

**Item wise comparison of Group Health Proposal of different Insurers**

S.No.	Parameter	Oriental	Star Health
1	Family Definition	Employee, Spouse, Children, Parents and Parent in Laws	Employee, Spouse, Children, Parents and Parent in Laws
2	Addition of members	Only new born and spouse on payment of pro rata premium for new born	Only new born and spouse on payment of pro rata premium for new born
3	Room Rent limits including Boarding, Nursing Charges	Restricted to 2% of Sum Insured for normal and 4% of SI for ICU	Restricted to 2% of Sum Insured for normal and 4% of SI for ICU
4	Pre Hospitalization	30 days	30 days
5	Post Hospitalization	60 days	60 days
6	Ambulance expense limit		750 per hospitalization & 1500 per policy period
7	Day care procedure	Covered	Covered
8	Dependent child	upto 25 years	upto 30 years
9	AYUSH Treatments	covered maximum capping 60,000/-	covered maximum capping 25,000/-
10	LASIK SURGERY	Covered if correction index is +/- 6.5 D- upto Rs. 50% of SI only	Covered if correction index is +/- 7.5 D
11	Treatment of mental illness stress or psychological disorders and neurodegenerative disorders	Rs. 50,000/-	30,000/-
12	Animal Bite Covered	only IPD case	both inpatient and outpatient with max of 5000/- per claim
13	Age related Macular Degeneration ( ARMD)	30% of SI	30% of SI
14	Behavioral and Neuro Development Disorders	30% of SI	30% of SI
15	Genetic diseases & disorder	30% of SI	30% of SI
16	Uterine Artery Embolization and HIFU ( High Intensity Focused Ultrasound)	50% of SI	50% of SI
17	Ballon Sinuplasty	50% of SI	50% of SI
18	Deep Brain Stimulation	50% of SI	50% of SI
19	Oral Chemotherapy	50% of SI	50% of SI
20	Immunotherapy & Monoclonal Antibody to be given as injection	50% of SI	50% of SI
21	Intravitreal Injection	50% of SI	50% of SI
22	Robotic surgeries	50% of SI	50% of SI
23	Stereotactic radio surgeries	50% of SI	50% of SI
24	Bronchial Thermoplasty	50% of SI	50% of SI
25	Vaporization of the prostate ( Green laser treatment or holmium laser treatment	50% of SI	50% of SI

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26	IONM( Intra Operative Neuro Monitoring)	50% of SI	50% of SI
27	Stem cell therapy : Hematopietic stem cells for bone marrow transplant for haematological conditions to be covered	50% of SI	50% of SI
28	Cyber Knife Surgery	50% copayment for cyber knife surgery	50% copayment for cyber knife surgery
29	Trauma Care	50% Co payment	50% Co payment
30	Impairment of Person's intellectual faculties	100% of SI	Not mentioned
31	Artificial Life Maintenance	100% of SI ( limited to Internal body only)	Not mentioned
32	Hospitalization expenses ( excluding cost of organ ) incurred on the donor during the course of organ transplant to the insured person	Expenses incurred on the donor and the insured recipient shall not exceed the sum insured of the insured person receiving the organ	Not mentioned