

Presented by



Managed By : Jain Doctor's Federation

॥ वदे श्री ऋषभं वीरं ॥

॥ योगनिष्ठ आचार्य श्रीमद् बुद्धि-कीर्ति-कैलास-सुबोध-मनोहर-कल्याण-पद्म-अमृतसागर-सुरिश्चरेभ्यो नमः ॥

Inspiration & Blessings – **Gurudev Shri Naypadmasagarji Maharajsaheb**

Muni Shri Dhyapadmasagarji & Muni Shri Akshaypadmasagarji  
Vidushi Sadhvi Shri Maynashreeji & Sadhvi Shri Siddhimaynashreeji

An Initiative to ensure the health of all Jain Shrivak & Shrivika's

**SHRAVAK AROGYAM**

॥ शरीर माद्यम् खलु धर्म साधनम् ॥



**HNI Policy**

**HIGH Network Mediclaim with High Class benefits**

- Family Floater** sum insured option ₹ **15 Lacs** or ₹ **20 Lacs**
- Individual** Mediclaim available only for ₹ **15 Lacs** Sum Insured
- Family definition : maximum **7 members** with self-mandatory (1+6)  
Proposer + Spouse (Husband / Wife) + 3 Dependent Children upto 25 years of age  
+ 2 Parents OR In-Laws (Any 1 set of Parents to be covered. Combination not allowed)
- Age Limit **0 to 80 years** renewable till LIFETIME
- New & **PRE-EXISTING** diseases are **covered from day one. No medical check up required**
- CASHLESS facility** at more than **3900** hospitals
- 30 DAYS PRE & 60 DAYS POST** hospitalization expenses covered
- INTERNAL CONGENITAL diseases covered

Maternity covered with 9 months waiting period	₹ 15 Lacs SI	₹ 20 Lacs SI
For <b>NORMAL</b> Delivery	₹ 50,000	₹ 80,000
For <b>CAESARIAN</b> Delivery	₹ 75,000	₹ 1,00,000

Cataract ( <b>Including Multifocal Lenses</b> ) per eye limit	₹ 50,000	₹ 80,000
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Room Rent Restriction (per day)	For Normal Room	₹ 5,000	₹ 7,500
	For ICU/ICCU	₹ 7,500	₹ 10,000

\*\*\*\*If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion. All other charges to be settled as per room eligibility except pharmacy/medicine charges.

- New Born Baby** covered from day 1 (as per family definition)
- Normal **AMBULANCE** up to ₹ 5000/- (only in cases of emergency)
- JOINT REPLACEMENT shall have a **waiting period of 1 year.**
- DAY CARE** procedures covered as per insurance company
- DOCTOR'S** Visit / **NURSING** Care during post hospitalization @ ₹ 1500/- per day (max. 10 days)
- HOSPITAL CASH ALLOWANCE** @ ₹ 1500/- per day (max. 5 days)
- "**FEMTO LASER** treatment for eye" @ 50% co-payment.
- LASIK COVER** to be covered for cases above +/- 7.5 D
- NASAL SINUS SURGERIES** covered up to ₹ 45,000/-
- PSYCHIATRIC AILMENTS** Hospitalization covered up to ₹ 40,000/-
- AIR AMBULANCE** covered upto ₹ **2.5 Lacs** per policy period per family
- COCHLEAR IMPLANT** treatment shall be restricted to **50% of Sum Insured**
- CYBER-KNIFE / ROBOTIC** treatment & **STEM CELL** transplantation is also covered @ **50% co-pay**
- In case of hospitalization for **AYURVEDIC / HOMEOPATHIC etc.** treatment in the government hospital.
- Medical expenses are covered for the **ORGAN RECIPIENT** (Insured in HNI policy) up to Sum Insured.  
And **ORGAN DONOR** medical treatment in hospital would be covered maximum up to ₹ 5 Lacs.
- CLAIM INTIMATION** for all reimbursement claims have to be intimated **within 7 days** of discharge.
- CLAIM SUBMISSION** have to be submitted **within 30 days** of date of discharge from the hospital.
- In case of overwhelming response, you may get **DISCOUNT** & the difference shall be refunded.
- As per **INCOME TAX** Act deductions under **Sec 80D** Proposer will be eligible for exemption.
- This Mediclaim scheme is for our shravak-shravika members.

**SPECIALIZED  
BENEFITS**

**OTHER DISCOUNTED SERVICES:**

- Pharmacy (Online & Offline)
- OPD Clinics
- Gymnasium
- Healthcare & Related Products
- Diagnostic Services
- Dental Care & Eye Care

**OTHER SPECIALIZED SERVICES:**

- Health Tips
- Customised Diet Chart
- Opinion From Specialist
- Live Chat With Doctor
- Live Chat With Specialist
- Ask a Doctor 24x7

For all Policy details &  
for **ONLINE REGISTRATION**  
please visit

[www.jio.net.in](http://www.jio.net.in)

For Queries Please Call on  
**022 3367 1000**  
10am to 6pm • MON to FRI

**Form Submission Centre**

**COURIER Forms**

in a Sealed Envelope at :

**JIO HNI Policy**

**C/O. PRUDENT INSURANCE BROKERS PVT. LTD.**

101, Tower B, 1st Floor, Peninsula Business Park, Lower Parel, Mumbai - 400013

"**DISCLAIMER**": The above mentioned information is only indicative in nature. For details of coverage and exclusions, please visit [www.jio.net.in](http://www.jio.net.in)  
"Coverage will start from a **common date** & not from the date a member has made the payment as this is a **Group Mediclaim Policy**"

