

Terms and Conditions of GHIP SUPER TOP UP (STU) 25-26	
<b>INSURER</b>	<b>THE ORIENTAL INSURANCE COMPANY LIMITED</b>
<b>Family Size - Max</b>	<b>Self + Spouse</b>
<b>Sum Insured</b>	<b>Total 10 Lakh for both individual as well as floater (Together)</b>
<b>Maximum age</b>	<b>No Age Limit.</b>
<b>Policy period</b>	<b>08 Sep 2025 to 07 Sep 2026</b>
<b>Eligibility</b>	<b>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</b>
<b>Co-pay on STU for existing members who continued their GHIP policy from 2024-25</b>	<b>Nil</b>
<b>Co-pay for new members who have joined GHIP OR STU from this year 2025-26</b>	<b>15% on all STU claims</b>
<b>Sum Deductible</b>	<b>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</b>
<b>Pre-existing Diseases Cover</b>	<b>Covered</b>
<b>Cashless Facility</b>	<b>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 HIL. 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</b>

<b>Non 24 Hours Hospitalization</b>	<b>All treatments which require less than 24 hours hospitalization due to technological advancements</b>
<b>Day Care Procedures</b>	<b>Covered as per day care list</b>
<b>1,2,3,4year exclusion for Special Diseases</b>	<b>Waived off</b>
<b>30-day Waiting Period</b>	<b>Waived off</b>
<b>Terrorism Cover</b>	<b>Yes</b>
<b>Capping on Room rent + Nursing Charges per Day for Normal and ICU</b>	<b>1% for Normal Room and 2% for ICU hospitalization</b>
<b>Diseases/ ailment capping</b>	<b>Except for IRDA limits set for Special Conditions and Additional Covers as listed below, No disease wise capping applicable.</b>
<b>Pre-hospitalization Expenses</b>	<b>30 days</b>
<b>Post-hospitalization Expenses</b>	<b>60 days</b>
<b>Internal Congenital Disease or defects</b>	<b>Congenital Internal diseases are covered under policy</b>
<b>Domiciliary Hospitalization</b>	<b>Not Applicable</b>
<b>AYUSH treatment</b>	<b>AYUSH treatment will be covered under policy subject to treatment in government registered hospitals</b>
<b>Ambulance Charges</b>	<b>Up to Rs. 5,000/- per policy period subject to overall admissibility of the claim. A Doctor's prescription is compulsory for an Ambulance claim.</b>
<b>Special Conditions</b>	<b>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.</b>

	<p>Cyber knife surgery restricted to reasonable charges max. up to 50% of SI</p> <p>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.</p> <p>Lucentis, Avestin, macugen, accentrix, remicade and similar such medicines which can be administered in OPD are paid.</p>
<b>Adjuvant Therapies</b>	<p>All Adjuvant therapies will be covered under the STU policy subject to conditions below:</p>
<b>Additional Covers</b>	<p>1. Uterine Artery Embolization &amp; 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 &amp; HIFU</p> <p>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</p> <p>3. Deep Brain Stimulation - Up to 70% of Sum Insured per policy period for claims involving Deep Brain Stimulation</p> <p>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</p> <p>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</p> <p>6. Intra vitreal Injections - Up to 10% of Sum Insured subject to a maximum of Rs. 1 Lac per policy period</p> <p>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</p> <p>7B. Up to 50% of Sum Insured per policy period for claims involving Robotic Surgeries for other diseases</p>

	<p>8. Stereotactic Radio Surgeries - Up to 50% of Sum Insured per policy period for claims involving Stereotactic Radio Surgeries</p>
	<p>9. Bronchial Thermoplasty - Up to 30% of Sum Insured subject to a maximum of Rs.3 Lacs per policy period for claims involving Bronchial Thermoplasty.</p>
	<p>10. 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.</p>
	<p>11. 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.</p>
	<p>12. Stem Cell Therapy: Hematopoietic Stem Cells for bone marrow transplant for hematological conditions to be covered only - No additional sub-limit</p>
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<p><b>TPA</b></p>	<p>Health India Insurance TPA Ltd (HIITPA)</p>