

Table of Benefits

INPATIENT COVER

Limit Per Illness/ Annum
Deductible: Nil
Rs 50, 000

WHAT IS THE INPATIENT COVER?

It is a cover for any medical treatment or surgical procedures requiring the occupation of a clinic bed and surgical procedures which do not require an admission to a clinic.

This benefit includes:

1. Pregnancy:

- a. Costs of Gynaecologists Fees for Deliveries are within agreed industry rates as per follows:
 - Normal Delivery: Rs 29,250 (Clinic Room Fees: 2 days)
 - Caesarean Deliveries: Rs 33,150 (Clinic Room Fees: 3 Days)
- b. Normal Costs of Newborn:
 - Paediatrician Fees allowable for Normal Delivery: Rs 5,362.50
 - Paediatrician Fees allowable for Caesarean Delivery: Rs 7,312.50
- c. Child Cover is as from birth with NO Waiting period.

2. Surgical Cash Benefit - Rs 5,000 per day (Up to a maximum of Rs 50,000)

Applicable to any beneficiary who chooses to undergo any surgical procedure at a public hospital instead of a private clinic.

3. Maternity Cash Benefit - Rs 25,000 per delivery

Applicable to any beneficiary who chooses to deliver at a public hospital (normal/caesarean) instead of a private clinic.

4. Infertility & Endometriosis Treatment - Lifetime Limit of Rs 50,000

5. Congenital Disease Treatment - Lifetime Limit of Rs 50,000

6. Orthopaedic Aid - Lifetime Limit of Rs 50,000

7. Lasik Eye Surgery - Rs 50,000 per eye

8. Clinic Admission for Psychological Illness - Rs 20,000 per year

9. Funeral Grant - Rs 20,000

10. Mocarfe Membership Card takes care of you right from your admission to any private clinic at any time.