

## HEALTH INSURANCE POLICY FOR FACT LIMITED

1. The Health Insurance Scheme is a stand-alone scheme for inpatient (IP) cashless treatments of FACT employees and their dependents.
2. Existing illness of the members are already covered in the present policy.
3. Sum insured (Family floater) is to be Rs.1 lakh per family, Corporate buffer is Rs.1 Crore.
4. Definition of the family includes dependent, spouse, children and parents. There shall be no restrictions on the number of dependents to be covered in a family.
5. For dependent parents a limit of Rs.1 lakh each for critical illness and Rs. 50,000/- each for other illness will apply, if spent from corporate buffer. Critical illness would be as defined in the present policy which includes Heart attack, Stroke, Kidney failure, Cancer, Angioplasty, Cerebral Haemorrhage, burns above 30%, Acute Respiratory Distress Syndrome & Viral Pneumonia.
6. The members will be free to avail treatment in any hospital.
7. Ayurveda and Homeopathy treatments are not included in the Health Insurance Scheme.
8. Pre-hospitalization shall be 30 days and post-hospitalization period shall be 60 days each and that will be part of IP treatment procedure.
9. If 24 hours hospitalization is a condition precedent for an IP claims, certain important procedures (Eg. Dialysis, Chemotherapy, Eye Surgery etc.) which do not require 24 hours hospitalization is listed out for coverage under the Insurance Scheme.
10. Maternity cases may be excluded as they are covered under CHS of the Company.
11. Donor claims in transplantation are not admissible.
12. New members/dependents are included for coverage under the policy on payment of pro rata premium from the date of joining/entry. Employees separated from services of the Company (other than superannuation and death) and their dependents, will be excluded from the date of such separation of the employee with corresponding reduction of premium.
13. In the case of superannuation and death, the employee (if applicable) and spouse will be covered to the extent of amount of family floater of Rs.1 lakh, till the end of the said year's policy period.

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