



## **INDIVIDUAL HEALTH INSURANCE PROGRAM - PROSPECTUS**

Health can never be completely within our control. Bolts from the blue do happen, many a time most unexpectedly. But looking after the client's needs has never been easier than now, especially with New India Assurance and the All New Individual Medical Insurance Program Powered by Medical Portability that Just perfectly fits the Requirements of Expats.

### **BASIC FEATURES**

- Comprehensive Individual Medical Insurance Program.
- Coverage
  1. Covers Medical Expenses incurred in Oman and India (Expenses in India limited to In-Patient Treatment subject to prior approval and 80% of claim payable on Re-imbursment basis only)
  2. Covers Medical Expenses due to normal sickness / ailments.
  3. Coverage after 30 days from date of inception.
  4. Pre-hospitalization up to 30 days and Post Hospitalization up to 60 days.
- Cashless Benefits in BAND –B Hospital network in Oman

### **ELIGIBILITY**

- Applicant / Proposer should be Resident of Oman.
- Age-limit 3 Months to 55 Years. (Children between the age group 3months – 18 years will be covered provided parents are covered simultaneously)
- No medical Examination up to 45 years
- Individuals above 45 years of age should undergo Medical Examination at New India Designated Medical Facilities.

### **SPECIAL FEATURE – MEDICAL PORTABILITY**

- The Special feature has been added to facilitate continuity of Policy Period with additional benefit of Waiver of Medical Examination and Policy Exclusion with regard to waiting period for pre-existing conditions
- Reverse Portability for persons in India arriving Oman on Oman Policy Conditions
- Local Portability available for Policies issued by local Insurance Companies
  - Eligibility: Proposer age between 46 to 55 years should have a continuous policy for 3 years with Claim Ratio not exceeding 50%, certified by the current Insurer
- Format for Medical checkup will be provided to NIA Approved Medical Facilities
- Policy holders in Oman can avail New India's Health insurance cover in India with continuity on their return to India

### **EXCLUSIONS**

1. Medical Expenses incurred during the first 30 days from commencement of Policy.
  2. All Pre-existing conditions/ Diseases.
  3. Any form of treatment other than Allopathic treatment. (eg. Ayurveda/Homeo/Unani)
  4. Attempted suicide. Deliberate exposure to exceptional danger (except in an attempt to save human life), self inflicted injury.
  5. Pregnancy and childbirth related illness.
  6. Congenital disorders.
  7. Psychiatry.
  8. STDs, venereal diseases or sterility.
- (Mentioned above is only a general list. Kindly refer Policy Wordings).



## **CLAIM PROCESSING**

Claim Processing is being served by Vipul Better Care Services, the authorized Third Party Administrators of the New India Assurance Company, Oman.

1. All related documents should be produced at the offices of NIA on completion of treatment not exceeding 30 days from the date of event.
2. List of Documents Required:
  1. Claim form duly filled and signed.
  2. Copy of ID copy
  3. Policy Copy.
  4. All Original Medical Bills/ final bill.
  5. Complete Medical Report
  6. Discharge Summary
  7. NIA / VBC approval letter for treatment availed in India.
  8. All other relevant documents.

## **EXCLUDED HOSPITALS IN OMAN**

1. KIMS
2. Al Raffa
3. Muscat Private Hospitals
4. Welcare
5. Hatat Polyclinic
6. Hayat Polyclinic
7. Star Care Hospital