

SL No.	TERMS & CONDITIONS OF RSPEA
1.	Family floater Sum Assured – Rs. 5 Lakhs
2.	<p>The GMC to cover self, spouse, 2 children and 2 parents/parent's - in-law.</p> <p>a) In case of more than 2 children, any six member of a family to be considered with maximum two senior citizen.</p> <p>b) Age limit for dependant children is up to 25 yrs, However there will be no age limit for unmarried dependant daughter.</p> <p>c) Maximum age limit of parent/parent's-in-law up to 90 yrs.</p>
3.	Risk to be covered from day one i.e. waiver of exclusion clause 4.1, 4.2, & 4.3 FLEXI FLOATER GROUP MEDICLAIM POLICY.
4.	All day care procedures to be covered & details to be given
5.	Maternity Benefit – Normal 35K and Cesarean – 50k
6.	The actual Ambulance cost or Rs. 5000/- per claim whichever is lower.
7.	Ceiling of cabin rate @1% of sum insured and ICU @ 2% of sum insured.
8.	Disease wise capping : Cataract-26k/eye and knee/joint replacement Rs. 2 Lakh/per claim per each joint replacement.
9.	New members to be accommodate within one month of the policy with full premium payment.
10.	Co-pay max 10% for parents/parent's-in-law
11.	Pre-hospitalization 30 days and post hospitalization 60 days.
12.	The coverage of the policy will be for one year of all members irrespective of his service and life condition.
13.	Cashless treatment will be in all network hospitals of Insurance Co. and reimbursement will be done in all the registered hospital throughout India.
14.	Name of TPA if any.
15.	Dependants of existing employee will be added only in case of marriage of employee and in case of child birth.
16.	Settlement of claim will be actual irrespective of ICR
17.	All the terms and conditions as per Flexi Floater GMC policy