

Federation Of Indian Pilots – Group Mediclaim Policy

1. Family Definition – 1 + 5 (Self + Spouse + Dependent Children + 2 Dependent Parents / Parent-in-laws); Option to cover either of 2 Parents or Parent-in-laws i.e. family definition will not exceed 1+5 with maximum 2 parents
2. Child coverage applicable for maximum 4 children
3. **Only Dependent and unmarried children upto age 30 years can be covered under the policy.** Rest of the Members are covered upto age 90 years
4. Sum Insured – Option to choose either INR 10 lacs or INR 25 lacs per family on floater basis.
5. Room rent restricted to INR 7500 for normal and INR 15000 for ICU for SI of 10 lacs and INR 10000 for normal and INR 20000 for ICU for SI of 25 lacs. All other charges in accordance with Room Rent restriction.
6. Emergency Ambulance charges or Air fare restricted to maximum of INR 10,000 in case of emergency. Air Ambulance charges restricted to max INR 1.5 lacs. This covers Stretcher cases where Air Ambulance is not available but commercial air services are available to transport the patient for a life threatening condition.
7. Pre and Post Hospitalization – 30 and 60 days respectively
8. Pre-existing disease covered
9. One Year Waiting Period Not Applicable
10. 30 Days waiting period not applicable
11. Maternity Benefit (Normal Delivery or Caesarian delivery) – INR 90,000. Applicable for first two children only. Nine Months Waiting Period – Not applicable
12. Pre and Post-natal expenses will be covered in case of hospitalization only, within maternity limit. Full Policy Sum Insured shall apply in case of post-natal emergencies.
13. New born Child is Covered under full policy sum insured from Day One
14. **Following Ailments would be capped under the policy: Cataract-INR 50000, Joint replacement - INR 250000, Coronary Artery Bypass Surgery (CABG) - INR 250000. (Awaiting approval from New India which is expected by today End Of Day).**
15. 40% Co-pay for cyber knife treatment and Stem cell transplantation.
16. Cochlear Implant treatment shall be restricted to 40% of Sum Insured.

17. 20% co-pay for all claims of parents/Parents in law and 10% Co-payment is applicable on all other claims

18. Laparoscopy, Neuro Surgery and Prostate Cancer treatment will be payable under the policy without any capping.

19. Oral Chemotherapy is covered.

20. For new additions under the policy, following conditions are applicable from the date of joining the policy :

- Waiting period of 3 months for all planned surgeries/treatments.
- 9 months waiting period for maternity

21. Reduction in Sum Insured not allowed for those who have claimed in expiring policy

22. Premium payment only through NEFT by the individual FIP member.

23. Portability: If member wants to move to a retail policy from this Group Policy, a “portability benefit” will be provided with waiver of waiting periods.

24. An existing member who has claimed till date and decides to opt out of the GMC policy would not be allowed to enroll for next 2 years.