Terms and Conditions of GHIP SUPER TOP UP (STU) 26-27

INSURER	**THE ORIENTAL INSURANCE COMPANY LIMITED**
Family Size - Max	**Self + Spouse**
Sum Insured	**Total 10 Lakh for both individual as well as floater (Together)**
Maximum age	**No Age Limit.**
Policy period	**08 Sep 2026 to 07 Sep 2027**
Eligibility	**Existing GHIP Members plus AILREA**
	Members not covered under AILREA Base policy (GHIP) but who have a Mediclaim policy of another company or opt for self-funding of sum deductible, can take Super top up (STU)policy
Co-pay on STU for existing members who continued their GHIP policy from 2025-26	**Nil**
Co-pay for new members who have joined GHIP OR STU from this year 2026-27	**15% on all STU claims**
Sum Deductible	**5 L/ 7.5 L/10L as selected by member for base policy or as selected by non GHIP member as sum deductible. STU POLICY may be used ONLY after deductible amount is fully exhausted during the policy year**
Pre-existing Diseases Cover	**Covered**
Cashless Facility	**Cashless facility available at Insurer network hospitals.**
	For GHIP members cashless facility will be seamless as STU is an add on policy with the same insurer viz ORIENTAL For NON GHIP members liaison will be required (preferably in advance) with our TPA HII. Original documents

	or those attested by another insurance co will be required as proof of eligibility to use AILREA STU Member will have to provide the required Documentation
Non 24 Hours Hospitalization	All treatments which require less than 24 hours hospitalization due to technological advancements
Day Care Procedures	Covered as per day care list
1, 2, 3, 4year exclusion for Special Diseases	Waived off
30-day Waiting Period	Waived off
Terrorism Cover	Yes
Capping on Room rent + Nursing Charges per Day for Normal and ICU	1% for Normal Room and 2% for ICU hospitalization Proportionate clause All benefits as an inpatient in a hospital attached to Room will be restricted to the Room which falls within the room rent limits allowed. The Enhance difference in expenses due to opting rooms with higher room rent than what has been allowed will be borne by the insured only excluding cost of pharmacy, consumable implants, medical devices and diagnostics medically prescribed by treating doctor under the policy. Wherever the room rent base tariff for the other expenses is not available, the payment would be done in same proportion as per the entitlement of room rent under the policy.

Diseases/ ailment capping	**Except for IRDA limits set for Special Conditions and Additional Covers as listed below, No disease wise capping applicable.**
Pre- hospitalization Expenses	**30 days**
Post- hospitalization Expenses	**60 days**
Internal Congenital Disease or defects	**Congenital Internal diseases are covered under policy**
Domiciliary Hospitalization	**Not Applicable**
AYUSH treatment	**AYUSH treatment will be covered under policy subject to treatment in** **government registered hospitals**
Ambulance Charges	**Upto Rs.5,000/-per event subject to overall admissibility of the claim. Dr's prescription is compulsory for Ambulance charges claim**
Special Conditions	**Cochlear Implant / Bionic Ear, Circumcision, Laser surgery for vision correction, Botox injection for treatment other than for cosmetic use is covered. For Eye Surgery-Surgery for eyesight correction, if the number is** **+7/-7 is covered.** **Cyber knife surgery restricted to reasonable charges max. up to 50% of SI Immunotherapy-Monoclonal Antibody to be given as injection - Up to 20% of Sum Insured subject to a maximum of Rs.2 Lacs per policy period per**

	family. Lucentis, Avestin, macugen, accentrix, remicade and similar such medicines which can be administered in OPD are paid.
Adjuvant Therapies	**All Adjuvant therapies will be covered under the STU policy subject to conditions below:**
Additional Covers	1. Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU) - Up to 20% of Sum Insured subject to a maximum of Rs.2 Lacs per policy period for claims involving Uterine Artery Embolization & HIFU 2. Balloon Sinuplasty - Up to 10% of Sum Insured subject to a maximum of Rs.1 Lac per policy period for claims involving Balloon Sinuplasty 3. Deep Brain Stimulation - Up to 70% of Sum Insured per policy period for claims involving Deep Brain Stimulation 4. Oral Chemotherapy - Up to 20% of Sum Insured subject to a maximum of Rs.2 Lacs per policy period for claims involving Oral Chemotherapy 5. Immunotherapy-Monoclonal Antibody to be given as injection - Up to 20% of Sum Insured subject to a maximum of Rs.2 Lacs per policy period 6. Intra vitreal Injections - Up to 10% of Sum Insured subject to a maximum of Rs. 1 Lac per policy period 7. Robotic Surgeries (Including Robotic Assisted Surgeries) - A .Up to 75% of Sum Insured per policy period for claims involving Robotic Surgeries for (i) the treatment of any disease involving Central Nervous System

irrespective of aetiology; (ii) Malignancies

8. **Up to 50% of Sum Insured per policy period for claims involving Robotic Surgeries for other diseases**
9. **Stereotactic Radio Surgeries - Up to 50% of Sum Insured per policy period for claims involving Stereotactic Radio Surgeries**
10. **Bronchial Thermoplasty - Up to 30% of Sum Insured subject to a maximum of Rs.3 Lacs per policy period for claims involving Bronchial Thermoplasty.**
11. **Vaporisation of the Prostate (Green laser treatment for holmium laser treatment) - Up to 30% of Sum Insured subject to a maximum of Rs.2 Lacs per policy period.**
12. **Intra Operative Neuro Monitoring (IONM) - Up to 15% of Sum Insured per policy period for claims involving Intra Operative Neuro Monitoring subject to a maximum of Rs. 1 Lac per policy period.**
13. **Stem Cell Therapy: Hematopoietic Stem Cells for bone marrow transplant for hematological conditions to be covered only - No additional sub-limit**

Claim Intimation and Submission

Claim needs to be intimated within 15 days from date of admission and documents need to be submitted within 60 days from date of discharge.

For GHIP members STU is an add on policy with the same insurer hence documentation will be available with our TPA HII. For NON GHIP members, original documents or photocopies attested by another insurance co along with original claim settlement letter will be required as proof to check AILREA STU claim eligibility.

It will be the member's responsibility to provide all the proper required documents

TPA

Health India Insurance TPA Ltd (HIITPA)