

## MERGED BENEFITS HEALTH COVER

BENEFITS	Plan 5 K	Plan 10 K	Plan 15 K	Plan 20 K	Plan 25 K	Plan 35 K	Plan 50 K
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### PART A

Limit Per Annum	Rs 5,000	Rs 10,000	Rs 15,000	Rs 20,000	Rs 25,000	Rs 35,000	Rs 50,000
Subject to the following maximum sub-limits per type of treatment							
Dental	5,000	5,000	7,000	10,000	10,000	10,000	15,000
Hearing aids	3,000	3,000	3,000	3,000	3,000	3,000	5,000
Optical (lenses & frames)	2,000	3,000	4,000	5,000	6,000	7,000	8,000
Pregnancy	-	5,000	7,000	10,000	10,000	15,000	20,000
Surgical / Medical	5,000	10,000	15,000	20,000	25,000	35,000	50,000
Chronic Disease (Diabetes & Hypertension)	-	5,000	5,000	5,000	5,000	5,000	5,000
Preventive Care/Lifestyle Benefits	-	5,000	5,000	5,000	5,000	5,000	5,000

### PART B

Clinic Room Fees Per Annum	7,500	15,000	22,500	30,000	37,500	52,500	75,000
Maximum per Day	250	500	750	1,000	1,250	1,750	2,500

Monthly Contribution	Rs 268	Rs 432	Rs 549	Rs 666	Rs 685	Rs 757	Rs 1112
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### NOTES:

- 1.) Deductible on all claims : 20% (no monetary minimum)  
The various benefits in part A (except optical and hearing) cover Clinic room fees. However where those benefit limits are insufficient to cover these limits, then these additional costs will be refunded up to the limit stated in Part B.  
*Eg. if Patient uses up all limit under Surgical sub category in Part A, but incurs additional clinic room expenses, these are refunded without any additional charge as a bonus.*
- 2.) The Clinic room fees benefit under Part B is subject to the excess applicable.
- 3.) The member may apply for additional Mosanté Cover.