

JÖY

Health Insurance with
Maternity & Newborn Cover



CURRENT HEALTH INSURANCE TRENDS IN INDIA

- Health insurance market is improving in India, due to Govt. support & private sector participation
- Premiums expected to touch **₹30,000 crore by 2015**
- Numerous private sector players in the health insurance market
- **Very few of them offer maternal health insurance plans that are as comprehensive as general health plans**



WHAT JOY OFFERS

- JOY – Health Insurance with Maternity & Newborn Cover
- A perfect blend of hospitalisation and maternity insurance
- Only 9 month waiting period for maternity-related insurance claims
- Newborn baby cover
- Long term policy tenure of 3 years
- 100% increase in sum insured with No Claim Bonanza (Optional Cover)
- Offers Tax Benefit under Section 80D



JOY PLAN OPTIONS

Details / Sum Insured	₹ 3 Lakh	₹ 5 Lakh
Pre-hospitalisation	30 Days	30 Days
Post-hospitalisation	60 Days	60 Days
Day Care Treatments	Yes	Yes
In-Patient Hospitalisation	Up to Sum Insured	Up to Sum Insured
Room Rent	Single Private Room with AC	Single Private Room with AC
ICU	No Limit	No Limit
Ambulance	Up to ₹ 1000/- per claim	Up to ₹ 1000/- per claim
Maternity Benefit (Including Pre-Natal & Post-Natal Expenses)	Up to ₹ 35,000/-	Up to ₹ 50,000/-
Newborn Baby Cover	Up to ₹ 30,000	Up to ₹ 50,000
No Claim Bonanza (Optional Cover)	Yes	Yes

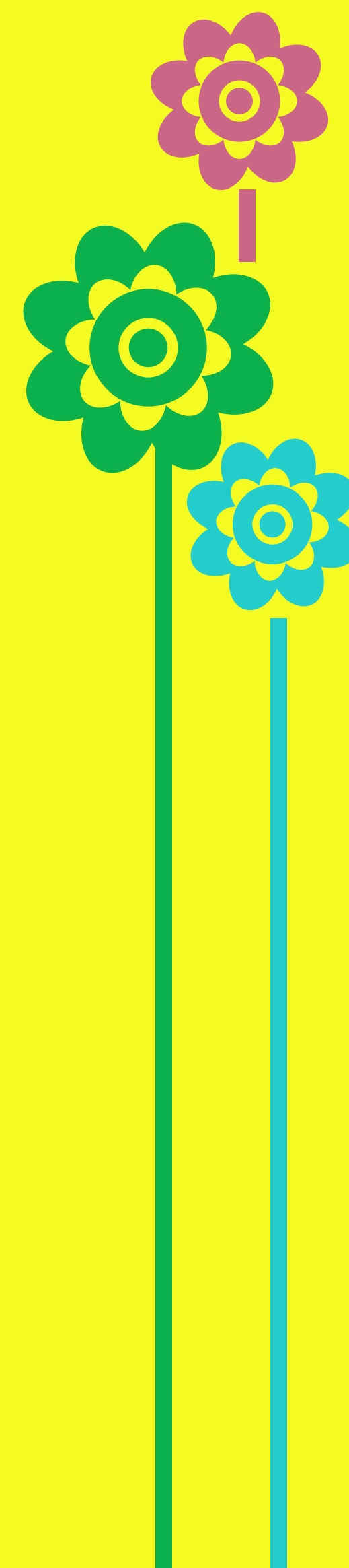


BOUNDARY CONDITIONS

Minimum Entry Age	Maximum Entry Age	Renewal	Policy Terms	Cover Type	Free Look Period	Grace Period	Waiting Periods			
							Initial Waiting Period	Named Ailments	Pre-existing Diseases	Maternity
Adult: 18 years Child: 1 day Newborn: 1 day	Adult: 65 years Child: 24 years Newborn: 90 days	Lifelong	3 years	Individual: Up to 6 individuals Floater: Only following combinations allowed - 2A,2A+1C, 2A+2C	15 day	30 days	30 days	24 months	48 months	9 months

Co-Payment	Permanent Exclusions
<p>If the entry period is 61 years or more, customer will have to pay 20% of the claim amount under the policy. RHI pays the rest.</p>	<ul style="list-style-type: none"> • Non-allopathic treatment • Self-inflicted injury (suicide/attempted suicide) • Contact lenses, spectacles, dental treatment • Medical expenses resultant of alcohol/drug use misuse/abuse • Dental/cosmetic treatment • Treatment of AIDS • Congenital disease

KEY FEATURES OF JOY

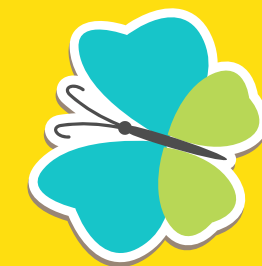


Maternity Cover (including Pre-natal & Post-natal Expenses)



- Covers Maternity expenses
- Includes pre-natal & post-natal expenses incurred with respect to Hospitalisation of the Insured Person for the delivery of the child

NOTE: Cover under this Benefit is available only up to 45 years of Age



Newborn Baby Cover

- The Newborn is covered from birth till 90 days, including medical expenses
- From Day 91 day, the baby is covered under the regular policy upon payment of additional premium

No Claim Bonanza (NCB)

- 100% increase of Sum Insured in case of 3 continuous claim free years
- Maximum up to 100% of Sum Insured
- In case a claim is made during a policy year, the accumulated NCB is reduced to zero

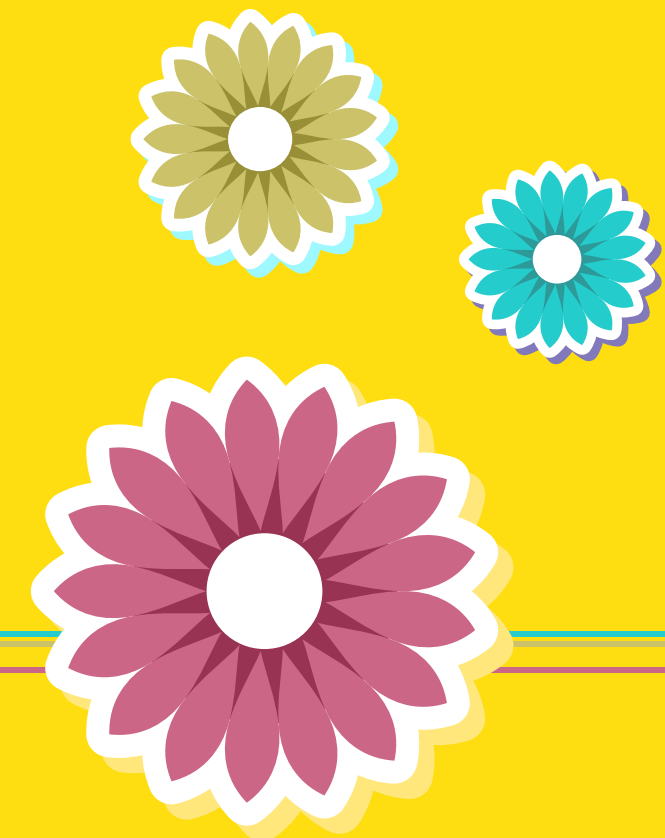
Hospitalisation Expenses

(i) In-patient Care

- Covers medical expenses incurred during Hospitalisation for a minimum period of 24 consecutive hours
- Includes Room charges, Nursing Expenses and Intensive Care Unit charges, Surgeon's fee, Doctor's fee, Anesthesia, Blood, Oxygen, Operation Theater Charges, etc.

(ii) Day Care Treatment

- Covers medical expenses for Day Care Treatment at a hospital or a Day Care Centre that requires Hospitalisation for less than 24 hours

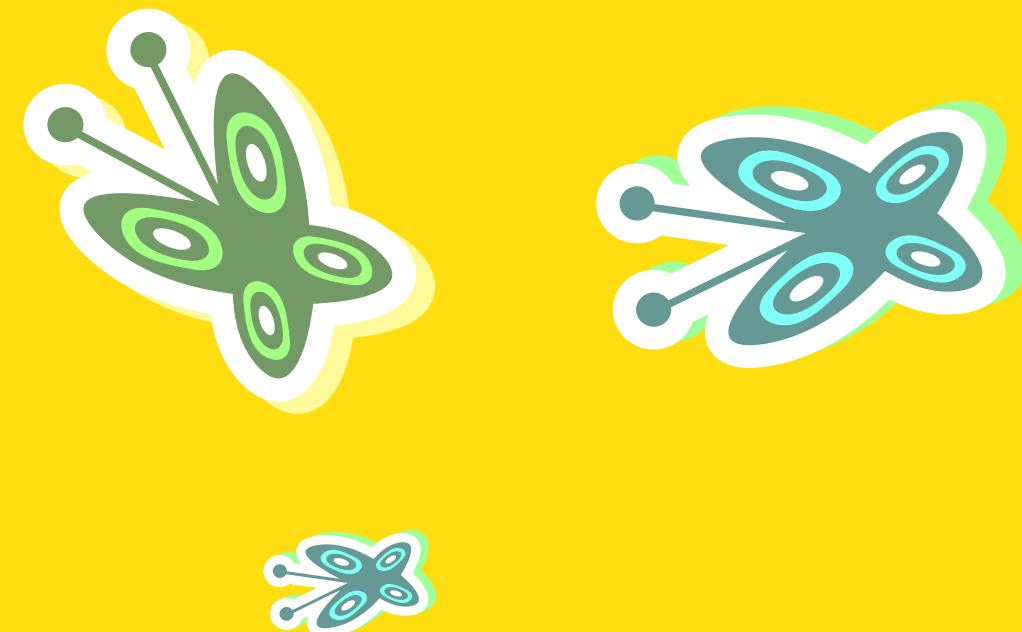


Pre & Post Hospitalisation Medical Expenses

- (i) Covers medical expenses incurred for a period 30 days immediately before hospitalisation; and
- (ii) Covers medical expenses incurred for a period 60 days immediately after discharge

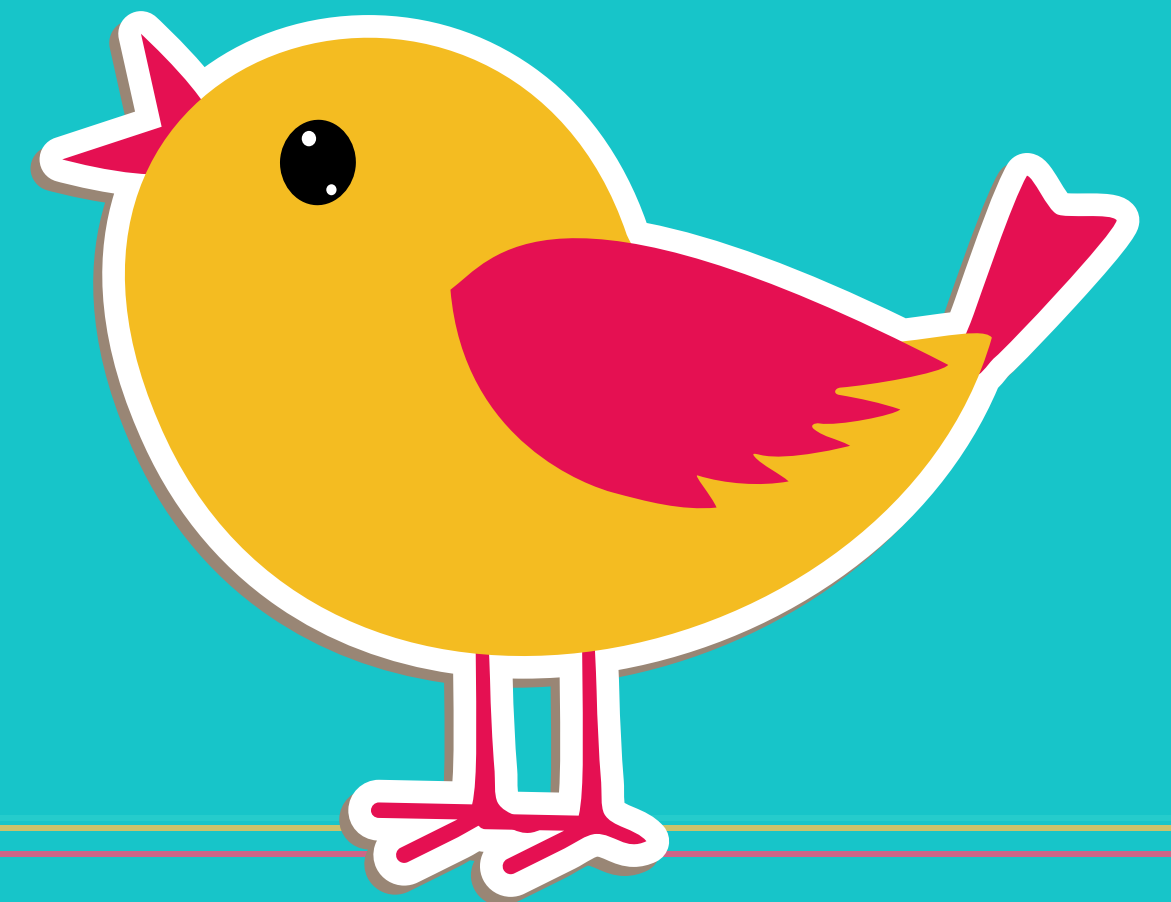
Ambulance Cover

Covers expenses incurred on an ambulance service offered by the hospital or any service provider, in an emergency situation





BENEFITS OF JOY





Floater Option



- Eliminates hassle of individual health insurance plans for different family members
- Under the ‘floater’ plan, any member of the immediate family (yourself or spouse, parents and children) can be insured for the sum insured in a single policy

Longer Policy Term

- JOY is a 3 year policy, eliminating worries and hassles of policy renewal

Direct, Simple Claims Filing

- In case of an emergency or a planned hospitalisation, customer only has to present the RHI JOY Health Card at networked hospitals
- In case of a non-networked hospital, for reimbursement of expenses, customer only has to notify RHI immediately about the claim



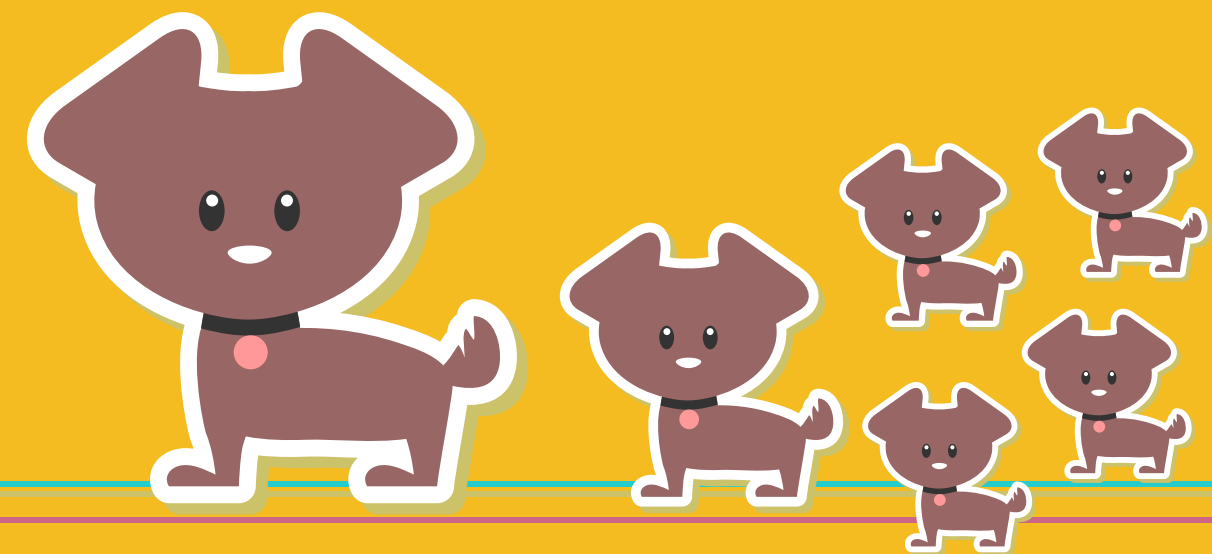
Individual Policy Proposition

Customer can propose an Individual Policy for following dependent family members

- Spouse
- Sister
- Daughter
- Granddaughter
- Niece
- Daughter-in-law

Corporate Policy Proposition

Employers can also propose a Policy for their Employees in Individual & Floater Option

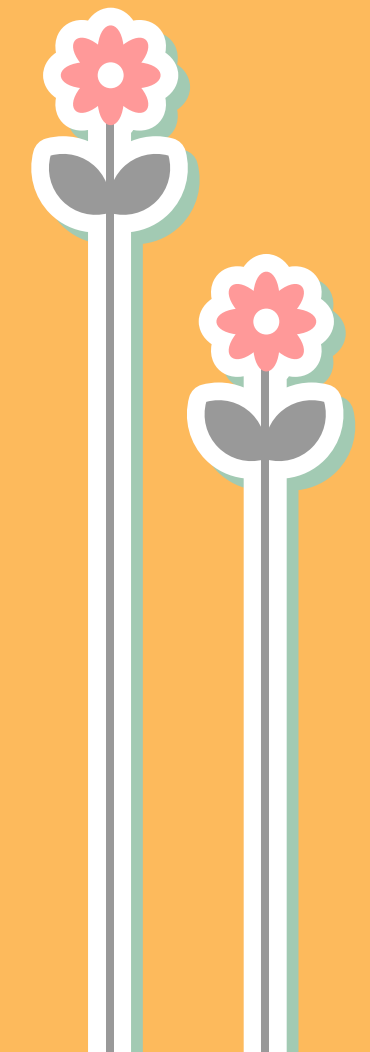
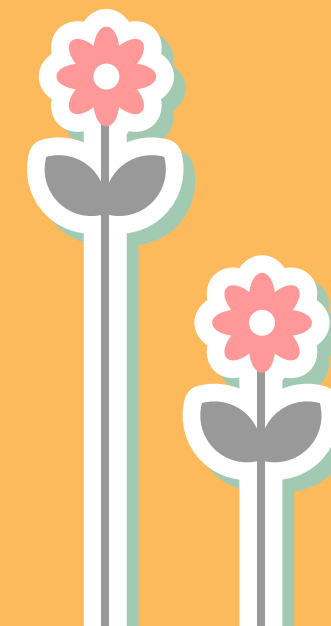


PRE-POLICY HEALTH CHECK-UP



Age / Sum Insured	₹ 3 Lakh	₹ 5 Lakh
Up to 45 years	N.A	N.A
46 to 55 years	Set I	Set I
56 years and above	Set I	Set I

Note: Cost of the medical tests will be deducted from the premium paid, in case of proposal rejection or return of policy during free-look period.

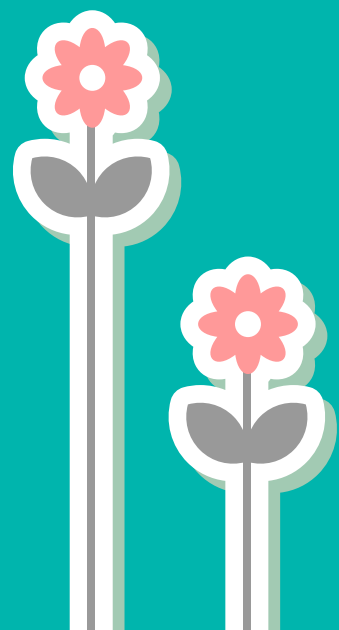


PRE-POLICY MEDICAL CHECK-UP



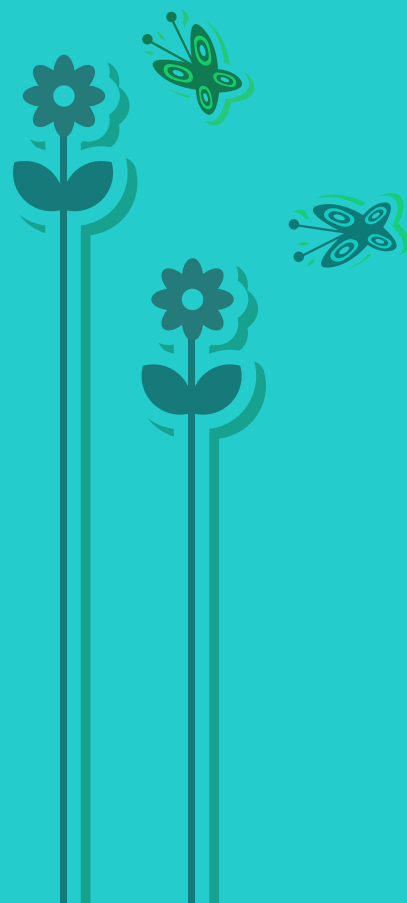
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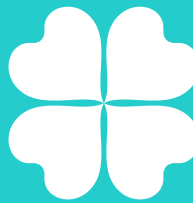
MER | RUA | HbA1c | CBC with ESR
Serum Total Cholesterol | ECG | SGPT | S Creatinine



**IT'S TIME FOR YOU
TO SPREAD THE JOY!**

Happy Selling



 **RELIGĀRE** | Health
Values that bind Insurance
Ab Health Hamesha

