

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)
Sum Insured (S.I) Range (₹)	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
Premium (₹) (Including GST)	18-40 41-50 51-60 > 60 yrs 2 Lakh : 7705 11021 12702 18938 3 Lakhs: 9440 14367 16421 25029 4 Lakhs : 10576 16141 119102 23664 5 Lakhs: 11615 18624 21093 34890 6 Lakhs: 13218 21055 23016 38186 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 38626	18-35 36-45 46-60 61-70 >70yrs (For up to 5 members) 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 (For up to 7 members) 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
Members Covered	5	5	4	4	4	5 and 7
Parents Covered	NO	NO	NO	NO	NO	YES (OPTIONAL)
Entry Age (Min-Max)	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
Entry Age (Children)	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
Exit Age	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL	LIFELONG RENEWAL
Claim Settlement	Outsourced through TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA	Inhouse TPA
Medical Examination	NO	NO	NO	NO	NO	NO
Pre Hospitalization Period	30 days	30 days	30 days	30 Days	30 Days	60 Days
Post Hospitalization Period	60 days	60 days	60 days	60 Days	60 Days	90 Days
Maternity Cover	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)
Room Charges	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
ICU Charges	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
Co-pay (Portion of Payment that customer has to pay)	NO COPAY	NO COPAY	NO COPAY	YES, 20% co pay for Heart and Cancer related claims	NO COPAY	NO COPAY
Sub Limits (Please discuss with Sales Team)	YES	No	YES	YES	YES	No
Ambulance Charges	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
Pre-Existing Diseases	48 months	36 months	36 months	36 Months	36 Months	24 months
Waiting Period for Non PED	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
Day Care coverage for Domiciliary Hospitalization Cover	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
AYUSH Treatment	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
Health Checkup Benefits	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
Accompanying Person food exp.	NO	NO	NO	NO	NO	₹500 per day for admitted claim
Cost of Hospitalization during Organ Transplant	YES	NO	YES	YES	YES	Yes

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