

SALIENT FEATURES OF THE POLICY

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 5 lacs, INR 10 lacs or INR 25 lacs per family on floater basis.
5. Room rent restricted to INR 5000 for normal room and 10,000 for ICU for SI of 5 lacs. INR 6000 for normal room and INR 10000 for ICU for SI of 10 lacs and INR 7500 for normal and INR 10000 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 2 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 from day One.
9. Maternity Benefit (Normal Delivery or Caesarian delivery) – INR 90,000. Applicable for first two children only. There is a waiting period of Nine Months for putting Maternity claims **(The same is not applicable for Renewal members.)**
10. 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.
11. Surgical treatments for external congenital conditions, which are necessary for survival, are covered under the policy.
12. New born Child is Covered under full policy sum insured from Day One
13. Following Ailments would be capped under the policy: Cataract-INR 50000 per eye, Joint replacement - INR 250000 per joint, Coronary Artery Bypass Surgery (CABG) - INR 250000.
14. 40% Co-pay for cyber knife treatment and Stem cell transplantation.
15. Cochlear Implant treatment shall be restricted to 40% of Sum Insured.
16. 20% co-pay is applicable on each and every claim of parents/Parents in law and 10% Co-pay is applicable on each and every claim of member pilot, spouse and kids. **Co-pay shall not be applicable on capped ailments like Cataract, Joint replacement and CABG.**

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17. Laparoscopy, Neuro Surgery and Prostate Cancer treatment will be payable under the policy without any capping.
18. Oral Chemotherapy, Hormonal Therapy is covered.
19. For members/dependents enrolling first time 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
20. **Reduction in Sum Insured is not allowed from last year policy. Policy shall be null and Void if found by the insurer.**
21. If an existing member already covered under the policy decides to opt out of the policy, **he would not be allowed to enroll for next 2 years.**
22. **Deletion or replacement of a family member is allowed only in case of demise/divorce** and necessary proof will have to be furnished for the same.
23. **Cross Selection of parents and in-laws is not allowed, either set of parents have to be covered unless in case of demise.** Necessary proof will need to be furnished for the same.
24. 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.
25. FIP members having a personal Medicaid policy due for renewal during the year can be allowed to shift to FIP policy even after closure of window period and enjoy continuity benefit (no waiting period shall apply to them in FIP policy and their cover will start from day one) on below terms:
 - Member informs FIP office one week before the expiry of his policy and shares his current policy copy/renewal notice.
 - FIP office provides confirmation to member with premium payable amount and opens the enrollment window on the FIP website
 - Member enrolls his family on FIP website and makes payment.
 - Member receives e-cards for self and family members.