

ANNEXURE V

The Bank has entered into strategic tie-up arrangements with select insurance providers to offer health insurance top-up plans. These plans act as a supplement to the Central Government Health Scheme (CGHS), ensuring comprehensive health coverage for beneficiaries.

Participation is voluntary, and the premium for these supplemental plans shall be borne solely by the account holder. Each account holder may independently select their preferred coverage. This coverage constitutes a direct contract between the account holder and the insurance provider. The Bank acts only as a facilitator and assumes no liability for policy administration, claims processing, or dispute resolution; all such matters must be settled directly with the insurance provider.

Currently, three plans are available for selection. Account holders are advised to carefully evaluate each plan before choosing one based on their specific needs. Bank of India endeavours to provide wider choices and flexibility in choosing health insurance plan from two different health insurance companies.

- I) Base Plan Niva Bupa's – Sehat Suraksha Plus (Health Plus):
- II) Niva Bupa's – Super Protect Plus-Top up (SPP-Top Up)
- III) Flexi-Health Protect Plan (Bajaj General)

I Base Plan Niva Bupa's – Sehat Suraksha Plus (Health Plus):

Premium- Rs. 1999/- annual premium inclusive of GST

Policy Tenure	1 Year	
Entry Age	(Adult-18 yrs to 60 yrs)	
Plan	1A (Self only)	
Base Sum Insured	2Lac	
Hospitalization Cover		
Inpatient Care	Inpatient Care	Upto Base Sum Insured
	Hospital accommodation- Room Rent/day	2% of Base Sum Insured

	Hospital accommodation- ICU/day	4% of Base Sum Insured
Day Care Treatment	Listed 536 Day Care Treatments covered upto Base Sum Insured	
Pre-hospitalization Medical Expenses (including Medical Practitioner's consultation, diagnostic tests, medicines, drugs and consumables)	Up to Base Sum Insured 30 days	
Post-hospitalization Medical Expenses (including Medical Practitioner's consultation, diagnostic tests, medicines, drugs and consumables)	Up to Base Sum Insured 60 days	
Inpatient Care under Alternative Treatment	Covered up to 20% of Base Sum Insured	
Organ Transplant	Up to Base Sum Insured	
Emergency Ground Ambulance – Within India (one transfer per hospitalization)	Network Hospital: INR 1,000 Non-network Hospital: INR 1,000	
Co-pay	20%	
Sub-limit on specified illness/conditions	Choice of illness/conditions & sub-limit available	
Waiting period for Pre-Existing Diseases (PED)	48 months	
Initial Waiting Period	30 days	

Accidental Cover

Plan	1A (Self only)
Base Sum Insured	20 Lac
Accidental death	100% of accidental cover

Hospital Daily Cash Cover

Plan	1A (Self only)
Base Sum Insured	2000 per day with 2 days franchise (min 2 days hospitalization)
Coverage days	Maximum 20 days

Initial Waiting Period	30 days
Specific illness waiting period	24 months
Waiting period for Pre-Existing Diseases (PED)	48 months

Sub-limit on specified illness/conditions

Procedure	Amount
Appendicectomy	32000
Cataract per eye including Cost of Lens	18000
Cholecystectomy	26000
Hernioplasty/Herniorraphy- Unilateral including cost of mesh and tacker	32000
Hydrocele	18000
Hysterectomy (Abdominal/Vaginal)	40000
Total Knee Replacement (Unilateral) including cost of implants	109000
Haemorrhoidectomy including Cost of stapler	29000
PCNL- Unilateral	37000
Arthroscopic Surgery (Other Than ACL / Menisectomy)	145000
CABG	145000
Hip Replacement (Bilateral) including cost of implants	109000
Hernioplasty/Herniorraphy- Bilateral including Cost of mesh and tacker	37000
Angioplasty including cost of implants and angiography	109000
Valve Replacement including cost of implants	145000
Hip Replacement (Unilateral) including cost of implants	72000
Temporary Pacemaker Implantation including cost of temporary pacemaker	14000
PCNL- Bilateral	43000

II Niva Bupa's – Super Protect Plus-Top up (SPP-Top Up)

Premium- Rs. 2499/- annual premium inclusive of GST

Niva Bupa - Super Protect Plus-Top up (SPP-Top Up)	
Policy Tenure	1 year
Entry Age	(Adult- 18 years to 65 years; Child- 91 days to 21 years)
Details	
Hospitalization Benefit	
Plans	1 Adult, 2 Adult, 1 Adult+1 Child, 2 Adults+1 Child, 2 Adults+ 2 Child
Base Sum Insured	30 lacs with 3 lacs deductible
Sub Sections	
Inpatient care	Upto Base sum insured
Hospital Accommodation-Room rent/day	Single private room
Hospital Accommodation-ICU/day	Up to Base Sum Insured
Day care treatment	Listed 536 Day care Treatments covered up to base sum insured
Pre-Hospitalization Medical Expenses	30 Days; up to base sum insured
Post-Hospitalization Medical Expenses	60 Days; up to base sum insured
Domiciliary Hospitalization	Up to Base Sum Insured
Organ transplant	Up to Base Sum Insured
Emergency ground ambulance-within India	INR 1000 per hospitalization
Modern treatment	Up to Base Sum Insured as per T&C
Accompanying person Accommodation cover	INR 1000/Day (Maximum of 10 Days)
Initial Waiting Period	30 Days
Specific disease waiting period	24 months
Pre-Existing disease waiting period	24 months
Accidental cover	
Accidental death	30 lacs for primary insured

III Flexi-Health Protect Plan (Bajaj General)

Policy Period – 1 Year

Eligibility:

1. Insured must be account holder of Bank of India
2. Entry Age
 - Adult – 18 Years to 65 Years
 - Child – 3 Months to 25 Years

Pre-Policy Medical Check Up:

- If Pre-Existing Disease Declared
- Age 55 Years and above

Family Combination – (Floater Basis)

Floater Family Relation
Required Family Combination as per below
Self + 1 Child
Self + 2 Child
Self + 3 Child
Self + 4 Child
Self + Spouse
Self + Spouse + 1 Child
Self + Spouse + 2 Child
Self + Spouse + 3 Child
Self + Spouse + 4 Child

Sum Insured & Deductible Combination

Sum Insured	Aggregate Deductible
3,00,000	2,00,000
5,00,000	2,00,000
10,00,000	3,00,000
20,00,000	5,00,000
20,00,000	10,00,000
50,00,000	5,00,000
50,00,000	10,00,000
50,00,000	20,00,000

Table of Benefit

Features	
Room rent	Single Pvt AC Room
ICU Charges	Actual
Pre-hospitalization	60 days
Post-hospitalization	90 days
Medical Advancement Surgery	25% of Base SI
Day Care Treatment	Covered
Organ Donor Expense	Covered
Road Ambulance	3000 per Hospitalization
Air Ambulance (available for SI of Rs.10 Lacs and above)	Covered up to 10% of Sum Insured
PED Waiting Period	12 months
Specific Disease Waiting Period	12 months
Initial Waiting Period	30 Days

Coverages

A. Inpatient Hospitalisation

- i. Room and Boarding expenses as provided by the Hospital/Nursing Home up to Single Private AC Room
- ii. If admitted in ICU, the Company will pay up to ICU expenses at actuals
- iii. Nursing Expenses as provided by the Hospital iv. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees.
- v. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances,
- vi. Medicines & Drugs, Consumables, Dialysis, Chemotherapy, Radiotherapy, physiotherapy
- vii. Cost of prosthetic devices and other devices or equipment if implanted internally like pacemaker during a surgical process
- viii. Relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary prescribed by the treating Medical Practitioner.

B. Pre-Hospitalisation Medical Expenses

The Reasonable and Customary Medical Expenses incurred during 60 days immediately before the Insured Beneficiary was hospitalized, provided that such Medical Expenses were incurred for the same Illness/Injury for which subsequent Hospitalisation was required, and the Company has accepted an Inpatient Care claim under Section1- "Inpatient Hospitalisation/Inpatient Care Treatment".

C. Post-Hospitalisation Medical Expenses

The Reasonable and Customary Medical Expenses incurred during 90 days immediately after the Insured Beneficiary was discharged post Hospitalisation

provided that: Such costs are incurred in respect of the same Illness/Injury for which the earlier Hospitalisation was required, and the Company has accepted an Inpatient Care claim under Section1- "Inpatient Hospitalisation/Inpatient Care Treatment".

D. Medical Advancement Surgery Cover

You are eligible for Reasonable and Customary Medical Expenses if You undergo Medical Advancement Surgeries as listed in Annexure III maximum up to 25% of the SI

E. Day Care Treatment

We will pay you the Medical Expenses as listed above under Section 1- In-patient Hospitalisation/Inpatient Care Treatment for Day care procedures / Surgeries taken as an Inpatient Care in a Hospital or Day care centre but not in the outpatient department. Indicative list of Day Care Treatment is given in the annexure I of this Group Policy wordings. Exclusions specific to Day Care Treatment-

- i. Treatment normally taken on an out-patient basis
- ii. Any dental treatment or procedure

F. Organ donor expenses

We will pay expenses towards organ donor's treatment for harvesting of the donated organ, provided that,

- a. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Beneficiary, and
- b. We have accepted an Inpatient Care treatment claim for the Insured Beneficiary (ies) under Section1- "In-patient Hospitalisation/Inpatient Care Treatment".
- c. We will pay if Insured Beneficiary is the receiver of the organ.

G. Road Ambulance

We will pay Reasonable and Customary expenses incurred on a Road ambulance offered by a healthcare or ambulance service provider for:

- Transferring the Insured Beneficiary to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency or
- Transferring the Insured Beneficiary from the Hospital where he/ she was admitted initially to another Hospital with higher medical facilities.

Claim under this section shall be payable only:

- If We have accepted Insured Beneficiary's Claim under "In-patient Hospitalisation Treatment" or "Day Care Treatment" section of the Policy

- up to the actual expenses subject to maximum of Sum Insured Limit per Hospitalization as specified in Certificate of Insurance for this cover.

H. Air Ambulance (Applicable for Sum Insured 10 Lacs & above)

We will pay Reasonable and Customary expenses incurred on an ambulance transportation in an airplane or helicopter for emergency life threatening health conditions which require immediate and rapid ambulance transportation from the site of first occurrence of the illness/accident to the nearest Hospital during Cover Period. Claim under this section shall be payable only when:

- Such life-threatening emergency condition is certified by the Medical Practitioner, and
- We have accepted Insured Beneficiary's Claim under "In-patient Hospitalization Treatment" or "Day Care Treatment" section of the Policy.
- up to the actual expenses subject to maximum of Sum Insured Limit per Policy Year as specified in Certificate of Insurance for this cover

Specific Exclusion

Medical Transportation from one Hospital to another Hospital is excluded from the scope of the Policy

Waiting Period

Pre-Existing Disease Waiting Period - 12 months

Specific Disease / Procedures Waiting Period - 12 months

Initial Waiting Period - 30 days

Premium Rates (RATES EXCL. GST FOR MANDATORY COVER)

Floater Policy for 1 Adult + 1 Child									
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,074	1,527	2,029	2,564	1,937	4,260	3,519	2,845	
36 - 45 Yrs	1,326	1,884	2,499	3,154	2,381	5,234	4,318	3,486	
46 - 55 Yrs	2,153	3,061	4,049	5,099	3,841	8,439	6,948	5,596	
56 - 65 Yrs	3,686	5,244	6,918	8,700	6,543	14,372	11,816	9,496	
66-70 Yrs Renewals only	5,905	8,405	11,073	13,915	10,458	22,966	18,869	15,150	
Above 70 Yrs Renewals only	7,020	9,991	13,159	16,535	12,423	27,282	22,411	17,988	

Floater Policy for 1 Adult + 2 Children									
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,387	1,971	2,622	3,315	2,506	5,512	4,556	3,686	
36 - 45 Yrs	1,605	2,281	3,030	3,828	2,892	6,358	5,250	4,242	
46 - 55 Yrs	2,619	3,725	4,930	6,212	4,682	10,289	8,476	6,831	
56 - 65 Yrs	4,302	6,120	8,078	10,163	7,647	16,797	13,816	11,109	
66-70 Yrs Renewals only	6,891	9,807	12,925	16,248	12,214	26,824	22,045	17,706	
Above 70 Yrs Renewals only	8,192	11,657	15,360	19,303	14,506	31,859	26,177	21,017	

Floater Policy for 1 Adult + 3 Children									
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,767	2,511	3,341	4,226	3,196	7,030	5,813	4,705	
36 - 45 Yrs	1,967	2,795	3,716	4,697	3,550	7,806	6,449	5,215	
46 - 55 Yrs	3,098	4,407	5,836	7,358	5,548	12,193	10,050	8,105	
56 - 65 Yrs	4,918	6,996	9,241	11,629	8,754	19,231	15,824	12,730	
66-70 Yrs Renewals only	7,877	11,210	14,780	18,584	13,973	30,690	25,228	20,268	
Above 70 Yrs Renewals only	9,363	13,325	17,562	22,075	16,594	36,445	29,950	24,052	

Floater Policy for 1 Adult + 4 Children									
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	2,147	3,050	4,061	5,137	3,886	8,086	7,070	5,724	
36 - 45 Yrs	2,347	3,335	4,436	5,608	4,240	8,818	7,707	6,234	
46 - 55 Yrs	3,584	5,097	6,754	8,519	6,426	13,350	11,646	9,396	
56 - 65 Yrs	5,534	7,872	10,403	13,096	9,861	20,469	17,831	14,351	
66-70 Yrs Renewals only	8,864	12,612	16,634	20,920	15,734	34,555	28,411	22,831	
Above 70 Yrs Renewals only	10,536	14,992	19,766	24,847	18,681	41,030	33,724	27,089	

Floater Policy for 2 Adult									
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,365	1,941	2,574	3,247	2,450	5,360	4,369	3,595	
36 - 45 Yrs	1,801	2,561	3,390	4,270	3,219	7,039	5,730	4,541	
46 - 55 Yrs	2,907	4,136	5,461	6,871	5,171	11,303	9,188	7,253	
56 - 65 Yrs	5,012	7,132	9,401	11,816	8,882	19,409	15,759	12,694	
66-70 Yrs Renewals only	8,032	11,432	15,053	18,912	14,708	31,199	25,625	20,565	
Above 70 Yrs Renewals only	9,548	13,590	17,892	22,475	16,882	37,071	30,444	24,426	

Floater Policy for 2 Adult + 1 Child									
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	1,668	2,370	3,147	3,974	3,001	6,566	5,356	4,379	
36 - 45 Yrs	2,076	2,951	3,911	4,934	3,722	8,140	6,632	5,412	
46 - 55 Yrs	3,377	4,803	6,349	7,992	6,018	13,155	10,700	8,293	
56 - 65 Yrs	5,405	7,690	10,142	12,754	9,591	20,960	17,026	13,568	
66-70 Yrs Renewals only	8,235	11,720	15,442	19,406	14,584	32,028	26,314	21,128	
Above 70 Yrs Renewals only	9,657	13,744	18,103	22,746	17,091	37,532	30,832	24,747	

Floater Policy for 2 Adult + 2 Child									
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	2,056	2,921	3,881	4,903	3,705	8,107	6,616	5,351	
36 - 45 Yrs	2,465	3,502	4,645	5,863	4,426	9,681	7,892	6,412	
46 - 55 Yrs	4,029	5,730	7,577	9,542	7,188	15,714	12,786	10,221	
56 - 65 Yrs	6,110	8,692	11,471	14,429	10,855	23,725	19,279	15,109	
66-70 Yrs Renewals only	9,041	12,865	16,957	21,318	16,026	35,193	28,924	23,231	
Above 70 Yrs Renewals only	10,747	15,293	20,152	25,324	19,033	41,800	34,344	27,575	

Floater Policy for 2 Adults + 3 Children									
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	2,394	3,402	4,524	5,718	4,323	9,990	8,255	6,654	
36 - 45 Yrs	2,795	3,972	5,273	6,659	5,030	10,454	9,128	7,375	
46 - 55 Yrs	4,434	6,306	8,346	10,515	7,924	16,456	14,344	11,560	
56 - 65 Yrs	6,651	9,462	12,494	15,720	11,830	24,550	21,379	17,195	
66-70 Yrs Renewals only	9,847	14,012	18,475	23,230	17,467	38,362	31,535	25,336	
Above 70 Yrs Renewals only	11,704	16,656	21,953	27,594	20,742	45,556	37,438	30,066	

Floater Policy for 2 Adults + 4 Children								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
Upto 35 Yrs	2,771	3,939	5,229	6,604	4,987	10,367	9,053	7,313
36 - 45 Yrs	3,171	4,509	5,978	7,545	5,694	11,831	10,326	8,334
46 - 55 Yrs	4,917	6,994	9,249	11,649	8,775	18,220	15,878	12,789
56 - 65 Yrs	7,311	10,402	13,729	17,271	12,994	26,962	23,477	18,876
66-70 Yrs Renewals only	10,830	15,412	20,316	25,540	19,200	42,169	34,658	27,840
Above 70 Yrs Renewals only	12,873	18,321	24,141	30,341	22,803	50,081	41,152	33,042

Health Services Plan individual Option	BOIHPR01	BOIHPR02
Proposed Options	Individual	Floater
Doctor Consultation	7,500	10,000
Lab & Radiology (Cashless with Exceptional RI)	7,500	10,000
PHC	1 Voucher	2 Vouchers
Teleconsultation	Unlimited	Unlimited
Diet & Nutrition	7,500	10,000
Mental Wellness	7,500	10,000
Customer premium (including GST)	2005	3539
Without GST Premium	1699	2999

Note: - If customer opts for HPR, Premium amount of HPR will be added to Base Plan Premium.