

2.1 Benefit Structure

This section provides the benefit structure for Maha Bank Swasthya Yojana product. Please note that the benefit structure provided below is applicable for both Plan A and Plan B.

Sr. No.	Benefits Covered	Indemnity / Fixed Benefit	Benefit Amount / Sum Insured Limit / Sub-Limit	Deductibles & Co-Pay																
1	In-Patient Hospitalisation Expenses	Indemnity	<p>Room Rent</p> <ul style="list-style-type: none"> ▪ SI ≤ 5L: 1% of Sum Insured (SI) ▪ SI > 5L: 1% of SI or Single Occupancy Standard Air-Conditioned Room Charges whichever is higher <p>ICU</p> <ul style="list-style-type: none"> ▪ SI ≤ 5L: 2% of SI ▪ SI > 5L: Actuals <p>Expenses for below procedure have sub-limits:</p> <ul style="list-style-type: none"> ▪ <u>Cataract</u>: 10% of SI subject to a max. of Rs. 40,000 per eye per surgery/hospitalisation ▪ <u>Hernia</u>: 15% of SI subject to a max. of Rs. 75,000 per surgery/hospitalisation ▪ <u>Hysterectomy</u>: 20% of SI subject to a max. of Rs. 1,00,000 per surgery/hospitalisation ▪ <u>Named Mental Illnesses</u>: 20% of SI per policy year 	NA																
2	Day Care Treatments	Indemnity	NA	NA																
3	Pre & Post Hospitalisation	Indemnity	30 Days for Pre-Hospitalisation and 60 Days for Post Hospitalisation subject to a maximum of 10% of SI for both Pre & Post hospitalisation combined.	NA																
4	Ayurvedic Treatment	Indemnity	<ul style="list-style-type: none"> ▪ SI ≤ 5L: Rs. 15,000 per policy period ▪ SI > 5L: Rs. 25,000 per policy period 	NA																
5	Modern Treatment Methods & Advancement in Technologies	Indemnity	<table border="1"> <thead> <tr> <th>Procedure</th> <th>Sub-Limit per Policy Period</th> </tr> </thead> <tbody> <tr> <td>Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU)</td> <td>Up to 20% of SI subject to max of Rs. 2L</td> </tr> <tr> <td>Balloon Sinuplasty</td> <td>Up to 10% of SI subject to max of Rs. 1L</td> </tr> <tr> <td>Deep Brain Stimulation</td> <td>Up to 70% of SI</td> </tr> <tr> <td>Oral Chemotherapy</td> <td>Up to 20% of SI subject to max of Rs. 2L</td> </tr> <tr> <td>Immunotherapy - Monoclonal Antibody to be given as an injection</td> <td>Up to 20% of SI subject to max of Rs. 2L</td> </tr> <tr> <td>Intra vitreal injections</td> <td>Up to 10% of SI subject to max of Rs. 1L</td> </tr> <tr> <td>Robotic Surgeries (including</td> <td>▪ Up to 75% of SI for the</td> </tr> </tbody> </table>	Procedure	Sub-Limit per Policy Period	Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU)	Up to 20% of SI subject to max of Rs. 2L	Balloon Sinuplasty	Up to 10% of SI subject to max of Rs. 1L	Deep Brain Stimulation	Up to 70% of SI	Oral Chemotherapy	Up to 20% of SI subject to max of Rs. 2L	Immunotherapy - Monoclonal Antibody to be given as an injection	Up to 20% of SI subject to max of Rs. 2L	Intra vitreal injections	Up to 10% of SI subject to max of Rs. 1L	Robotic Surgeries (including	▪ Up to 75% of SI for the	NA
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Sr. No.	Benefits Covered	Indemnity / Fixed Benefit	Benefit Amount / Sum Insured Limit / Sub-Limit		Deductibles & Co-Pay
			Robotic-Assisted Surgeries)	treatment of any disease involving Central Nervous System irrespective of aetiology; (ii) Malignancies ▪ Up to 50% of SI for other diseases	
			Stereotactic Radio Surgeries	Up to 50% of SI	
			Bronchial Thermoplasty	Up to 30% of SI subject to max of Rs. 3L,	
			Vaporisation of the Prostate (Green laser treatment or holmium laser treatment)	Up to 30% of SI subject to max of Rs. 2L.	
			Intra-operative Neuro monitoring (IONM)	Up to 15% of SI subject to max of Rs. 1L per policy period	
			Stem Cell Therapy	No additional sub-limit	
6	Home Care Treatment Expenses Cover	Indemnity	Treatment for a maximum of 14 days is payable and in addition the monetary limits are Rs. 15,000 per event subject to a maximum of Rs. 30,000 per policy period.		NA
7	Maternity Expenses Cover	Indemnity	5% of SI		NA
8	Road Ambulance Charges	Indemnity	Rs. 1,000 per policy period		NA
9	Hospital Cash	Fixed Benefit	Rs. 250 per day subject to a maximum of Rs. 2,500 per policy period.		NA
10	Health Check-Up	Indemnity	Up to 1% of average SI of preceding three claim-free years.		NA
11	Expenses – Nepal & Bhutan	Indemnity	NA		NA
12	Personal Accident (Death)	Fixed Benefit	<ul style="list-style-type: none"> ▪ Accountholder: 100% of SI ▪ Spouse: 50% of SI ▪ Children aged above 12 years and below 21 years: 20% of SI ▪ Children up to 12 years: 10% of SI 		NA

MBSY : Base cover

Sr. No.	Name of the Benefit	Whether Deductible allowed	If yes, range of Deductible	Whether Co-Pay allowed	If yes, range of Co-Pay
1.	In-Patient Hospitalisation Expenses	No	NA	No	NA
2.	Day Care Treatment	No	NA	No	NA
3.	Pre and Post-Hospitalisation Expenses	No	NA	No	NA
4.	Ayurvedic Treatment	No	NA	No	NA
5.	Modern Treatment Methods	No	NA	No	NA
6.	Home Care Treatment Expenses	No	NA	No	NA
7.	Maternity Expenses Cover	No	NA	No	NA

8.	Road Ambulance Charges	No	NA	No	NA
9.	Hospital Cash	No	NA	No	NA
10.	Cost of Health Check-Up	No	NA	No	NA
11.	Expenses – Nepal and Bhutan	No	NA	No	NA
12.	Personal Accident (Death)	No	NA	No	NA

Sub limit

Type of Benefit for which Sub Limit is imposed	Maximum Sub Limits in absolute terms (in INR)	Maximum Sub Limits as a % of SI
Room Rent, Boarding & Nursing expenses • SI ≤ 5,00,000 • SI > 5,00,000	NA NA	<ul style="list-style-type: none"> 1% of SI per day 1% of Sum Insured or Single Occupancy Standard Air-Conditioned Room Charges whichever is higher per day
ICU/ICCU expenses • SI ≤ 5,00,000 • SI > 5,00,000	NA NA	<ul style="list-style-type: none"> 2% of SI per day No Limits
Cataract	40,000 per eye per hospitalisation	10% of SI per eye per hospitalisation
Hernia	75,000 per hospitalisation	15% of SI per hospitalisation
Hysterectomy	1,00,000 per hospitalisation	20% of SI per hospitalisation
Specified Mental Illness	NA	20% of SI per policy period
Pre and Post Hospitalisation	30, 60 Days respectively	10% per hospitalisation
Ayurvedic Treatment • SI ≤ 5,00,000 • SI > 5,00,000	<ul style="list-style-type: none"> 15,000 per policy period 25,000 per policy period 	NA
Home Care Treatment Expenses	Rs. 15,000 per incident and further subject to an overall limit of Rs. 30,000 per policy period	NA
Maternity Expenses	NA	5% of SI per policy period
Road Ambulance	1,000 per policy period	NA
Health Check-Up	NA	1% of average SI of preceding three claim-free years for a block of every three claim-free years

Modern treatment

Modern Treatment Methods & Advancement in Technologies		
Contingency	Sub-limits in fixed rupee terms, if applicable	Sub-Limits as a % of SI, if applicable
Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU)	Not Applicable	Upto 20% subject to a maximum of Rs. 2 Lacs per policy period for claims involving Uterine Artery Embolization & HIFU
Balloon Sinuplasty	Not Applicable	Upto 10% subject to a maximum of Rs. 1 Lac per policy period for claims involving Balloon Sinuplasty
Deep Brain Stimulation	Not Applicable	Upto 70% per policy period for claims involving Deep Brain Stimulation
Oral Chemotherapy	Not Applicable	Upto 20% subject to a maximum of Rs. 2 Lacs per policy period for claims involving Oral

		Chemotherapy
Immunotherapy- Monoclonal Antibody to be given as injection	Not Applicable	Upto 20% to a maximum of Rs. 2 Lacs per policy period
Intra vitreal Injections	Not Applicable	Upto 10% to a maximum of Rs. 1 Lac per policy period
Robotic Surgeries (including Robotic Assisted Surgeries)	Not Applicable	<ul style="list-style-type: none"> • Upto 75% per policy period for claims involving Robotic Surgeries for (i) the treatment of any disease involving Central Nervous System irrespective of aetiology; (ii) Malignancies • Upto 50% per policy period for claims involving Robotic Surgeries for other diseases
Stereotactic Radio Surgeries	Not Applicable	Upto 50% per policy period for claims involving Stereotactic Radio Surgeries
Bronchial Thermoplasty	Not Applicable	Upto 30% subject to a maximum of Rs. 3 Lacs per policy period for claims involving Bronchial Thermoplasty
Vaporisation of the Prostate (Green laser treatment or holmium laser treatment)	Not Applicable	Upto 30% subject to a maximum of Rs. 2 Lacs per policy period
Intra Operative Neuro Monitoring (IONM)	Not Applicable	Upto 15% subject to a maximum of Rs. 1 Lacs per policy period for claims involving Intra Operative Neuro Monitoring
Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered only	Not Applicable	No additional sub-limit