

Launch of RGI-BOI Swasthya Bima with revised premium and additional benefits w.e.f. 01.03.2021 which are enumerated below:

1. **Mental Treatment-** Liability arising due to ant treatment related to Mental illness shall be assessed in accordance with the relevant provision of the Mental Healthcare Act, 2017.
2. **HIV/AIDS-** The Company will pay for hospitalization expenses requiring more than 24 hours of admission because of ailments related to HIV/AIDS Conditions.
3. **Modern Treatments-** Covered up to 50% of sum insured for listed modern treatment method (Inpatient as well as day-care).
4. **Refractive Error-** Treatment for correction of eye sight due to refractive error more than 7.5 dioptrres is covered.
5. **Alternate (AYUSH) Treatment-** Company will pay medical expenses for the in-patient treatment that is taken under Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homeopathy up to 10% of the sum insured.
6. **Congenital Disease-**Internal Congenital Disease are covered, if disclosed and accepted at the time of proposal/insurance contract.
7. **Moratorium Period-** After completion of eight continuous years under the policy no look back to be applied.
8. **Ambulance-** The Company will reimburse RS.1000/- per hospitalization towards expenses incurred on road ambulance offered by Hospital or ambulance service provider.

Premium Rates - The premium rates applicable (excluding GST) are as given below:

Sum Insured	Revised Premium Chart	
	<45	>45
Rs.1 lakh	Rs.3,059	Rs. 4,754
Rs.2 lakh	Rs.5,231	Rs. 9,333
Rs.3 lakh	Rs.7,991	Rs.11,418
Rs.4 lakh	Rs.9,356	Rs.13,982
Rs.5 lakh	Rs.9,913	Rs.15,150

Note:

1. Age to be considered for premium calculation is the completed age on the last birthday.
2. Entry age restricted to 79 years
3. Taxes would be applicable as per the government notification issued time to time presently GST applicable is @18%.