

JOY – Today

Perfect blend of Health insurance + Maternity cover + New born baby cover
 Just 9 months waiting period
 Longer policy tenure of 3 years

No claim bonanza
 Ease of cashless treatment & settlement of claims directly by the company
 Tender care Benefits

BENEFITS/OPTIONS		JOY
SI OPTIONS		3 & 5 lacs
MIN AGE AT ENTRY		18 years
MAX ENTRY AGE		45 years
IN PATIENT COVER		Upto 5l
PRE HOSPITALISATION		30 Days
POST HOSPITALISATION		60 Days
DAY CARE TREATMENTS		173 procedures covered
SUB LIMITS ON ROOM RENT		Single private room with AC
AMBULANCE COVER		Rs.1000 per claim
RENEWALS		LIFELONG
GRACE PERIOD		30 days from the date of policy expiry
WAITING PERIOD		30 days for any illness except Injuries
Waiting Period - Named Ailments		Two years of Continuous coverage
Waiting Period - Pre Existing Illness		Four years of Continuous coverage
POLICY CONSTRUCT		Either Individual or Floater. Max 2 adults & upto 2 children under Floater option
TAX BENEFITS		Under Sec. 80 D - upto 25,000 for Self + Spouse + Children.
CLAIMS		Cashless as well as Reimbursement
PERMANENT EXCLUSIONS		Non allopathic treatments
		Influence of Alcohol or Drug use/Abuse
		Cost of Spectacles, Contact lens & dental care
		Congenital disease & self inflicted injury

Tender care benefits		50% discount on all Pre natal packages	
Discounts @ SRL Diagnostics		Upto 25% discount on other diagnostics & consultations	
Discounts @ Fortis Hospitals		10% Discounts on consultations at Fortis	
Discounts @ Cryo save		Rs.13000 discount on Cord cell banking services from Cryo Save	
Premium chart			
Cover Type	3 lacs		5 lacs
	Regular	With NCB	Regular
Individual*	49960	59951	68491
2 Adults	56254	67505	75864
2 Adults +1 child	58939	70726	79274
2 Adults +2 children	61624	73949	82685
* Individual premiums are only for Female lives			
JOY - Give & Get for 2 Adults			
Benefits	Description	3 lacs	5 lacs
Health cover	Premium of 3 year Health plan	15585	21029
Maternity Cover	Maternity Sum Insured	35000	50000
Baby Cover	New born baby expenses	15000	15000
Tax benefit	Benefit for a 30% tax bracket	7500	7500
Cord cell discount	Discount at Cryo save	13000	13000
Pre natal care	50% discount on an average of 10000 expenses during Pregnancy	5000	5000
Other Tests	25% discounts on Rs 5000 Spending	1250	1250
Total Benefits		92335	112779
Cost for 3 years		56254	75864
Total savings		36081	36915

* Tax Benefit is calculated @30%