

COMPARATIVE SHEET FOR CUSTOMIZED HEALTH INSURANCE PRODUCTS FOR PNB CUSTOMERS

S.No.	Feature	Oriental Insurance	Bajaz Allianz	Religare	Star Health	Chola Arogya	Chola Arogya Plus
1	Sum Insured (S.I) Range	1,2,3,4,5,6,7,8,9,10 Lacs (For Three age groups : 18-40yrs, 41-60 yrs and 61 yrs and above.)	1,2,3,4,5,7,5,10 Lacs	1,2,3,4,5,7,10 Lacs (For Three age groups : 18-45yrs, 46-60 yrs and 61 yrs and above.)	2lac / 3lac / 4lac / 5lac / 7.5lac / 10lac	3,5,7,5, 10 Lacs For Three age groups : 18-45yrs,46-60 yrs and 61 -70yrs)	3,5,7,5, 10 Lacs For Three age groups : 18-45yrs,46-60 yrs and 61 -70yrs)
2	Premium (Including GST)	18-40 41-60 >60 yrs 1 Lac : 2963, 3039, 6099 2 Lac : 5201, 5281, 10,356 3 Lac : 7204, 7257, 14,115 4Lac : 8664, 8850, 17,584 5 Lac : 9904, 10231, 19587 6 Lac : 11995, 13113, 23362 7 Lac : 12991, 14160, 24865 8 Lac : 13919, 14455, 26167 9 Lac : 14795, 15005, 27315 10 Lac : 15623, 16554, 28341	1 Lac : 3,125 2 Lac : 5,930 3 Lac : 8,250 4 Lac : 10,320 5 Lac : 12,193 7.5 Lac : 14,022 10 Lac : 16,546	18-45 46-60 >60 yrs 1 Lac : 3793, 5408, 6925 2 Lac : 4214, 6177, 8143 3 Lac : 5681, 8330, 10,979 4Lac : 7325, 10,742, 14,160 5 Lac : 8653, 12690, 15391 7 Lac : 9517, 15,223, 21,737 10 Lac : 10,467, 17,514, 26,097	18-45yrs 46-60yrs 61-75yrs 2 lac: 4124 6667 10987 3 lac: 5605 8282 14115 4 lac: 7198 10561 17584 5 lac: 8555 12566 19587 7.5 lac: 10439 16520 24865 10 lac: 10915 17995 28341	18-45 46-60 61-70 yrs 3 Lac: 7866 7866 7866 5 Lac : 9911 11012 14316 7.5 Lac : 12389 13766 17895 10 Lac : 15487 17207 22369	18-45 46-60 61-70 yrs 3 Lac: 11799 11799 11799 5 Lac : 16637 21239 23126 7.5 Lac : 20796 26548 28908 10 Lac : 25955 33186 36134
3	Members Covered	5	4	4	4	5	7
4	Parents Covered	NO	NO	NO	NO	NO	YES
5	Entry Age (Min-Max)	18 Years to 79 Years	18 Years to 79 Years	18 Years to 79 Years	18 Years to 79 Years	18 years to 70 years	18 years to 70 years
6	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	91 days to 26 yrs
7	Exit Age	LIFELONG RENEWAL	80 Years	80 Years	80 Year	LIFELONG RENEWAL	LIFELONG RENEWAL
8	Claim Settlement	Outsourced through TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA
9	Medical Examination	NO	NO	NO	NO	NO	NO
10	Pre Hospitalization Period	30 days	30 days	30 days	30 Days	60 Days	60 Days
11	Post Hospitalization Period	60 days	60 days	60 days	60 Days	90 Days	90 Days
12	Maternity Cover	NO	NO	NO	NO	Normal & Caesarean : up to Rs.20,000/- per delivery or termination (Waiting period 9 months)	Normal & Caesarean : up to Rs.20,000/- per delivery or termination (Waiting period 9 months)
13	Room Charges	1% of S.I	upto 1% of S.I and max upto 5K per day	1% of S.I Upto Max of 5k till 5 Lacs & for 7 and 10 Lacs : Single Private Room	1% of SI for SI upto 5 lac Single standard A/C for SI 7.5 lac & 10 lac	Standard Single AC room	Standard Single AC room
14	ICU Charges	2% of S.I	upto 2% of S.I and max upto 10K per day	2% of S.I Upto Max of 10k	2% of SI per day	As per Actuals	As per Actuals
15	Co-pay (Portion of Payment that customer have to pay)	No	No	Customer have to pay 20% of Total Hospitalization in case of Cancer & Heart Ailments.	20% co pay for Heart Ailments and Cancer related claims	No	No
16	Sub Limits	Cataract : As per S.I Knee Replacement : As per S.I Hip Replacement : As per S.I	No	Cataract : Rs.40,000 / Eye Kidney Stone : Rs. 30,000 & others as per prospectus	Expenses incurred on treatment of Cataract is subject to the limit	Not Applicable	Not Applicable
17	Ambulance Charges	Upto 1000 / Claim	Upto 1000	Upto 1000 / Claim	Rs. 2000/- per hospitalization	Up to Rs. 2,500 per hospitalization	Up to Rs. 2,500 per hospitalization
18	Pre-Existing Diseases	36 months	36 months	36 months	36 Months	24 months	24 months
19	Waiting Period for Non PED	30 days for sickness	30 days for sickness	30 days for sickness	30 days for sickness & Fist year Specific diseases/illness	30 Days	30 Days
20	Day Care coverage for	116 Treatments	136 Treatments	541 Treatments	All Day care coverage	Up to SI - 141 day care procedures	Up to SI - 141 day care procedures
21	Domiciliary Hospitalization Cover	10% of S.I, Max upto 25000	10% of S.I upto max of 25k	10% of S.I	Available	Covered up to 20% of SI	Covered up to 20% of SI
22	AYUSH Treatment	YES	YES	With minimum additional charges	Rs. 10000/- for SI upto 4 lac Rs. 15000/- for SI 5lac & above	Inpatient Hospitalisation upto Sum Insured	Inpatient Hospitalisation upto Sum Insured
23	Health Checkup Benefits	NO	None	With nominal extra charges :Free for Two Adults every year	NO	Reimbursement upto Rs.2,000/- per family , once in every two continuous claim free years	Reimbursement upto Rs.2,000/- per family , once in every two continuous claim free years
24	Accompanying Person food exp.	NO	NO	NO	NO	Rs.500 per day for admitted claim	Rs.500 per day for admitted claim
25	Cost of Hospitalization during Organ Transplant	YES	NO	YES	YES	Yes	Yes