

## MEDI+CLAIM GUIDELINE 2012

**All the Applicant and Marketing Personals are requested to strictly note and follow the below mentioned Rules while submitting their Medi+claim Files to the nearest Pancard Office.**

- A)**
1. Pancard Clubs Ltd. is in Time Share Business; it offers the Medi+claim benefits to their Applicant (Free of Cost) as a matter of Promotional Activities; The Company does not charge any premium to its Applicants till the Room Night periods get over.
  2. Every year the Medi+claim policy gets changed with reputed Insurance Companies hence every year Rules and Regulation can be changed which is binding upon the Applicants.
  3. The Onus of Sanctioning / Rejection based on your Medi+claim file totally lies with the Insurance Company hence Pancard Management has no say in the sanctioning / rejection of Medi+claim File.
  4. Medi+claim coverage will start after 30 Days from the Medi+claim Commencement Date Printed on Pancard Clubs Room Night Entitlement Certificate.
  5. Medi+claim File submitted after 30 days from the Date of Discharge will not be accepted by Insurance Company and hence rejection letter will not be issued for the same.
  6. Intimation should be sent within 48 Hours from the time of Admission to the Hospital, If the Applicant fails to sent to Intimation the Medi+claim File will be rejected by the Insurance Company.
- B) Kindly note that following diseases will not be covered under the Medi+claim Policy by the Insurance Company hence files of such Disease will not be accepted at any Pancard Office:**
1. Headache
  2. Loose Motion
  3. Vomiting
  4. Cold and Normal Fever
  5. Sprains in Leg or Hand
  6. No Medi+claim will be given for OPD Treatment.
  7. Diseases caused due to excess usage of Alcohol, Tobacco, Smoking or any Other Intoxicants.
  8. Adventure sports related injury (For ex Dahi handi, Motorcycle, Car race, Leaning on the doors of Local train, Mountaineering, Self Inflicted Injury).
- C) Reason for rejection of Medi+claim Files by Insurance Company.**
1. Intimation to be faxed within 2 days from the Date of Admission to the Hospital is compulsory. (Fax No.: 022-66622770/66622712)
  2. Treatment taken in Black Listed Hospital (Anne "A") will be rejected by Insurance Company. To avoid this kindly purchase Black Listed Book at any Pancard Office Rs.5/-. Kindly purchase Intimation Form.
  3. If concern Hospital / Nursing Home is not Authorized by Local Govt. Body.
  4. Few Operations and Diseases are payable only after 2 and 4 years from the date of membership. (Refer for Medi+claim guideline 2012)
  5. Claim Requirements submitted after 15 days will be rejected (Disease related Hospital Papers required by Insurance Company)
- D) Co-Pay 20% :-** If the Applicant takes treatment in any Hospital ( other than Black Listed Hospital ) then 20% Amount will be deducted (Co-Pay 20%). Other then the 40 Disease highlighted in the Guideline 2012 for the remaining Disease 20% Co-Pay will be applicable.

1. Physiotherapy Charges-per session only: Subject to treating Doctor advice note	Rs.100/-
2. Chemotherapy (Per session cost) - Upto 5 session	Rs.3,000/-
3. Dialysis (Per session cost) - Upto 5 session	Rs.3,000/-
4. Radiotherapy (Per session cost) - Upto 5 session	Rs.3,000/-
5. Accident:- a) If Police Complaint Registered -Amount will be sanction up to Sum Insured incase of Surgery b) If Police Complaint NOT Registered – Upto	Rs.5,000/-
6. Fever – Typhoid, Malaria, Dengue, ChikunGunya, Viral Fever –	Rs.5,000/-
7. Fracture –	Rs.5,000/-
8. Gastrointestinal Disorder –	Rs.5,000/-
9. Hydrocele Surgery -	Rs.5,000/-
10. Upper Respiratory tract Infection:	Rs.5,000/-
11. Urinary Tract Infection -	Rs.5,000/-
12. Ear, Nose and Throat (ENT) Surgery – (Including Tonsillectomy & Tympanoplassty)	Rs.7,000/-
13. Hypertension & Diabetes:	Rs.7,000/-
14. Kidney Stone / Lithotripsy – If it is Medical Management then the sanctioned amount	Rs.7,000/-
15. Haemorrhoidectomy –	Rs.8,000/-
16. Fissurectomy –	Rs.9,000/-
17. Septoplasty –	Rs.9,000/-

**Kindly purchase Black Listed Hospital List / Intimation Form / Panel Hospital List**

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18. Abscess – (Incision & Drainage)	Rs.10,000/-
19. Arthroscopy –	Rs.10,000/-
20. Cataract – With Imported Foldable Lens –	Rs.10,000/-
21. Fistulectomy –	Rs.10,000/-
22. Lower Respiratory tract Infection:	Rs.10,000/-
23. Orthopedic Surgery (Other than Joint Replacement Surgery) -	Rs.10,000/-
24. Angiography –	Rs.12,000/-
25. Kidney Stone / Lithotripsy – Surgery	Rs.13,000/-
26. Appendicectomy –	Rs.16,000/-
27. Hernia-Inguinal –	Rs.16,000/-
28. Cheolesystectomy –	Rs.18,000/-
29. Exploratory Laprotomy –	Rs.18,000/-
30. Prostate –	Rs.18,000/-
31. TURP –	Rs.18,000/-
32. Breast Surgery -	Rs.20,000/-
33. Hernia-Ventral / Incisional –	Rs.20,000/-
34. Strokes CVA:	Rs.20,000/-
35. Thyroidectomy -	Rs.20,000/-
36. Hysterectomy –	Rs.22,000/-
37. PID / Disectomy –	Rs.31,000/-
38. Mastectomy (Radical) –	Rs.36,000/-
39. CABG / PTCA / Heart Valve Surgery (Including Cost of Stent / Valve) -	Rs.50,000/-
40. Joint Replacement Surgery (Including Cost of Prosthesis) - per joint	Rs.50,000/-
41. Surgical Management: In cases of major operations like TKR (Total Knee Replacement) PTCA (Bypass Surgeries) the sanction amount should not exceed 50% of the Claim Amount-	20% Co-Pay applicable

**E) Time limit of 24 hours will not be applicable for following surgeries / procedure.**

Anti Rabies Vaccination, Appendectomy, Coronary – Angiography, Dental Surgery following on Accident – Police Complaints must, Dilatation and Curettage, Eye Surgery, Haemo Dialysis, Hydrocele, Chemotherapy, Radiotherapy.

**F) From the time of inception of the cover, the Policy will not cover the following Diseases / Ailments / Conditions for the duration shown below:**

**TWO YEARS - Waiting Period from Inception of Insurance Cover:**

Any Skin disorder, All Internal and External benign Tumors, Cysts, Polyps of any kind including benign Breast Lumps, Benign Ear, Nose, Throat Disorders, Benign Prostate Hypertrophy, Cataract and Age related Eye Ailments, Diabetes Mellitus, Gastric / Duodenal Ulcer, Gout / Rheumatism, Hernia of all types, Hydrocele, Hypertension, Hysterectomy for Menorrhagia / Fibromyoma, Myomectomy and Prolapse of Uterus, Non infective Arthritis, Piles, Fissure and and Fistula in Anus, Pilonidal Sinus Sinusitis and related disorders, Prolapse Inter Vertebral discunless arising from Accident, Stone in Gall Bladder and Bile Duct, Stone in Urinary Systems, Unknown Congenitalinternal Diseases / Defects, Varicose Veins and Varicose Ulcers,

**FOUR YEARS - Waiting Period from Inception of Insurance Cover: Age related Osteoarthritis and Osteoporosis, Joint replacement due to Degenerative Conditions.**

**G) All the above mentioned Rules are fully binding upon the Old and New Applicants.**

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