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Quick Facts

What is Mediclaim Policy?

Mediclaim policy is a financial agreement wherein the insurer promise to pay the amount which is spent by the insured for his health purpose during hospitalization.

Who all can get this policy?
Any one who is in the age group of 5 to 75 years can get their mediclaim policy on their own names. However children above 3 months to 5 years can also get covered by the mediclaim policy along with their guardian. Some times several private and public limited companies get the medical policies for their employees in a group. But that group should at least contain 50 people.

Benefits of the mediclaim policy:

- It provides reimbursement for hospitalization which includes surgery, doctor visit, medical tests, anesthesia etc.
- It also provides the exemption under Sec 80D of the Income Tax Act.
- Under a single policy you can avail a discount of 10% of the full premium amount if the mediclaim policy is made for the whole family

What all situations are covered under the mediclaim policy?

The medical policies provide a reimbursement of actual hospitalization charges ranging from Rs15000 to Rs500000. However this depends on the sum insured at occurrence of the policy and also these expenses are categorized under various lists.
You can even avail the reimbursement of mediclaim in case the treatment occurs at home. However you can only claim from Rs 3000/- to Rs 50000/- in it as per the norms of United India Insurance.

Some insurance companies also give the privilege of free health check up incase you are not availing any medical claims for 4 continuous years.
For the maternity expenses you can get a claim up to Rs50000/- depending that the policy is extended up to the maternity period.

What all situations are not covered under the mediclaim policy?

- Normally insurance companies don't provide any claims for chronic asthma, gastric, tonsils, arthritis etc.
- Vaccinations for the children are not covered in the medical policies.
- If you have any disease before you have taken the policy is not reimbursed.
- In fact any disease or injury occurred during the first 30 days of the inception of policy are not generally covered by the insurance companies. However accidental injury is certainly

an exception to this.

- Generally natural treatment is not covered in the mediclaim policy.
- Normally the war patients don't get the reimbursement of the mediclaim policy.