



EXTENDED BENEFITS UNDER THE NEW GROUP HEALTH INSURANCE POLICY FOR WORKERS/CONTRACTUAL LABOURERS/ TEMP STAFFS

	RELIGARE	RELIANCE	ICICI LOMBARD	NEW INDIA	IFFCO TOKIO
Available Options - Sum Insured Per Individual	Rs. 50,000 & Rs. 1,00,000	Rs. 50,000 & Rs. 1,00,000	Rs. 50,000, Rs. 75,000 & Rs. 1,00,000	Rs. 50,000, Rs. 75,000, Rs. 1,00,000 & Rs. 2,00,000	Rs. 50,000, Rs. 75,000, Rs. 1,00,000, Rs. 1,50,000 & Rs. 2,00,000
Group Type	Self/Worker Only	Self/Worker alone or Self/Worker plus Spouse and Children on Individual SI Basis Only	Self/Worker Only	Self/Worker alone or Self/Worker plus Spouse and Children on Individual SI Basis Only	Self/Worker Only
Policy Period	Yearly	Yearly	Yearly	Yearly	Yearly
Pre - Existing Diseases	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Initial Waiting Period	Waived Off	Waived Off	15 days waiting period for COVID-19 ailment and 3 month waiting period for other than COVID-19 ailments	Waiting period of 5 days	15 Days For All Claims Except Accidental
1, 2 Years Waiting Period	Waived Off	1 Year Waiting Period	Waived Off	Applicable for specified diseases/ailments/conditions	1 Year Waiting Period
Domiciliary Hospitalization	Not Covered	Not Covered	Covered	Not Covered	Not Covered
Day Care Treatments	Covered	Covered	Covered	Covered	Covered
Pre Hospitalization	30 Days	30 Days	30 Days	30 Days	30 Days
Post Hospitalization	60 Days	60 Days	30 Days	60 Days	60 Days
Room Rent Limits	1% For Normal & 2% For ICU	2% For Normal & ICU	1% For Normal & 2% For ICU	Normal - From Rs. 450 upto Rs. 2000 and For ICU - From Rs. 1800 upto Rs. 2700 Depending on the SI opted	2% For Normal & 4% for ICU
Maternity	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Ambulance Charges Per Event	Rs. 1000	Rs.1500	Rs. 1000	Rs. 1000	Rs. 1000
Internal Congenital diseases	Covered	Covered	Covered	Covered	Covered
Disease Wise Sub - Limits	No Sub Limits	No Sub Limits	Applicable For Certain Diseases/Illnesses	Applicable For Certain Diseases/Illnesses	No Sub Limits
COVID-19 buffer (Optional)	Not Available	Not Available	Can Additionally Opt of Rs 10K per employee	Not Available	Not Available
Addition-deletion of Lives	Charged on Pro-Rata Basis	Charged on Pro-Rata Basis	Charged on Pro-Rata Basis	Charged on Pro-Rata Basis	Addition on Pro-Rata Basis & No Refund on Deletion
Cancellation of Policy	Min 25% of premium will be retained	No cancellation of policy after 3 month	Cancellation Allowed	Cancellation Allowed	No Refund on Cancellation
As per the recent directives issued by Ministry of Home Affairs, Insurers have designed a product for workers, contract labor & temp staff. This product is for a limited period only.					
Approximate Premium For A Person In Age Group 30 - 40 Years					
	RELIGARE	RELIANCE	ICICI LOMBARD	NEW INDIA	IFFCO TOKIO
For Sum Insured - Rs. 50,000	₹ 1,100	₹ 950	₹ 1,000	₹ 800	₹ 1,550
Any proposal with workers details (Emp ID, Name, Gender & D.O.B) to be referred to us for examination and a fresh quote needs to be obtained					