



**DID YOU KNOW?**

**1 IN 250 INDIANS SUCCUMB  
TO HEART ATTACKS EVERY YEAR**



**DID YOU KNOW?**

**A WOMAN DIES OF CERVICAL  
CANCER EVERY 8 MINUTES IN INDIA**

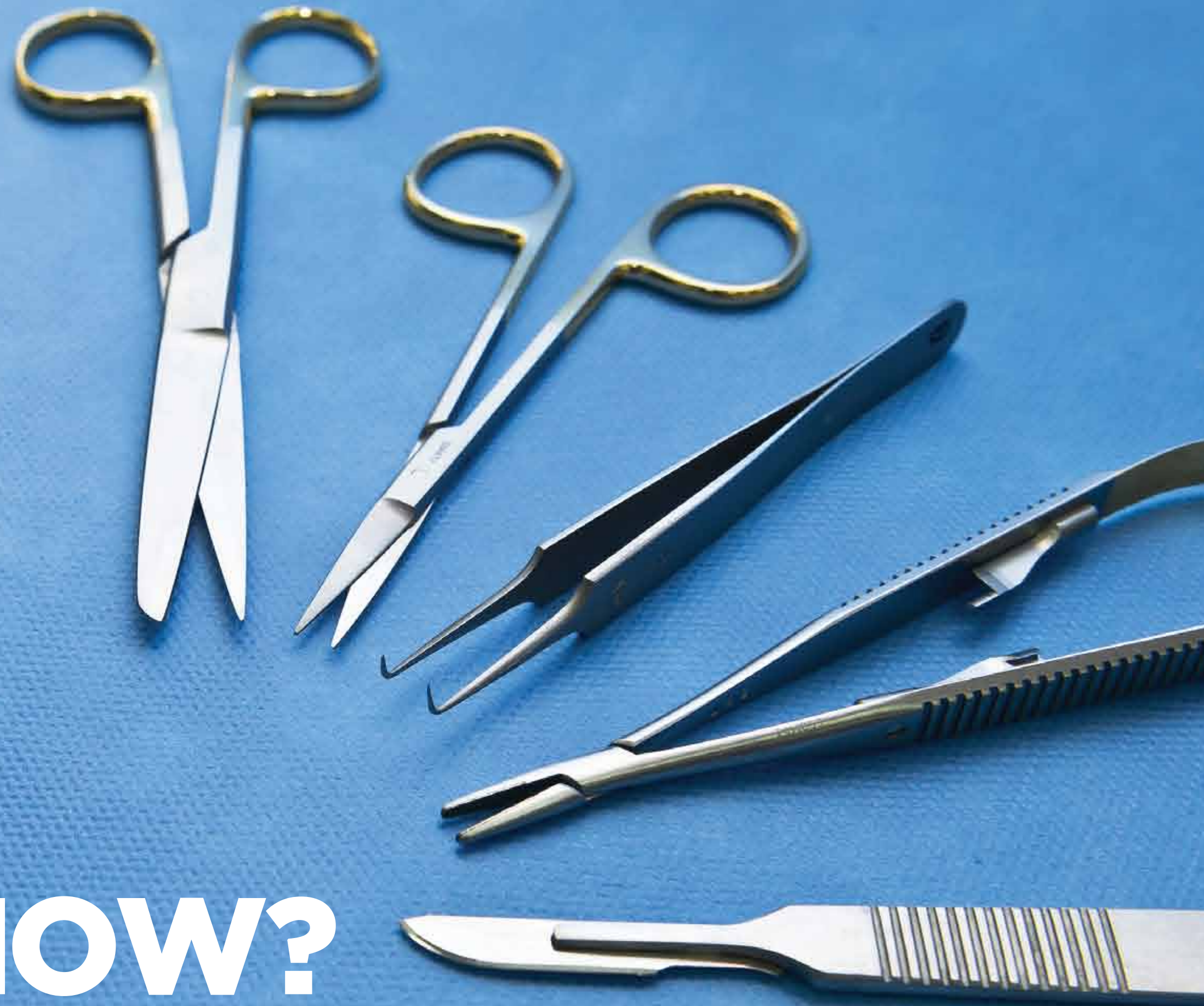




# **DID YOU KNOW?**

**INDIA'S YOUNGER GENERATION IS  
AT A GREATER RISK OF SUFFERING  
SERIOUS HEART AILMENTS**





**DID YOU KNOW?**

**500%**

**INCREASE IN TOTAL NUMBER OF SURGERIES  
PERFORMED OVER THE LAST 5 YEARS**



**DID YOU KNOW?**

**1 Lakh**

**KNEE REPLACEMENT SURGERIES  
PERFORMED IN INDIA ANNUALLY**





**DID YOU KNOW?**

**₹ 1.6 Lakhs**

**AVERAGE SEVERITY OF THE  
TOP 10 SURGICAL CLAIMS**





**DID YOU KNOW?**

**Heart Surgeries**

**ACCOUNT FOR THE MAXIMUM  
NUMBER OF HIGHEST SEVERITY CLAIMS**

# TREATMENT COSTS ARE ON THE RISE!





<b>PROCEDURE</b>	<b>COST OF TREATMENT ( In ` )</b>
<b>CARDIAC</b>	
Angioplasty	190,500- 412,750
Bypass Surgery (CABG)	190,500 – 603,250
Heart Valve Replacement	381,000 – 762,000
Heart Transplant	14,60,500- 25,40,000
<b>CANCER</b>	
Chemotherapy (per cycle)	63,500 – 190,500
Breast Cancer Surgery	190,500 – 425,450
Radiation Therapy	317,500 – 476,250
<b>OTHER CRITICAL ILLNESSES AND SURGERIES</b>	
Kidney Transplant	317,500 – 13,97,000
Liver Transplant	25,40,000- 35,56,000
Lung Transplant	13,97,000- 15,87,500
Knee Replacement	222,250- 539,750
Cataract Surgery	50,800- 127,000

\* Source: [www.Indianhealthcaretourism.com](http://www.Indianhealthcaretourism.com)





# **WHAT DOES A REGULAR CRITICAL ILLNESS POLICY PAY ?**

**ONLY A FIXED LUMP-SUM AMOUNT, THAT TOO  
WHEN THE CRITICAL ILLNESS REACHES A  
CERTAIN SEVERITY !**



**OH...AND THE POLICY IS**

**TERMINATED**



**WHAT ABOUT ...**

**THE ACTUAL COST OF  
TREATMENT?**

**THE ALARMING MEDICAL  
INFLATION?**





**WHAT ABOUT ...**

**THE COVERAGE FOR  
SUBSEQUENT COMPLICATIONS ?**

**THE RENEWAL OF YOUR HEALTH  
INSURANCE?**





**INTRODUCING . . .**



# Super Mediclaime



A first of its kind  
**INDEMNITY** product  
for critical illnesses  
and surgeries





## **CANCER MEDICLAIM**

Covers all types of cancers, including early stage cancers, carcinoma in-situ etc.



## **HEART MEDICLAIM**

Covers 16 critical conditions of the heart, including angioplasty, heart attack, bypass surgeries etc.

# **VARIANTS**



## **CRITICAL MEDICLAIM**

Covers 32 critical illnesses, including cancer, heart attack, organ transplant, paralysis etc.



## **OPERATION MEDICLAIM**

Covers all types of surgeries.

# KEY HIGHLIGHTS



**Preventive  
Health  
Check-up**



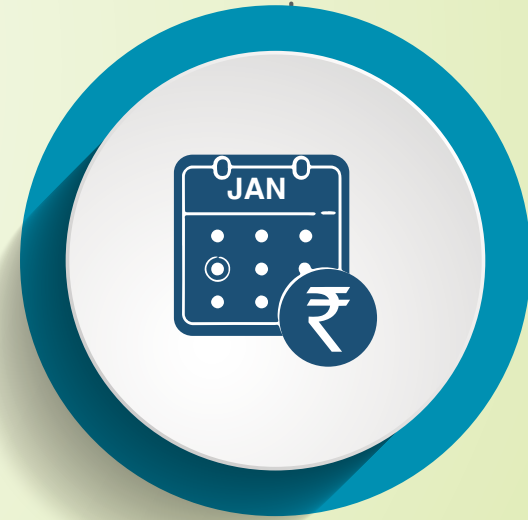
**OPD  
Expenses**



**Psychiatric  
Counselling**



**Lifelong  
Renewability**



**Easy EMIs**



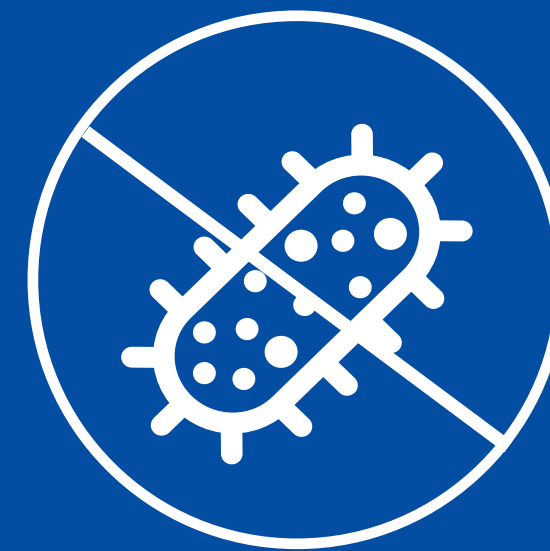
# Super Mediclaim



**COST EFFECTIVE**



**LIFE LONG  
COMPANION**



**COVER AGAINST  
DISEASE RELAPSES**

# PLAN DETAILS - SUPER MEDICLAIM

SUM INSURED	CRITICAL MEDICLAIM	CANCER MEDICLAIM	HEART MEDICLAIM	OPERATION MEDICLAIM
Sum Insured	10 Lakh   25 Lakh   50 Lakh   1 Crore   2 Crore			
Entry Age – Minimum	Child: 91 days to 4 years with at least 1 member of age 18 years or above is covered or; 5 years on Individual basis ; Adult: 18 years and above			
Entry Age – Maximum	50 Years			
Cover Type	Individual : Maximum up to 6 Persons			
Pre-policy Issuance Medical Check up	No Medicals*			
Tenure	1/2/3 Years			
Premium Payment Mode*	Single/Monthly/Quarterly			

\* Monthly and Quarterly Payment options available on 2 Year and 3 Year Tenures



# PLAN DETAILS – SUPER MEDICLAIM

SUM INSURED	CRITICAL MEDICLAIM	CANCER MEDICLAIM	HEART MEDICLAIM	OPERATION MEDICLAIM
In-Patient Hospitalization	Up to Sum Insured			
Day Care Treatment	Up to Sum Insured			
Pre Hospitalization & Post-Hospitalization	30 days/60 days			
Chemotherapy & Radiotherapy Cover	Up to Sum Insured		Not Available	
Dialysis Cover	Up to Sum Insured	Not Available		
Ambulance Cover	Up to Rs. 3000 per hospitalization			
Organ Donor Cover	Up to SI or 15 Lakhs whichever is lower			
Alternative Treatments	Up to 25% Sum Insured			Not Available
Second Opinion	Once per covered condition per policy year			

# PLAN DETAILS – SUPER MEDICLAIM

SUM INSURED	CRITICAL MEDICLAIM	CANCER MEDICLAIM	HEART MEDICLAIM	OPERATION MEDICLAIM
Annual Health Check-up	Annually from 2nd Policy Year			
No Claim Bonus	50%   25%   25% increase/decrease for 1st   2nd   3rd Years			
Quick Recovery Counselling	Up to Rs. 1000/- per session; Maximum 8 sessions			
Doctor On Call	Available			
Global Coverage	Available for Sum Insured >= 1 Crore Limited to In-patient Care and Day care treatment with a Co-payment of 10% per claim			
OPD Expenses	1% of Sum Insured; Max. up to 25000/-			Not Available
International Second Opinion	Once per covered condition per policy year (50 Lac and above sum insured)			
Air Ambulance	Up to Rs. 5 Lakhs (50 Lac and above sum insured)			



# PLAN DETAILS - SUPER MEDICLAIM

	<b>CRITICAL MEDICLAIM</b>	<b>CANCER MEDICLAIM</b>	<b>HEART MEDICLAIM</b>	<b>OPERATION MEDICLAIM</b>
<b>Room Rent Eligibility</b>	Single Pvt. Room (Sum Insured - 10 Lakh) All Categories (Sum Insured > = 25 Lakh)			
<b>ICU Charges</b>	No Limit			
<b>Initial Waiting Period</b>	90 days			
<b>Specific ailment Waiting Period</b>	Not Applicable			24 Months
<b>PED Waiting Period</b>	4 Years			

# CONDITIONS COVERED

## 32 CRITICAL ILLNESSES COVERED

Cancer	Implantation of Pacemaker of Heart
Angioplasty	Implantable Cardioverter Defibrillator
Pulmonary Thromboembolism	Multiple Sclerosis
Primary Pulmonary Hypertension	End Stage Renal Failure
Infective Endocarditis	Benign Brain Tumor
Heart/Organ Transplant	Parkinson's Disease
Heart Valve Repair/Replacement	Alzheimer's Disease
Surgery of Aorta	End Stage Liver Disease
Cardiomyopathy	Motor Neurone Disorder
Surgery for Cardiac Arrhythmia	End Stage Lung Disease
Balloon valvotomy/Valvuloplasty	Bacterial Meningitis
Coronary Artery Bypass Surgery	Aplastic Anaemia
Carotid Artery Surgery	Blindness
Pericardectomy	Stroke
Ventricular Assists/Total Artificial Hearts	Paralysis
Myocardial infarction	Major Burns



# CONDITIONS COVERED

## 16 CARDIAC CONDITIONS COVERED

Angioplasty	Balloon valvotomy/Valvuloplasty
Pulmonary Thromboembolism	Coronary Artery Bypass Surgery
Primary Pulmonary Hypertension	Carotid Artery Surgery
Infective Endocarditis	Pericardectomy
Heart Valve Repair/Replacement	Ventricular Assists/Total Artificial Hearts
Surgery of Aorta	Myocardial Infarction
Cardiomyopathy	Implantation of Pacemaker of Heart
Surgery for Cardiac Arrhythmia	Implantable Cardioverter Defibrillator
All Types of Cancers as per definition (Appendix – I) including breast cancer, skin cancer, carcinoma in-situ, early stage cancers are covered	
All surgeries as per definition (Appendix – II) are covered	

# PREMIUM TABLE

<b>CRITICAL MEDICLAIM</b>						
	<b>TENURE 1 YEAR</b>			<b>TENURE 3 YEARS</b>		
<b>Age/Sl</b>	<b>2,500,000</b>	<b>5,000,000</b>	<b>10,000,000</b>	<b>2,500,000</b>	<b>5,000,000</b>	<b>10,000,000</b>
<b>41 – 45 years</b>	<b>7,357</b>	<b>10,383</b>	<b>22,241</b>	<b>19,865</b>	<b>28,034</b>	<b>60,050</b>
<b>46 – 50 years</b>	<b>12,811</b>	<b>17,261</b>	<b>39,383</b>	<b>34,589</b>	<b>46,604</b>	<b>106,334</b>
<b>CANCER MEDICLAIM</b>						
	<b>TENURE 1 YEAR</b>			<b>TENURE 3 YEARS</b>		
<b>Age/Sl</b>	<b>2,500,000</b>	<b>5,000,000</b>	<b>10,000,000</b>	<b>2,500,000</b>	<b>5,000,000</b>	<b>10,000,000</b>
<b>41 – 45 years</b>	<b>3,858</b>	<b>5,780</b>	<b>12,699</b>	<b>10,417</b>	<b>15,606</b>	<b>34,288</b>
<b>46 – 50 years</b>	<b>5,725</b>	<b>7,975</b>	<b>19,068</b>	<b>15,457</b>	<b>21,533</b>	<b>51,483</b>
<b>HEART MEDICLAIM</b>						
	<b>TENURE 1 YEAR</b>			<b>TENURE 3 YEARS</b>		
<b>Age/Sl</b>	<b>2,500,000</b>	<b>5,000,000</b>	<b>10,000,000</b>	<b>2,500,000</b>	<b>5,000,000</b>	<b>10,000,000</b>
<b>41 – 45 years</b>	<b>5,963</b>	<b>8,270</b>	<b>19,677</b>	<b>16,099</b>	<b>22,330</b>	<b>53,128</b>
<b>46 – 50 years</b>	<b>8,611</b>	<b>11,393</b>	<b>27,765</b>	<b>23,249</b>	<b>30,762</b>	<b>74,966</b>
<b>OPERATIONAL MEDICLAIM</b>						
	<b>TENURE 1 YEAR</b>			<b>TENURE 3 YEARS</b>		
<b>Age/Sl</b>	<b>2,500,000</b>	<b>5,000,000</b>	<b>10,000,000</b>	<b>2,500,000</b>	<b>5,000,000</b>	<b>10,000,000</b>
<b>41 – 45 years</b>	<b>13,521</b>	<b>18,452</b>	<b>39,401</b>	<b>36,507</b>	<b>49,821</b>	<b>106,382</b>
<b>46 – 50 years</b>	<b>16,060</b>	<b>21,700</b>	<b>46,819</b>	<b>43,362</b>	<b>58,591</b>	<b>126,412</b>

\* Individual premium inclusive of GST - Single payment frequency



**THANK YOU**

## **SOURCES:**

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# APPENDIX - I

## CANCER

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy and confirmed by a pathologist.

## THE TERM CANCER INCLUDES

leukemia, lymphoma, and sarcoma.

Tumors showing the malignant changes of carcinoma in situ and tumours which are histologically described as pre-malignant or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3

## THE FOLLOWING ARE EXCLUDED:

Benign lesions

All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0;

Papillary micro - carcinoma of the thyroid less than 1 cm in diameter;

Microcarcinoma of the bladder;

All tumours in the presence of HIV infection.



# APPENDIX - II

## **SURGERY/SURGICAL PROCEDURE:**

**Means manual and/or operative procedure(s) required for treatment of an Illness or Injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering or prolongation of life, performed in a Hospital or a Day Care Centre by a Medical Practitioner.**

## **FOLLOWING WILL BE EXCLUDED:**

**All OPD based procedures not requiring day care/hospitalization**

**Any Surgery done for diagnostic/investigative purpose except in case of Pre and Post Hospitalization**

