



Your Family, Your Health... Our Promise!

IndiaFirst Mediclaim Plan

A Joint Venture of



IndiaFirst Medclaim Plan

Your Family, Your Health... Our Promise!

Health is the most important asset you have. When you work hard to meet your aspirations, sometimes you tend to forget about your health. Modern day stress, eating habits, sedate life style and family conditions can cause serious damage to your health.

In spite of taking effective steps to ensure your wellness, should something happen, do you have enough money to meet the rising health care costs? Most of us ignore health insurance because we don't spend time preparing for an event that we believe will never affect us.

Keeping the above in mind, we have developed a comprehensive yet simple and efficient health insurance plan that adapts itself to your changing needs.

Our IndiaFirst Medclaim Plan provides health insurance coverage to you and your family under a single plan. It provides cashless hospitalization benefits, payment of actual costs and coverage of specific treatments without hospitalization.

Additionally, you have extreme convenience of cashless hospitalization and instant claim settlement through our unique Health Card. You just need to swipe your Health Card like you do your credit card at admission and discharge and our Call Center will instantly authorize the claim payment.

1. What is the IndiaFirst Medclaim Plan?

IndiaFirst Medclaim Plan is a non linked, comprehensive health insurance plan for you and your family. It is an indemnity based health cover that allows you to choose the benefits depending upon your need.

Benefits	Plan Options	
	Easy Health	Premier Health
Hospitalization Expenses	✓	✓
Day Care Treatment	✓	✓
Life Time Renewability	✓	✓
Additional Coverage: Optional Life Cover	✓	✓
Maternity Benefit	-	✓
Domiciliary Benefit	-	✓
Organ Donor Coverage	✓	✓

You can choose any one of the two options available at the time of applying for the plan. However, you can upgrade from Easy Health to Premier Health at the time of reviewing the rate of the plan. Medical tests, if necessary may be required while upgrading the benefits depending on underwriting requirements.

Key features

- Comprehensive health insurance plan for you and your family
- Quick swipe and Instant payment through the Health card has never been so easy before.
- Enhanced health cover benefits for every claim free year without any charge
- No more unnecessary hospitalization - avail complete medical care without staying overnight for 200 day care procedures!
- Break free from limited reimbursements - your actual expenses now get reimbursed.

- Two in one benefit of life cover + health cover - you can simply opt for life cover under IndiaFirst Term Rider under this plan
- Premium rate is guaranteed for next three years.
- Enjoy tax benefits on the health premium you pay. You will also get tax benefits on the rider premium if any

2. What is the term of the plan?

This is a 5 year regular premium plan where the premium will be guaranteed for the first three years and will be reviewed thereafter at the end of every three years.

3. Who are the people involved in the plan?

This plan can be taken as an individual plan or as a family floater, where the spouse, two children, any two parents and/or parent-in-law of the primary life assured can also be covered under the same plan.

The eligibility criteria of the primary life assured and the other life assured are as follows: -

	Primary Life Assured	Spouse and Parents/in law	Children
Minimum age at the time of applying for the plan	18 years old as on the last birthday	18 years old as on the last birthday	3 months as on the last birthday
Maximum age at the time of applying for the plan	65 years old as on the last birthday	65 years old as on the last birthday	20 years as on the last birthday provided they are dependent on parent.
Maximum age at end of the plan term	Lifetime renewable	Lifetime renewable	Children above 25 years should take a fresh plan immediately to enjoy the advantage of continuity

Who is a policyholder?

Policyholder is the person who holds the plan and pays the premium. You must be at least 18 years as on your last birthday at the time of applying for the plan, to be a policyholder.

4. How much do you have to pay?

Your premium will depend on the Health Benefit (Sum Assured) chosen by you for yourself/ your family. The premium payable will also depend on the age of the

Primary Life Assured (under individual plan) and on the age of all members (under the family floater option). However, for additional members covered under the family floater option, you will enjoy a rebate on the health premium for each member.

You have the option to pay your premium annually/ monthly depending upon your convenience.

	Yearly	Monthly
Minimum Premium	₹ 2,000	₹200
Maximum Premium	No Limits	

5. What are the sum assured options available?

You can choose the health benefit (Sum Assured) from the options available.

	Easy Health	Premier Health
Sum Assured	₹ 2,00,000/ ₹ 3,00,000/ ₹ 4,00,000/ ₹ 5,00,000/ ₹ 7,00,000/ ₹ 10,00,000	₹ 10,00,000/ ₹ 15,00,000 / ₹ 20,00,000/ ₹ 25,00,000

6. What are the Hospitalization Benefits under this plan?

Hospitalization Benefits provide cover against medical expenses that require a minimum of 24 hours of hospitalization. Hospitalization benefits are based on indemnity (actual occurrence of the event), subject to the sum assured. Any unutilized limit will not be carried forward to the next plan year.

The following expenses are covered under this plan:

Events	Detailed Benefits
Room, boarding and nursing expenses	Up to Sum Assured
Surgeon, Anesthetists, Medical Practitioner, Consultants, Specialists fee	
Operation theatre charges	
Anesthesia, blood, oxygen, medicines, drugs charges	
Diagnostics and laboratory tests	

Ectopic Pregnancy	Maximum limit or actual expenses, whichever is lower
Cost of Artificial Limbs	Maximum of 10% of the annual SA or ₹ 25,000, whichever is lower.
Organ Donor Coverage	Hospitalization expense of Organ Donor
Ambulance Charges	Actual reimbursement
Pre Existing Illness	Covered after 36 months of applying for the plan, if disclosed at inception.
No Claim Bonus (NCB)	5% of basic sum assured in a claim free year subject to a maximum increase of 20%.
Cash Less or Non- Cash Less Service Facility	The primary life insured has the option to avail cash less service facility in network hospitals as specified by the company /Third Party Administrator (TPA).

7. What happens in case of the life assured's demise?

- In case of the unfortunate demise of the Primary Life Assured, the proportionate premium for the deceased member will be payable to the nominee for the uncovered complete months of the remaining period.

- Any member who is more than 18 years and paying the premium can be the new primary life assured and the plan will continue for the remaining members.
- A lump sum amount equal to the sum assured will also be payable in case of unfortunate demise of the primary life assured or other life assured under IndiaFirst Term Rider, if any.
- In case of the death of any other member the plan will continue to be in force for the remaining life assured and a proportionate premium for the deceased member will be refunded for the uncovered complete months of the remaining period.

8. What do you receive at the end of the plan term?

There is no maturity benefit under this plan. However, you may like to continue the cover for yourself and your family members at the end of the term through renewal.

9. Do you get tax benefits under this plan?

You are eligible for tax deductions on health premium paid under Section 80D of the Income Tax Act, 1961. You can also get a tax benefit on the premium amount invested towards IndiaFirst Term Rider under Section 80C of the Income Tax Act, 1961. Death benefits are also tax free under Section 10(10) D of the Income Tax Act, 1961. These are subject to change from time to time. However, you are advised to consult your tax consultant.

10. What are the other benefits offered under IndiaFirst Mediclaim Plan?

- Opportunity to avail medical reimbursement without 24 hrs hospitalization as we offer 200 day care procedures
- Domiciliary hospitalization benefit may be reimbursed under the Premier Health option

subject to a maximum of 5 percent of base sum assured

- Maternity Benefit up to a maximum of ₹ 1,00,000 will be covered under Premier Health option after a waiting period of two years for the female life. This is applicable under family floater plan provided the same has been opted for at inception
- Reimbursement of medical expenses incurred for 30 days pre hospitalisation and 60 days post hospitalisation

11. Are there any riders available under the plan?

Yes, you can opt for life cover by opting for IndiaFirst Term Rider under this plan.

12. Can I avail loan facility under this plan?

There is no loan available under this plan

13. What happens if you miss paying your premium?

We provide you a grace period of 30 days for payment of all premiums under yearly modes and 15 days for monthly mode. This period starts from the due date of each premium payment. During this period no benefit will be paid but if you paid the premium within this period then plan will continue without any break. If the premium is not received within this grace period then the plan will terminate and no cover will be provided.

What are your options to revive the plan?

Revival is not allowed under IndiaFirst Mediclaim Plan

About IndiaFirst Life Insurance Company Ltd.

IndiaFirst Life Insurance Company is a joint venture between Bank of Baroda, Andhra Bank and Legal and General (UK).

Bank of Baroda is one of the largest public sector banks in the country with an enviable network of over 4288 branches that spreads across the geography of India and over 100 branches across 24 countries globally. This behemoth financial institution is over 100 years old and has been built on financial prudence, corporate governance and most importantly - the trust of valuable customers like you.

Andhra Bank has been serving the Indian customer for over 90 years and currently has a network of over 1882 branches. The bank has developed best in class deposit and lending schemes for its valued customers. Both the banks are nationalized and provide best in class products and services to their customers.

Legal & General is one of UK's leading financial institutions with a heritage of over 175 years. It provides life assurance, pensions, investments and general insurance plans to over 5.5 million customers across UK. It brings rich fund management and insurance experience to India

Maternity Benefits are covered under Family floater is available in premier health option up to ₹1 lakh.

For more details on risk factors, terms & conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant.

Insurance is the subject matter of the Solicitation.

Product UIN : 143N021V02, 143B001V02.

Registered and Corporate Office Address:

IndiaFirst Life Insurance Company Limited, 301, 'B' Wing,
The Qube, Infinity Park, Dindoshi - Film City Road,
Malad (East), Mumbai - 400 097.

Website: www.indiafirstlife.com

Toll Free No. 1800 209 8700

SMS <FIRST> to 5667735, SMS charges apply.

CIN: U66010MH2008PLC183679, Advt. Ref. No.: SL0024_1