

COMPARISON WITH OTHER GROUP HEALTH INSURANCE PROGRAM & RETAIL HEALTH POLICY

Details	FIP Group Health Insurance	Generic Group Health Insurance	Retail Health Insurance Policy
Sum Insured	5Lac, 10 Lac, 25Lac & 30 Lacs	Usually, upto 10 Lac	Upto 1 Cr excluding parents
Family Floater	Covered including Parents	Covered including Parents	Covered excluding Parents
Waiting Period	No Waiting period for existing members	No Waiting period for existing members	30 days waiting period
Pre-Existing Disease	Covered	Covered	Excluded for 1, 2 or 3 years
Pre & Post hospitalization	Covered upto 60 & 90 days respectively	Covered upto 30 & 60 days respectively	Covered upto 30 & 60 days respectively
Medical Check	Not required	Not required	Required above 45 years
Sibling	Covered	Not Covered	Not Covered
Parent entry age	90 yrs	75 yrs	Not Insured under family floater
Cataract Cover	Upto- 60,000 per eye	Upto- 25,000 per eye	Upto- 20,000 per eye
Maternity	1.5 lac	50000	Not Covered
Knee Replacement	3.5 Lac per knee	1.5 Lac per knee on an avg.	Not insured if pre-existing condition or 1 Lac per knee on an avg.
Air Ambulance	Covered	Not Covered	Not Covered
Domiciliary Hospitalization	Covered	Not Covered	Not Covered
Internal Congenital disease	Covered	Covered	Not Covered
Co-payment	Parental Claim - 20%	Primary Family- 10-20% Parental Claim - 25-40%	Ailments Capped hence co-pay may not be applied
Laparoscopy, Neurosurgery and Prostate Cancer treatment	Covered without any capping	Sub limited cover	Sub limited cover
Oral Chemotherapy	Covered	Not covered usually	Not Covered
Cyber knife treatment and Stem cell transplantation	Covered with 40% Co-pay	Not covered usually	Not Covered
Cochlear Implant treatment	Sub limited to 40% of Sum Insured	Upto INR 50000	Not Covered
Claim Service	Priority Claim Service	Corporate claim service	Hospital TPA desk