



Jeevan Arogya

Introduction

Life is unpredictable. To help you take control of your life, you need insurance. Which brings us to the most common dilemma you face what to choose.

That's why there is Life Insurance Corporation. The biggest life insurance company in India, with a network of over 13 lakh agents and 2048 branches all over India. With the highest claim settlement record in the world and a customer base of over 30 crore policy holders, LIC brings with it a world of experience. LIC Offers you customized insurance products that suit your specific needs, and helps you plan for a secure future.



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This is a non-linked health plan which provides fixed benefits for hospitalization and almost all types of surgical procedures irrespective of actual cost incurred and the benefits is in addition to any other health insurance cover that insured lives may have, subject to certain terms and conditions.

A unique non-linked health insurance plan

Maturity Benefits

No benefits are payable at end of the Cover Period.

Death Benefits

No death benefit will be payable on the death of any insured unless Term Assurance Rider benefit alongwith or without Accident Benefit Rider has been opted for.

On death of the Principal Insured (PI), the surviving insured spouse will become the **PI** provided the option is exercised at the beginning of the contract and the policy will continue. If the option is not exercised then insured spouse will not become PI and the policy will terminate. If the insured spouse had predeceased the PI then the other insured/s will have the option to take a new policy and the existing policy will terminate.

In the event of death of an insured person other than the PI the policy will continue after removal of the insured and change in premium will apply from the installment premium due date coinciding with or next following the date of intimation of death of the insured.

Benefits

The benefits offered under this plan are:

- 1) Hospital Cash Benefit (HCB)
- 2) Major Surgical Benefit (MSB)
- 3) Other Surgical Benefit (OSB)
- 4) Other Surgical Benefit (OSB)

An individual can take the health cover for himself / herself & will be addressed as **Principal Insured (PI)** for the purpose of insurance. The spouse, children, parents and parents-in-law can also be covered under the same policy. Children can take a new policy after completion of 18 yrs. **No alteration in plan is allowed after the commencement of policy.** Term Assurance Rider and Accident Benefit Rider shall be available for **PI and Insured Spouse** only.

At the same time of filling up the proposal form, PI and Spouse (if insured) have to exercise an option whether to continue the policy in case of exit of PI from the policy. If this option is exercised, in case of death or expiry of cover of PI, the surviving Insured Spouse will become the PI and the policy will continue. In such case, the premium for the Insured Spouse will change but the original cover remains the same.

Premium

For each insured life, the installment premium shall be based on the Age at entry, the Initial Daily Hospital Cash Benefit chosen, Gender and whether insured life is PI or other than PI.

Tabular premium rates applicable for PI (Males/Females) will be different from those applicable for other insured lives (Males/Females).

Installment premium payable during the cover period in respect of each insured will be the sum of: (i) Installment premium for the Basic Plan (ii) Installment premium for Accident Benefit Rider & (iii) Installment premium for Term Assurance Rider (if opted for). In respect of each insured life covered, the installment premium for Basic Plan will be guaranteed for a period of 3 yrs from the Date of Commencement of the policy & are reviewable on every 3rd policy anniversary (called as Automatic Renewal Date). Premium rates for basic plan applicable on Automatic Renewal Date, shall be guaranteed for a further Renewal Date, shall be guaranteed for a further period of 3 yrs. I.e. Till next Automatic Renewal Date.

If any additional member is included in the policy after the date of commencement, the premium charged in respect of that member will also be guaranteed till the next Automatic Renewal Date of 3 years from his/her joining the policy.

The installment premium for both the optional Riders is however guaranteed throughout the term of the policy.

Service Tax

At present Service Tax at the prevailing rate of 12.36% will be collected from the policyholder on the entire premium paid.

Optional Riders

A. Term Assurance Rider

Minimum Term Assurance Rider Sum Assured will be 1 lakh and maximum of 100 times of Initial Daily Hospital Cash Benefit.

B. Accident Benefit Rider

This will be available by payment of additional premium of Rs. 0.50 for every 1,000 of Accident Benefit Sum Assured per policy year in respect of each life to be covered. In case of accidental death, the Accident Benefit Sum Assured will be payable as lump sum along with the Term Assurance Sum Assured. **This rider shall be available only if Term Rider is opted for.**

Hospital Cash Benefit (HCB)

If PI or any of the Insured lives covered is hospitalized due to Accidental Bodily injury or sickness and the stay in hospital exceeds a continuous period of 24 hours, then for any continuous period of 24 hours or part thereof, provided any such part stay exceeds a continuous period of 4 hours (after having completed the 24 hours as above) in a non-ICU ward/room of a hospital, an amount equal to the **Applicable Daily Benefit (ADB)**, available under the policy during that policy year, shall be payable subject to terms and conditions.

If admitted in ICU, twice the ADB shall be payable subject to term & conditions.

During the first year of cover commencement in respect of each insured, the **ADB** shall be the initial Daily Benefit amount (i.e. The level of **HCB** chosen by the insured) mentioned in the policy schedule. The amount of Initial Daily Benefit will increase at each policy anniversary by 5% till it reaches a max. Of 1.5 times which is considered as Applicable Daily Benefit. Further an amount equal to "No Claim Benefit" shall also be payable if the policy attracts and is eligible for it.

No benefit will be payable for the first 24 hours of hospitalization. However, for every Hospitalization that extends for a continuous period of 7 days or more, the Daily Hospital Cash Benefit would also be paid for first 24 hours (day one) of hospitalization, regardless of whether the insured was admitted in a general or special ward or in an ICU. Hospitalization for 6 days and 4 hours or more will be considered as 7 days.

Combined Stay in Non-ICU and ICU ward/room:

During one period of 24 continuous hours (i.e. One day) of Hospitalization if the said Hospitalization included stay in an ICU (at least 4 continuous hours) as well as in any other inpatient (non-ICU) ward of the hospital, LIC shall pay benefits for ICU only.

Major Surgical Benefit (MSB)

In the event of any insured lives, undergoing any of the listed surgeries performed within India, **MSB** sum assured percentage, as specified shall be payable. **MSB** shall be paid as a lumpsum and is subject to proof to the satisfaction of LIC on basis of medical evidence submitted. If more than one surgery is performed on the insured, through the same incision or by making different incisions, during the same surgical session, LIC shall only pay for that surgery performed in respect of which the largest amount shall become payable.

Ambulance Benefit

For surgeries falling under Cat. 1 or 2 of defined list, an additional lumpsum of Rs. 1,000 will be payable in lieu of ambulance expenses in the event of emergency.

Prem. Waiver Benefit

In addition to this total one year annualised premium in respect of the policy from the date of installment premium due coinciding with or next following the date of the surgery will be waived.

Quick Cash Facility

For Cat. 1 or 2 surgeries under MSB, 50% of eligible MSB amount would be made available even during the period of hospitalisation of any of the insured lives covered (the surgery may be either planned or emergency due to accident) instead of waiting for making a claim for the benefit after discharge.

Day Care Protection Benefit

In the event of an insured undergoing any specified Day Care Procedure mentioned in the list due to medical necessity, an amount equal to 5 times ADB shall be paid, regardless of the actual costs incurred.

Other Surgical Benefit (OSB)

In the event of an insured undergoing any surgery not listed under MSB or DCPB, and the stay in hospital exceeds a continuous period of 24 hours, a Daily Benefit equal to 2 times the Applicable Daily Benefit shall be paid for each continuous period of 24 hours or part thereof provided any such part stay exceeds a continuous period of 4 hours of hospitalisation, subject to terms and conditions.

Other Surgical Benefit shall be payable from day one of hospitalisation but the minimum stay in hospital should be atleast 24 hours.

No Claim Benefit

A no claim benefit will be paid in the event that during the period between DOC of the policy and next automatic renewal date or between two automatic renewal dates, there are no claims in respect of any insured. The amount of the no claim benefit would be equal to 5% of the initial Daily benefit.

Cover to New Additional Members

If PI gets married/re-married during the policy term the spouse and parents-in-law can be included in the policy within 6 months from the marriage/re-marriage. A child born (min. 3 months) / adopted can also be covered. Addition in any other case will not be allowed. The existing spouse, parents, parents-in-law and children, if not covered at the time of taking policy, shall not be covered under the policy. If both of the parents are alive and are eligible cover, then either both of them will have to be covered or none of them will be covered. The PI will not have any option to choose one of them. The same condition will apply for parents-in-law also. Any addition of new lives shall be allowed by the PI only. After the death of PI, no addition will be allowed.

Removal of Existing Members

In the event of death or divorce, an insured may be removed from coverage upon request by the PI in writing.

Option to Migrate

Children covered shall have option to take a new health insurance policy within 90 days from the specified exit date or at the renewal of policy after completion of 18 years of age. The insured member shall be eligible for suitable credits gained for pre-existing conditions & time bound exclusions for all the previous years, provided the policy is in force. However, outstanding waiting periods and outstanding period of any exclusion & fresh underwriting will apply for new policy.

General Waiting Period

There shall be no general waiting period in case hospitalisation or surgery is due to accidental bodily injury. But for hospitalisation or surgery occurred due to sickness, there shall be a general waiting period of 90 days from the Date of Cover Commencement in respect of each insured, during which no benefit shall be payable.

If the policy is revived after discontinuance of the cover then the following shall apply in respect of each insured: If the request for revival is received by LIC **within 90 days** from the due date of the first unpaid premium, then there shall be a general waiting period of **45 days** from the date of revival in respect of each insured (if the request is received **beyond 90 days** then general waiting period will be **90 days**)

Discontinuation of Premiums

If premiums have not been paid within the days of grace the policy will lapse and no benefits will be payable thereafter.

The PI shall have an option to revive the discontinued policy anytime within a period of 2 years from the due date of first unpaid premium by payment of outstanding premiums with interest (compounding Hly) & by submission of satisfactory DGH of each insured at his own expense, subject to conditions.

No benefit will be paid for an event that occurred during the lapse period till the date of revival when the policy was in a discontinued state.

Further, if the automatic renewal date falls during the period of lapse (the revival period) and revival is done after the automatic renewal date, the premium before and after the automatic renewal date may be different. Revival/reinstatement is NOT allowed post the revival period.

No benefits are available and no payment will be made by LIC for any claim for hospitalisation or surgery on account of any of the following:

Exclusions

In case of treatment / surgery not performed by a physician/surgeon or treatment of a purely experimental nature.
Any routine or prescribed medical check up or examination.
Sickness classified as an Epidemic by Govt.
Circumcision, cosmetic or aesthetic treatment (including surgery) for obesity, plastic surgery (unless due to illness/Accidental Bodily injury performed within 6 months)
Hospitalisation/surgery for donation of an organ.
Hospitalisation/surgery for correction of birth defects or congenital anomalies.
Dental treatment or surgery of any kind unless necessitated by Accidental bodily injury.
Convalescence, general debility, nervous or other breakdown, rest cure, congenital diseases or defect or anomaly, sterilisation or infertility (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or hospitalisation undertaken as a preventive or recuperative measure.
Self afflicted injuries or conditions (attempted suicide) and/or the use or misuse of any drugs or alcohol.
Any sexually transmitted diseases like AIDS
Removal or correction or replacement of any material that was implanted in a former surgery before date of cover commencement.
Any diagnosis or treatment or surgery arising from or traceable to pregnancy (whether uterine or extra uterine)
Any diagnosis or treatment arising from or traceable to pregnancy (whether uterine or extra uterine) childbirth including caesarean section, medical termination of pregnancy and/or any treatment related to pre and post natal care of the mother or the new born.
Hospitalisation for the sole purpose of physiotherapy or any ailment for which hospitalisation is not warranted due to advancement in medical technology.
Participation in any hazardous activity or sports including but not limited to racing, scuba diving, aerial sports, bungee jumping and mountaineering
Any criminal or illegal activities.
Radioactive contamination.
Non-allopathic methods of surgery & treatment.
Any routine or prescribed med. Check up.
Medical expenses relating to any hospitalisation primarily for diagnostic, X-ray/laboratory examinations.
Injury caused by the war, invasion, act of foreign enemy.

Eligibility Condition

For Basic Plan

Particulars	PI	Insured Spouse	Parents & Parents-in-law	Insured Dependent Children
Min Entry Age (Ibd)	18	18	18	3 months (complttd.)
Max Entry Age (Ibd)	65	65	75	17
Max Cover ceasing Age (Ibd)	80	80	80	25

For Hospital Cash Benefit (HCB) (under Basic Plan)

Min. Initial Daily Benefit (Other than ICU)	1000	1000	1000	1000
Max. Initial Daily Benefit	4000	Less than or equal to PI	Less than or equal to insured spouse, (PI if no insured spouse), further included parents shall be covered for equal benefits.	Less than or equal to insured spouse, (PI if no insured spouse), further included children shall be covered for equal benefits.
Max Annual Benefit period (Inclusive of ICU stay)	1st year 30 days, 90 days per year thereafter, (Max no. of days in ICU is restricted to 15 days in 1st year and 45 days per year thereafter).			
Max Lifetime Benefit period (Inclusive of ICU stay)	720 days (Max no. of days in ICU is restricted to 360 days in respect of each insured).			

Initial Hospital Cash Benefit shall be in multiples of 1000/-

For Major Surgical Benefit (MSB) (under Basic Plan)

Major Surgical Benefit S.A. (MSB S.A.)	100 times of ADB of PI	100 times of ADB of insured spouse	100 times of ADB of each parent	100 times of ADB of each child
Max Annual Benefit	100 % of MSB	100 % of MSB	100 % of MSB	100 % of MSB
Max Lifetime Benefit	800 % of MSB	800 % of MSB	800 % of MSB	800 % of MSB

For Day Care Production Benefit (DCPB) (under Basic Plan)

Lump sum benefit payable	5 times ADB of PI for each surgical procedure	5 times ADB of insured spouse	5 times ADB of each parent	5 times ADB of each child
Max Annual Benefit	3 surgical procedures			
Max Lifetime Benefit	24 surgical procedures			

For Other Surgical Benefit (OSB) (under Basic Plan)

Daily Benefit Amount	2 times ADB of PI	2 times ADB of insured spouse	2 times ADB of each parent	2 times ADB of each child
Max Annual Benefit	1st year 15 days and 45 days per year thereafter			
Max Lifetime Benefit	360 days			

Applicable for each insured

		Reduced from the premium		Age Proof	St/NSAP-I
HCB Rebates	For PI	Each insured other than PI		Female Category	I/II/III
	2000	Rs. 500	Rs. 250	Mode	Yly, Hly
	3000	Rs. 1000	Rs. 500	Mode Rebate	Yly - 2%, Hly - 1%
	4000	Rs. 1500	Rs. 750	Loan / Assignment	No
				Surrender / Back Dating	No
				NRI / Nomination	Yes

Eligibility Condition

Particulars	Term Assurance Rider	Accident Benefit Rider
Min. Sum Assured	100000/-	25000/-
Max. Sum Assured #	Equal to MSB S.A.	Equal to Term Assurance Rider S.A.
Sum Assured in multiple of	25000/-	5000/-
Min. Age at Entry (Compl)	18 yrs	18 yrs
Max. Age at Entry (nbd)	50 yrs	50 yrs
Max. Benefit Ceasing Age (nbd)	60 yrs (nbd)	60 yrs
Max. Term	35 yrs	35 yrs

Max. Sum Assured # : For Term Assurance Rider S.A. with overall limit of 25 lakh & for accident benefit rider S.A. with overall limit of 50 lakh of all policies put together.

Non-Medical Scheme

Age	SUC for NM (Spl.) & NMG to prof.	Age	SUC for NM (Gen.) Others
Upto 45 yrs	5 lakh	Upto 35 yrs	5 lakh
46 - 50 yrs	4 lakh	36 - 50 yrs	2 lakh

Medical requirements have to be called for, if proposals can not be considered under Non-Medical scheme.

Underwriting Guidelines

Housewives (with no income) can be the PI and allowed cover equivalent to spouse's health insurance cover but not exceeding Rs. 5 lakh (including cover under previous health insurance plans of LIC) & not exceeding 5 times of spouse's income. In cases where the spouse has no cover or this information is not available, cover will be restricted up to Rs. 2 lakh (including cover under previous health insurance plans of LIC). **Term Rider is not allowed to female category III.**

Pregnant females can be offered cover until 24 weeks of pregnancy subject to latest gynaecological and investigation reports. If the female is pregnant for more than 24 weeks, case will be postponed until 3 months after delivery. It may be mentioned that prenatal / ante natal expenses are not covered under the plan

Widows (with no proof of income) can be considered as PI even if they do not have proof of income. However, maximum cover for widows with no proof of income will be restricted to Rs. 2 lakh. This limit of Rs. 2 lakh is not applicable where widow is a beneficiary (as mother or mother-in-law). For widows submitting proof of income (earned or unearned), cover eligibility will be calculated as 5 times of income.

Dependents (spouse/children/parents) will be allowed cover as beneficiary upto the sum assured as mentioned in the introductory product development circular for the plan.

Major Students (with no income) can be considered as PI and allowed cover equivalent to parent's health insurance cover but not exceeding Rs 5 lakh (including cover under previous health insurance plans of LIC). In cases where parents have no cover or this information is not available, cover will be restricted to Rs 2 lakh. **Term Rider is not allowed.**

For Retired male/female lives who have no proof of income cover will be restricted to Rs 2 lakh. For retired lives with pension, cover eligibility will be calculated as 5 times of income if proposed as principal insured.

Non-Medical Scheme

Mr. Gopal Krishna aged about 35 years takes a Jeevan Arogya policy as principal insured (PI) along with his spouse Geeta aged 30 years, who opts for continuation of policy at inception in case of PI's exit from the policy. Son Ganesh aged about 8 years and daughter Ganga aged 6 years alongwith father Gangadhar aged 70 years and mother Gauri aged 65 years are also included as beneficiaries under the policy.

Mr. Gopalkrishna also opts for Term Rider & ABR option for 2 lakh each for self & spouse. He opts for following HCB on Yly premium.

	HCB	Premium Payable	
1) Self	2000	2475.85 X 2	4951.70
2) Spouse	2000	1730.65 x 2	3461.30
3) Son	1000	802.60 x 1	802.60
4) Daughter	1000	796.70 x 1	796.70
5) Father	2000	6164.45 x 2	12328.90
6) Mother	2000	3880.10 x 2	7760.20
			30101.40
Less: Yly Mode rebate 2% (less Rs. 602.08)			29499.37
Less: HCB rebate (500+250+250+250= less Rs 1250)			28249.37
TRB @ 5.35 for 2 lakh	(PI)		1070.00
TRB @ 4.31 for 2 lakh	(Spouse)		862.00
ABR @ 0.50 for 2 lakh	(PI & Spouse)	100.00 x 2	200.00
Net Premium Payable			30381.37 + S.T.

The PI, Spouse & other insured are entitled for following MSB Sum Assured

Benefits	MSB Available Annual	Life Time MSB
PI	200000	1600000
Spouse	200000	1600000
Son	100000	800000
Daughter	100000	800000
Father	200000	1600000
Mother	200000	1600000