

<b>SecureNow</b>	<b>National Foundation for India</b>	
	<b>Group Health Insurance</b>	
<b>Benefits</b>	<b>Coverages</b>	
<b>Per Employee Premium</b>	<b>5200</b>	
Number of Employees		<b>1025</b>
Number of dependent	0	0
Number of Lives	0	1025
<b>T &amp; C</b>	<b>T &amp; C</b>	
<b>FAMILY DEFINITION</b>	Self Only	Self Only
<b>AGE BAND</b>	18 - 70 years	18 - 70 years
<b>SUM INSURED</b>	-	3 Lacs
<b>1ST / 2ND YEAR EXCLUSION CLAUSE</b>	Waived for all	Waived for all
<b>1ST 30 DAYS EXCLUSION CLAUSE</b>	Waived for all	Waived for all
<b>PRE-EXISTING DISEASE</b>	Covered for all	Waived for all
<b>MATERNITY BENEFITS - LIMITS AND COVERAGES</b>	Covered	Covered, Rs. 25,000 for Normal and Rs 25,000 for LSCS. Maternity claim is covered only for birth of first two children.
<b>PRE &amp; POST NATAL EXPENSES</b>	NA	Available, within maternity limits
<b>9 MONTHS WAITING PERIOD FOR MATERNITY</b>	NA	Waived for all
<b>NEW BORN BABY COVERAGE FROM DAY 1</b>	NA	NA
<b>CO-PAY</b>	NA	NA
<b>DISEASE WISE CAPPING</b>	NA	Cataract (Per Eye), Appendix, hernia, Piles, Hydrocele restricted to 24,000 Gall Bladder restricted to 50,000 Hyserectomy, Kidney stones restricted to 30,000, Joint replacement restricted to Rs.90,000
<b>ROOM RENT OR ROOM TYPE RESTRICTION</b>	1% of SI for Normal & 2% of SI for ICU	1% of SI for normal & 2% of SI for ICU
<b>CORPORATE BUFFER</b>	NA	NA
<b>DAY CARE PROCEDURES</b>	Any day care procedure covered with / without pre-auth in network or non-network hospital	Any day care procedure covered with / without pre-auth in network or non-network hospital
	Any new medical procedures or drugs that replace less than 24 hour hospitalization to be included as Day Care Procedure	Any new medical procedures or drugs that replace less than 24 hour hospitalization to be included as Day Care Procedure
<b>AMBULANCE CHARGES</b>	INR 1000	Rs 1000/- per hospitalization

Standard Benefits		
PRE AND POST HOSPITALIZATION COVERAGE	30 days pre-hospitalization and 60 Days post-hospitalization respectively.	30 days pre-hospitalization and 60 days post-hospitalization respectively.
DEPENDENT INCLUSION IN THE POLICY	NA	NA
ADDITION/DELECTION	Declaration of employees/ dependents to be made within 30 days from the date of joining with sufficient fund available in CD Account Add - Del. Of Lives Premium to be charged on Pro-Rata Basis for Addition/Deletion endorsement.	Declaration of employees/ dependents to be made within 30 days from the date of joining with sufficient fund available in CD Account Add - Del. Of Lives Premium to be charged on Pro-Rata Basis for Addition/Deletion endorsement.
CLAIMS INTIMATION	Within 7 days	Within 7 days
RE-IMBURSEMENT CLAIMS REPORTING / SUBMITTING PERIOD	Claim must be filed within 30 days from the date of completion of treatment	Within 30 days from the date of discharge
HOSPITALIZATION / INJURY ARISING OUT TERRORISM		Covered for all
Claim for lasik treatment		if power of eye is above +/- 7.5, is payable
50% co-pay For cyberknife treatment/Robotic Surgery		Covered
CONGENITAL INTERNAL / DEFECTS/ANOMALIES DISEASE		Covered
TPA In-House or External to be included	TBA	TBA

**EXCLUSIVE OFFERINGS: HEALTH SERVICE PACKAGES FROM SECURENOW**

Mobile Application <b>(The SecureNow App)</b>	Cashless eCards, Reimbursement eClaims, Track status
Web Portal for HR <b>(Client Dashboard)</b>	Access all policy details:List of active employees, Advance Balance with insurer, Claims filed
Dedicated Relationship Manager	Yes
Dedicated claims and endorsement team	Yes
Dedicated Email ID and contact for queries	support@securenow.in; 9696683999 / 9910913339

**SecureNow is an insurance broker (vide license number 425) licensed by IRDAI. Every licensed broker has to maintain a minimum paid-up capital of INR 75 lakhs. Some corporate highlights:**

- \* Over 30,000+ Clients
- \* Employee Strenth of 150+
- \* Clients across 200+ cities

