Co. Ltd. SGHI GOLD (WITHOUT CO-PAY)	Chola MS (AROGYA & AROGYA PLUS)
<b>Sum Insured (S.I) Range (₹)</b>	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	2 / 3 / 4 / 5 / 7.5 / 10 Lakhs	3,4,5,7.5, 10 Lakhs
<b>Premium (₹) (Including GST)</b>	18-40   141-50   51-60   > 60 yrs 2 Lakh : 7705   11021   12702   18938 3 Lakhs: 9440   14367   16421   25029 4 Lakhs : 10576   16141   18192   26684 5 Lakhs: 11615   16624   21093   34890 6 Lakhs: 13218   21055   23016   38166 8 Lakhs: 14549   22878   25130   42013 10 Lakhs: 16566   24788   27101   44998 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   16161   26418   30328 7.5 Lakhs: 14625   16896   18402   34291   38597 10 Lakhs : 16896   18553   23067   36525   41296	18-45   46-55   56 and Above 1 Lakh : 5689   8113   10389 2 Lakhs : 6320   8267   12214 3 Lakhs : 8521   12405   16468 4Lakhs : 10989   16113   21240 5 Lakhs : 12980   19039   23087 7 Lakhs : 14276   22834   33605 10 Lakhs : 15700   26270   39145	18-45yrs   46-60yrs   61-79yrs Lakhs: 5700   9250   15050 2 3 Lakhs: 7780   11410   19200 4 Lakhs: 9270   14490   23950 5 Lakhs: 11770   17200   26690 7.5 Lakhs: 14350   22550   33820 10 Lakhs: 14900   24440   38480	18-45yrs   46-60yrs   61-79yrs Lakhs: 5888   9325   15165 3 Lakhs: 7890   11510   19395 4 Lakhs: 10044   14590   24084 5 Lakhs: 11878   17300   26791 7.5 Lakhs: 14425   22645   33926 10 Lakhs: 15069   24640   38526	18-35   36-45   46-60   61-70   >70yrs <b>(For up to 5 members)</b> 3Lakhs: 8025   9833   11471   14749   19911 4Lakhs: 9020   10816   11898   15373   22411 5Lakhs: 11150   12389   16793   23286   33526 7.5Lakh: 13938   15486   19789   29080   33526 10 Lakhs: 16796   18403   24734   37746   44709 <b>(For up to 7 members)</b> 3 Lakhs: 17699   20649   22944   27860   39004 5 Lakh: 25371   25371   32390   35268   49374 7.5Lakh 27294   27294   34844   37941   53118 10 Lakhs : 34116   34116   43555   47426   66389
<b>Members Covered</b>	5	5	4	4	4	5 and 7
<b>Parents Covered</b>	NO	NO	NO	NO	NO	YES (OPTIONAL)
<b>Entry Age (Min-Max)</b>	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	18 years to 79 years
<b>Entry Age (Children)</b>	3 months to 26 Years	3 months to 26 Years	3 months to 26 Years	5 Months to 30 years	5 Months to 30 years	91 days to 26 yrs
<b>Exit Age</b>	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL
<b>Claim Settlement</b>	Outsourced through TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA
<b>Medical Examination</b>	NO	NO	NO	NO	NO	NO
<b>Pre Hospitalization Period</b>	30 days	30 days	30 days	30 Days	30 Days	60 Days
<b>Post Hospitalization Period</b>	60 days	60 days	60 days	60 Days	60 Days	90 Days
<b>Maternity Cover</b>	YES upto 2.5% of Sum Insured of 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	NO	Normal & Caesarean : up to ₹20,000/- per delivery or termination (Waiting period 9 months)
<b>Room Charges</b>	1% of Sum Insured	1% of Sum Insured with no upper capping.	1% of S.I upto Max of ₹5,000 for SI upto ₹5 Lakhs For SI ₹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	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
<b>ICU Charges</b>	2% of Sum Insured	2% of Sum Insured with no upper capping	2% of S.I for SI upto ₹5 Lakhs Single standard A/C for SI ₹7 lakhs & ₹10 lakhs	2% of SI for SI upto ₹5 lakhs Single standard A/C for SI ₹7.5 lakhs & ₹10 lakhs	2% of SI for SI upto ₹5 lakhs Single standard A/C for SI ₹7.5 lakhs & ₹10 lakhs	As per Actuals
<b>Co-pay (Portion of Payment that customer has to pay)</b>	NO COPAY	NO COPAY	NO COPAY	YES, 20% co pay for Heart and Cancer related claims	NO COPAY	NO COPAY
<b>Sub Limits (Please discuss with Sales Team)</b>	YES	No	YES	YES	YES	No
<b>Ambulance Charges</b>	Upto ₹10000 depending on SI	Up to ₹2500/- per claim.	₹2000/- per hospitalization	₹2000/- per hospitalization	₹2000/- per hospitalization	Up to ₹2,500 per hospitalization
<b>Pre-Existing Diseases</b>	48 months	36 months	36 months	36 Months	36 Months	24 months
<b>Waiting Period for Non PED</b>	30 days for sickness	30 days for sickness	30 days for sickness	30 days for sickness & First year Specific diseases/illness	30 days for sickness & First year Specific diseases/illness	30 Days
<b>Day Care coverage for Domiciliary Hospitalization Cover</b>	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 TrCs)	All Day care coverage Available	All Day care coverage Available	Up to SI - 141 day care procedures Covered up to 20% of SI
<b>AYUSH Treatment</b>	YES	YES	With minimum additional charges	₹10000/- for SI upto ₹4 lakhs ₹15000/- for SI ₹5lakhs & above	₹10000/- for SI upto ₹4 lakhs ₹15000/- for SI ₹5lakhs & above	Inpatient Hospitalization upto Sum Insured
<b>Health Checkup Benefits</b>	NO	Health Checkup Benefits – For Sum Insured 5 Lakhs and Above - Tele Consultation Cover = Unlimited (All Specialities) + (Investigations Cover – Pathology & Radiology Expenses + Doctor Consultation Cover =20,000) + Annual Preventive Health Check -up cover = 2 Voucher	Free for Two Adults every year. Health Check up include Complete Blood Count, Urine Routine, Blood group, ESR, Fasting Blood Glucose,Cholestrol, SGPT, Creatinine.	No Health Check up cost payable on renewal of policy	Cost of Health Checkup per policy period - Up to ₹1500/-	Reimbursement upto ₹2,000/- per family , once in every two continuous claim free years
<b>Accompanying Person food exp.</b>	NO	NO	NO	NO	NO	₹500 per day for admitted claim
<b>Cost of Hospitalization during Organ Transplant</b>	YES	NO	YES	YES	YES	Yes

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