

# Table of Benefits

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## INPATIENT COVER

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

### WHAT IS THE INPATIENT COVER?

This cover applies to any medical treatment or surgical procedure requiring the occupation of a clinic bed, as well as surgical procedures that do not require admission to a clinic.

Doctors' and Clinic Fees are refunded as per agreed health industry rates or such instrument as may be approved by the Managing Committee.

#### This benefit includes:

##### 1. Pregnancy:

- a. Deliveries - Gynaecologist's Fees (Normal and Caesarean)
- b. Normal Costs of Newborn including Paediatrician Fees
- c. Child Cover 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. Mocarte Membership Card takes care of you right from your admission to any private clinic at any time.