

Table of Benefits

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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	-	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 309	Rs 499	Rs 634	Rs 769	Rs 791	Rs 875	Rs 1,285
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NOTES:

- 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.
- The Clinic room fees benefit under Part B is subject to the excess applicable.
- The member may apply for additional Mosanté Cover.

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PREVENTIVE CARE, LIFESTYLE & CHRONIC BENEFITS

PREVENTIVE CARE*

GP Check Up	Benefit
All Medical Check Ups	Once Per Year
Pathology Tests	Benefit
All Pathology Tests	Once Per Year
Women's Wellness	Benefit
Mammogram	Over 40 Yrs
Papsmear	Over 30 Yrs
Men's Wellness	Benefit
Prostate Test	Over 50 Yrs
Cancer Prevention	Benefit
Human Papillomavirus Vaccine	Once Per Year

LIFESTYLE BENEFITS*

Lifestyle Benefits	Benefit
Assistance to stop smoking	Allen Carr's EasyWay (Rs 5,000 benefit)
Assistance to lose weight	Weighless Programme (Rs 500 per month for 6 months)

CHRONIC DISEASE BENEFITS*

Chronic Condition	Benefit
Assistance to stop smoking	Requires Registration on programme
	- GP Check Ups
	- Pathology as Prescribed by Doctor
	- Ophthalmologist Check as Prescribed by Doctor
	- Podiatrist Check as Prescribed by Doctor
	- Glucometer as Prescribed by Doctor
Hypertension	Requires Registration on programme
	- GP Check Ups
	- Specialist Check-Ups as Prescribed by Doctor
	- Pathology as Prescribed
	- Electronic BP monitor as Prescribed by Doctor
	- Medication as Prescribed by Doctor
Any other Chronic Illness	