

GROUP HEALTH INSURANCE FOR PARENTS and /or PARENTS-IN-LAW OF MANAGERS (& ASSOCIATES)

This feature is being introduced to help managers obtain hospitalization cover for their parents and / or parents-in-law at a reasonable cost, using the scale and aggregation benefits of the Company. Participation is voluntary. ITC will pay the premium to the insurance Company, based on the number of managers who sign-up, and recover the same from the manager from the salary, as opted. This is an employee funded measure and not an entitlement under the terms of employment. The insurance policy is for a year, and will be reviewed next year for continuation, based on employee experience and utilization.

Coverage

- Pre-Existing Diseases: Covered from Day 1
- Co-Payment: 20% on all treatments/ procedures (Exceptions below). There will be no Co-Payment for treatments/ procedures where sub-limits apply.
- Waiting Period:
 - 4 months: for surgery on removal of gallbladder stone, hernia and kidney stone.
 - Other ailments/ treatments: Nil
- Room Rent Capping: Rs. 7,000 for Normal, Rs. 10,000 for ICU (In case Room/ICU rent exceeds the limits specified, the claim shall be subject to a proportionate deduction.)
- Disease-wise Capping: Nil (Exceptions below)
- Emergency Road Ambulance: Upto Rs. 2,500 per event
- Day Care Treatment: Covered
- Domiciliary Hospitalisation: Covered upto Rs. 2 lacs.
- Pre-Hospitalization and Post Hospitalization coverage: Expenses incurred for Pre-Hospitalization upto 30 Days and Post-Hospitalization upto 60 Days are covered.

Exceptions

- Co-payment
 - 50% Co-Pay for CyberKnife treatment/Stem Cell Transplantation.
- Disease-wise Capping
 - Cataract covered upto Rs. 25,000 per-eye per-year.
 - COVID-19 Home Care Treatment covered upto Rs. 25,000.
 - ARMD injections (like Avastin, Lucentis) covered upto Rs 75,000.
 - Cochlear Implant upto Rs. 2 lacs.

Exclusions

- OPD Treatment, OPD Vision Treatment, Annual Health Check-up benefit.
- Cost of spectacles and contact lens, hearing aid
- Hospital Admin/Registration/Service/ Misc. Charges
- Expenses on Diagnostic, X-Ray, or Laboratory examinations, unless related to the treatment of sickness or injury falling within ambit of Hospitalization or Domiciliary Hospitalization
- Cost of Prosthesis
- Purchase of a device/ instrument/ machine contributing/ replacing the function of an organ
- Convalescence, General Debility, Run down condition or rest cure
- Congenital External Disease or defects or anomalies
- Hormonal therapy & Immunoglobulins
- Cost of organ in case of donor case
- Bariatric Treatment
- Holter Monitoring
- Sterility, Infertility & Related Ailments including 'Male sterility'
- Venereal disease
- HIV/AIDS
- Expenses on Naturopathy
- Treatment on trial/experimental basis
- Cosmetic or aesthetic treatment of any description, Plastic surgery except related to treatment of injury or illness
- Intentional self-injury and use of Intoxicating drugs /alcohols