



Mera Mediclaim Plan

Individual, Non-Linked, Non-Participating, Pure Risk Premium, Combi Insurance Plan

UIN: 117Y102V01



This product is jointly offered by “Care Health Insurance Limited” (Formerly Religare Health Insurance Co. Ltd) and “PNB MetLife India Insurance Co. Ltd

Circle of Life-need based selling

A complete plan to complete all your needs!



Gift your child a promising tomorrow, today!

Invest in our Child Education Solutions.



Make the right choice today, to fulfil your dreams tomorrow!

Invest in our Long Term Savings Solutions



Ensure a secure tomorrow for your loved ones, today!

Protect your loved ones with our Family Protection Solutions



Make your money work, even after you retire!

Plan your future with our Retirement Solutions



Know More

Why Health?

Health is the most important asset you have and every aspect of your life revolves around good health.



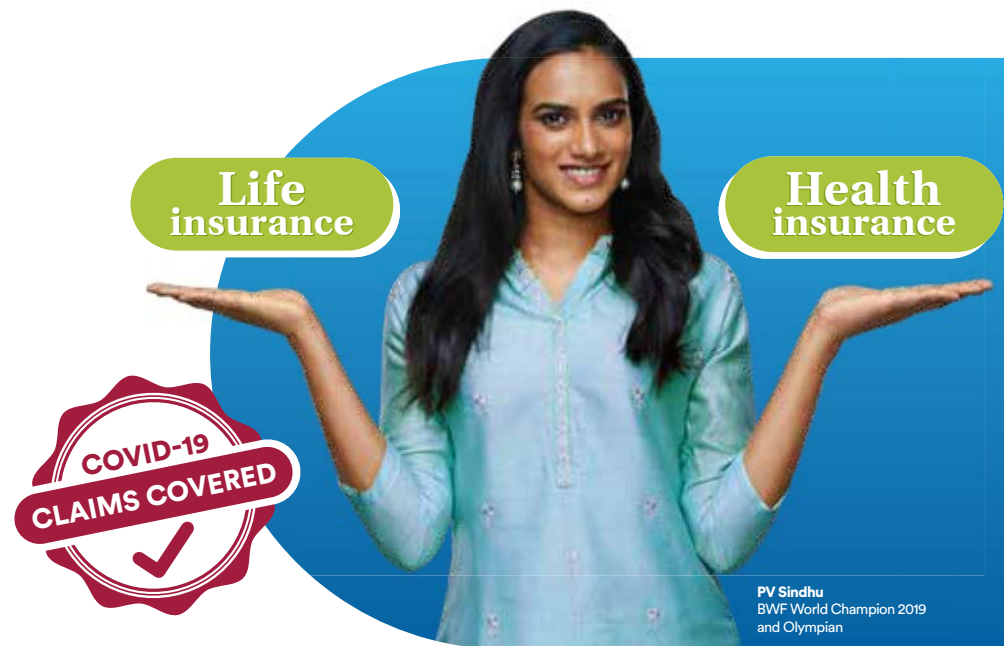
Protecting your and your family's health and financial well being

BE DOUBLE SURE. LIFE BHI, HEALTH BHI.



- % 7.5% discount on combined premiums**
- ✓ Increase in Health Cover upto 250% with No Claim Bonus Super***
- 🏠 Cashless treatment with 11,000+ hospitals**
- 💰 Tax Benefits on premium payments u/s 80C & 80D and benefits received u/s 10(10D)**

[Know More](#)



PV Sindhu
BWF World Champion 2019
and Olympian

Watch the Product videos to know more

English

Hindi

Bengali

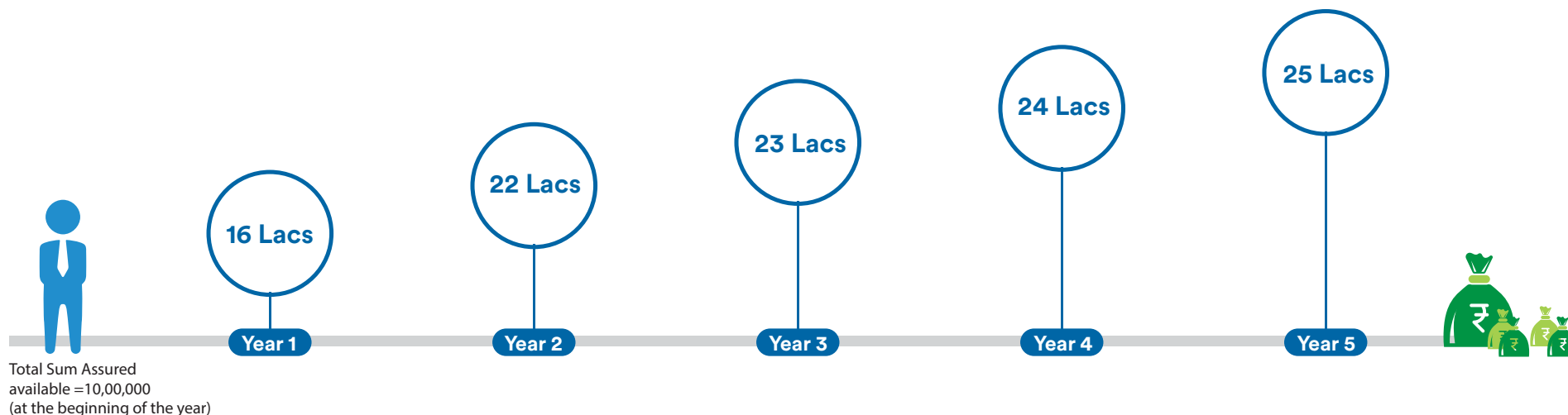


Mera Mediclaim Plan is an Individual, Non-Linked, Non-Participating, Pure Risk Premium, Combi Insurance Plan (UIN: 117Y102V01). Policyholders are advised to read the Sales brochure carefully and familiarize themselves with the policy benefits & policy service structure of the 'Combi Product' before deciding to purchase the policy. This product is jointly offered by Life & Health Insurance Companies. The risks of this 'Combi Product' are distinct & are assumed / accepted by respective insurance companies. The liability to settle the claim vests with respective insurers, i.e., for health insurance benefits "Care Health Insurance Limited" & for life insurance benefits "PNB MetLife India Insurance Company". The policyholders of the 'Combi Product' are eligible to continue with either part of the policy, discontinuing the other during the policy term. Goods and service Tax (GST) shall be levied as per the prevailing tax laws.

*For 2 consecutive claim-free years by using No Claim Bonus & No Claim Bonus Super (optional cover). Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year, accrued No Claim Bonus & No Claim Bonus Super will be reduced at the same rate at which it is accrued. No Claim Bonus Super is an optional cover available on payment of additional premium.

No Claim Bonus and No Claim Bonus Super

- With the inbuilt No Claim Bonus feature, your sum insured increases by 10% for every claim-free year, max. up to 50% of Sum Insured.
- With No Claim Bonus Super (Optional Benefit), your sum insured increases by a further 50% for every claim-free year, max. up to 100% of Sum Insured.
- Your Sum Insured, thus, effectively becomes 2.5 times in 5 years i.e. an increase of 150%.
- In case of a claim in any policy year, the sum insured is reduced in the same proportion as it was accrued, and in no case, it can decrease below the original sum insured.





Automatic Recharge

- If, due to claims made, you ever run out of/exhaust your health cover, we reinstate the entire sum insured of your policy for the remaining policy year
- This reinstated amount can be used by the same individual for a different claim which is unrelated to illness or injury for which claim has already been admitted, or by any other individual (in a floater policy) for any claim
- With the option of Unlimited Automatic Recharge, you can avail the Recharge benefit unlimited times in a year, ensuring that you never run out of coverage

	Case 1	Case 2	Case 3
Sum Insured Available	10,00,000	10,00,000	10,00,000
Claim 1 Filed	9,00,000	10,00,000	11,00,000
Claim 1 Eligible	9,00,000	10,00,000	10,00,000
Balance SI	1,00,000	-	-
Recharge Available	10,00,000	10,00,000	10,00,000
Claim 2 Filed	11,00,000	10,00,000	9,00,000
Claim 2 Eligible	10,00,000	10,00,000	9,00,000
Balance SI	1,00,000	-	1,00,000

This is an illustrative example, for more details please refer to the product brochure.

Covid drains bank a/cs of uninsured

DOUBLE WHAMMY FOR PATIENTS			
	Mukund Murli		S Hari Charan
Age	49 years		48 years
Monthly income	₹48,000		₹53,000
Hospital bill	₹2,07,090		₹2,23,400
Insurance	✓		✗
PAYMENT	<div>   </div>		
	<div>  </div>		
	<div>  </div>		
	> Settled by insurer ₹1,87,100 > From pocket ₹19,990		> Personal loan ₹2,50,000 > Resulting EMI About ₹6,500 for 4 years

Covid drains bank a/cs of uninsured

Survivors, Next Of Kin Face Long-Term Debt Besides Adverse Health Effects

Rajesh.C@timesgroup.com

Chennai: Besides its debilitating health impact, Covid is draining the finances of its victims, particularly the uninsured, causing some to get into long-term debt.

While 49-year-old Mukund Murli managed with a Rs 20,000 bill for his hospital stay due to a health cover purchased by his employer, fellow Chennai resident S Hari Charan had to take a personal loan, which requires him to pay an EMI of Rs 6,500 for four years to clear his hospital bill.

The surge in cases and the subsequent capacity constraints are forcing the middle-class to avail of private healthcare services they cannot afford.

There are several stories of financial support, but there are also thousands who have lost livelihood or suffered pay cuts. Those who lost their jobs face the double whammy of losing income as well as their employer's group health cover.

Financial planners say that the pandemic has underlined the need for health insurance more than at any

at, the insurance regulator asked companies to offer a low-cost cover for Covid treatment — Corona Kavach. This cover was to expire in March this year, but the regulator has told companies they can renew it until September. While over a crore have already availed of the policy, there is still a very large uninsured population.

"It can be a financial nightmare. It could be a once-a-year premium for medical insurance of Rs 6,041, or without it Rs 6,600 a month for four years if a personal loan is availed of," said Suresh Parthasarathy, CEO of financial planner myasset-allocation. When there is a Covid infection, in many cases, more than one family member gets infected. "The costs rise proportionately,"

The MD of Star Health, S. Prakash, said insurers settle 90% of required medical treatment costs and at least 50% of protective equipment. "For the premium one pays, he gets the breaks, and a continuing policy will give the policyholder some benefits. We are seeing more people signing up for policies now," said Prakash.

Insurance aggregator suranceDekho's co-founder CEO Ankit Agarwal said, the current scenario, consumer awareness around the need for protection has increased. The pandemic is changing the dynamics of the general insurance industry. Health insurance having overtaken motor insurance business the first time ever to emerge the largest portfolio in

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Let's See How this Plan Works:

Case I

Mr. Pandit is 35 year old and wants to ensure complete protection from illness and death. He buys Mera Mediclaim Plan (Life + health plan).

Premium paying term :
Policy term :
Basic Sum Assured – Life:
Health:

Regular Pay
30 years
Rs 25 Lakhs
Rs 10 Lakhs

Life Plan
Benefit Option:
Lump Sum

Health Plan
Hospitalisation benefits
No Claim Bonus Super
(Optional)

Annualized Combi Premium*:** **Rs.14,157**
Life: Rs.7,600
Health: Life long renewal**= Rs.7,705
Combi Discount= Rs.1,148 ★

Annual Premium=
Rs.14,157

Hospital expenses up to Rs. 25 lakhs (base SI =10 lakhs +10% SI No claim bonus **+50% SI NCB Super¹**) will be reimbursed and the policy continues with health coverage available to all the insured

His family gets
Death Benefit of Rs.25 Lac



**Annual premium will change as an when the primary life insured enters a higher age slab. Policyholder has the right to continue with health part of policy even after completion of life cover through Portability option as a standalone product.
***Premium shown above is exclusive of taxes. Premium calculated for healthy male life age 35 yrs (single life). All premiums shown are exclusive of GST.
¹Increase for every claim free year is applicable on Base Sum Insured.

Tax benefits on premiums paid

Section 80 C* upto Rs.1,50,000

Section 80 D* upto Rs.1,00,000

DID YOU KNOW?

YOU CAN AVAIL TAX BENEFITS

under both section **80C** and **80D** with **Mera Mediclaim Plan**

COVID-19 CLAIMS COVERED

MERA MEDICLAIM PLAN

Scenario	Premium paid (Rs)		Total Tax Benefit u/s 80D (Rs)
	Self, family, children	Parents	
Individual and family below 60 years	25,000	25,000	50,000
Individual and family below 60 years but parents above 60 years	25,000	50,000	75,000
Both individual, family and parents above 60 years	50,000	50,000	1,00,000
Members of HUF	25,000	25,000	25,000
Non-resident individual	25,000	25,000	25,000

Source: Incometaxindia.gov

In conclusion...



540+ day care treatment



Tax Saving under 80C* and 80D*



Complimentary Health Check-up



No Claim Bonus Super[#]



7.5% discount on combined premiums



Life Cover of Rs. 25 lacs with inbuilt terminal illness



Family Floater Option



Cashless treatment at 11,000+ hospitals

Good Health + Good Life. We Insure Both!

BE DOUBLE SURE

Life bhi, Health bhi



For Life Cover of 25 lakhs and Health Cover of 10 Lakhs with Mera Mediclaim Plan.



Watch the Product videos to know more

English

Hindi

Bengali



*For 24 years old healthy non-smoker male at 31 year policy term and premium payment term.

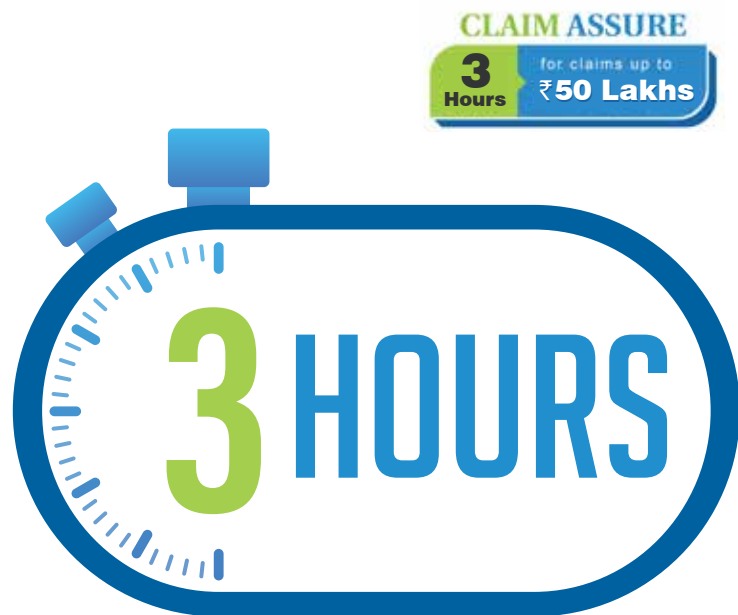


We Are With You!

Claim Assure – 3 Hours Decisioning

ASSURANCE OF APPROVAL. PROMISE OF SPEED.

Claim Ratio
of 97.18%
for
FY 19-20



Easy | Prompt | Seamless



Claim Intimation

- Beneficiary visits our nearest PNB MetLife Branch with requisite documents

Claim Decision

- Claim is processed within 3 hrs of the receipt of complete documents



Claim Notification

- Notifications on approval of claim amount sent to beneficiary

Know More



- All due premiums in the eligible policies must have been paid and the policies must have been active for a continuous period of 3 years from date of issuance of the policy or date of revival of the policy, whichever is later.
- Claim does not warrant field verification or investigation as per internal guidelines of PNB MetLife.
- All the relevant terms and conditions of the policy contract, including provisions in respect of claim procedure shall apply. Unit linked products; policies with unclaimed amounts or last premium payment not cleared are excluded
- All mandatory documents^A / clarifications should be submitted along with the duly filled and signed claim form prior to 2:00 pm on a working day (at PNB MetLife offices)
- Applicable for Claim amount on all eligible policies (per life / person) upto INR 50 lakhs
- Payment will be processed next working day

Claim Process for Health Claim

Claim process in case of Cashless Treatment at Network Hospitals



Step 1 : Claim Intimation

- In case of an emergency hospitalization, call and inform us at 1800-102-4488 within 24 hours of your admission. However, if your hospitalization is planned, kindly intimate us 48 hours prior to your admission by calling on the same number or writing to us at customerfirst@careinsurance.com



Step 2 : Initiating the process for Pre-Authorization

- A Pre-Authorization form will be available at the hospital's Insurance/TPA desk, or you can download the same from Care Health Insurance website.
- Please fill the first section of the form by giving your personal details and hand over signed Pre-Authorization form to hospital's Insurance/TPA desk for them to fill up the balance details.
- Hospital will fax the completed Pre-Authorization form to Care Health Insurance at 1800-200-6677.



Step 3 : Processing a request for Pre-Authorization

- In-house team of Care Health Insurance will review the case and documents submitted by hospital.
- If your request for Pre-Authorization is approved, you and the hospital will be duly informed by Care Health Insurance.
- In case of any information deficiency or further information requirement, you and the hospital will be regularly intimated by Care Health Insurance to ensure resolution of the same at the earliest.
- If your request for Pre-Authorization is not approved, it only indicates that Care Health Insurance is not able to process your request basis the requisite information available with us at this point of time. In such cases, you may claim for reimbursement of your expenses after discharge from the hospital.

Claim	Stipulated IRDAI TAT	Standard TAT	Actual TAT
Cashless	48 hours	4 hours	1.5 hours
Re-imburement	30 days	15 days	6.5 days

**Claim Ratio
of 95.2%
for
FY 19-20**

khUshi- Our Customer Service app

We are at your service, 24x7 with
khUshi, our customer service app

Use our self-servicing customer service app, khUshi to:



View policy
details



Claim
Intimation



Pay
renewal



Update policy
& personal details



Download policy
related documents



Available
24x7



Accessible
at fingertips



Hindi & English
language
available



Download the App now!



Please share your updated mobile number, email address to stay connected on your policy updates.





Present since 20 years
& one of leading Private
life Insurer



Wide range of products
Covering all major financial
needs



17 Lakh Customers with
109 branches



CAGR of 12% for FY' 18 to
FY' 21



AUM of 28,250.61 CR.
as on Mar 31st, 2021



Claim Ratio of 97.18%
for FY 19-20



PNB MetLife
is a multi-channel
distribution team with
strong bancassurance
partnership and large
Agency team

Growing stronger year by year - **FY 2019-20** -
Total Premiums increased by **15%**, while New
Business Premiums grew to **1,779 cr.**

MetLife

Introduction

Exemplary 153 years of service & Innovation in field of Life Insurance.

Portfolio

Leader in protection planning and retirement and savings solutions with a strong presence in more than 40 markets globally.

Network

Our 49,000 employees in over 40 countries are working harder than ever to transform our business.





Punjab National Bank

Introduction

The bank was founded in 1894 and is the second largest government owned bank in India, both in terms of business and its network.

Portfolio

PNB is the second largest Public Sector Bank (PSB) in the country with Global Business at Rs.18,09,587 crore.

Amalgamated Entity

Post amalgamation of OBC & UBI w.e.f 01.04.2020, PNB has expanded its presence across India with a network of 10925 branches, 13914 ATMs & 12346 Business Correspondents as at the end of 31st Dec 2020.



Disclaimers

Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
- (2) Any Person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

TO KNOW MORE



www.pnbmetlife.com



1800-425-6969



@PNB MetLife



@pnb_metlife



@PNB MetLife1



@PNB MetLife India Insurance Co. Ltd



@PNB MetLife

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Care Health Insurance Limited : Regd. Office - Care Health Insurance Limited (formerly known as Religare Health Insurance Company Limited), 5th Floor, 19, Chawla House, Nehru Place, New Delhi-110019 |IRDAI Regd. No.: 148 CIN - U66000DL2007PLC161503. Correspondence Address - Unit no 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector 39, Gurugram -122001 (Haryana) Call us: 1800-102-4488 | 1800-102-6655

PNB Met Life India Insurance Company Limited :Regd. Office : Unit Nos. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, # 26/27, M.G. Road, Bengaluru - 560 001. IRDAI Regd. No.: 117 CIN.: U66010KA2001PLC028883 Phone: 080-6600 6969, Fax: 080 - 25585815, Email: indiaservice@pnbmetlife.co.in Write to us at: Office Unit No. 101, 1st Floor, Techniplex-1, Techniplex Complex, Opp Veer Savarkar Flyover, S V Road Goregaon (West), Mumbai -400 062, Phone: 022 4179 0000, Fax: 022 - 41790203

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IRDAI is not involved in activities like selling policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.