Policy Comparison Guidelines

Description:

We have categorized the health policy to simplify the comparison based on their constraints.

Policy categories :

- Mediclaim policy
- Top-up Policy
- Senior Citizen Policy
- Critical Illness Policy
- Hospital Cash Policy
- Special/Other Policy

Health policies are compared based on their Type, Sub Type, Plan, Policy Category, Sum Insured, Age, Relationship availability.

Features :

- Could select 2 or 3 Policy for the premium comparison.
- Selected Policy's benefits and coverages are compared
- Could share the comparison policy quotation (PDF, Images and Text).

Please refer to the following steps to compare policies on agentAUX.

Steps :

-			-
2:18 📥			
<	NATIONAL INS	URANCE	۹
Vo HEALT	н 🚘 мотог	FIRE	🚑 РА

Step 1 : Calculate the policy premium as usual, then go to "Summary" page.

Ve HEALTH		FIRE	🛃 РА
•	National Medic 2020)	laim Policy (Rev	vised
22	National Pariva Revised Rates	ar Mediclaim Pol	licy
	National Medic	laim Plus Policy	\supset
	National Pariva	ar Mediclaim Plu	is Policy
		r Citizen Individu cy (Revised Vers	
		r Citizen Floater cy (Revised Vers	
	Revised Vidyar	thi Mediclaim Fo	or Student

Step 2 : On Summary Page, click on "Policy Compare" Button is available on bottom of the page.

	National Mediclaim Plus	Policy
	Gross Total Premium :	₹10712
	Family Discount 10.0 % :	(-)₹1071
	Net Premium :	₹ 9641
	GST 18.0 % :	₹1735
	Final Payable Premium :	₹ 11376
oos	er	
	Age :	25
	Relationship :	SELF
	Sum Insured :	₹200000
	Basic Premium Amount :	₹ 5951
	Youth Discount 10.0 % :	(-) ₹ 595
	Premium Amount :	₹ 5356
ured		
	Age :	6
	Relationship :	SON
	Sum Insured :	₹200000
	Premium Amount :	₹ 5356

Step 3 : It navigates to policy list to select policies to compare. Minimum 2 and Maximum 3 policies are allowed now. User would be able to policies as shown below:

3:43 P		
÷	Select Mediclaim Policies	
	New India Mediclaim Policy	
1	National Mediclaim Policy (Revised 2020)	
1	BoB National Health Policy - Individual Basis	
1	National Young India Mediclaim Policy - Individual Basis	
	Family Medicare Policy - Individual Basis	
	Platinum Policy	
	Gold Policy	
	Individual Health Insurance	
		_
	COMPARE	

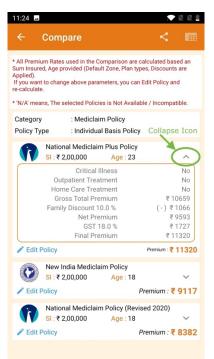
Step 4 : Click "Compare" button on bottom page to start the compare. And the application would show the policies details as shown below :

2:12 🕥	**			
÷	Compare		<	
Sum Insure Applied). If you want re-calculate	um Rates used in the Con Id, Age provided (Default t to change above parame a. ns, The selected Policies	Zone, Plan typ eters, you can l	es, Discounts Edit Policy and	are 1
Category Policy Ty				
•	National Mediclaim SI : ₹ 10,00,000			~
🖍 Edit F	Policy		Premium : ₹ 🕻	21341
	New India Mediclain SI : ₹ 10,00,000	n Policy Age : 25		~
🖍 Edit F	Policy		Premium : ₹ 1	3975
1	National Mediclaim SI : ₹ 10,00,000	Policy (Revis Age : 25	ed 2020)	~
🖍 Edit F	Policy		Premium : ₹ 1	4047

*Also, You can view the near by sum insured $\,$ - premium rates *

The features on comparison page :

1. User can view short overview by clicking on collapse icon on each policy:



2. User can edit a specific policy by clicking on "Edit Policy" on comparison as highlighted in the picture. Once the user initiates the "Edit Policy", then the application navigates to premium calculator page. We can apply the changes either to policy being edited or to all the policies.

11:24 🖬 🔊 🖹 🗎	11:23 💌 🛚 🔍	11:23 🖬 💎 🛚 🗶 🖿
← Compare < 📰	← National Mediclaim Plus Policy	← National Mediclaim Plus Policy
* All Premium Rates used in the Comparison are calculated based an Sum Insured, Age provided (Default Zone, Plan types, Discounts are Applied). If you want to change above parameters, you can Edit Policy and re-calculate.	Premium E Benefits & 🐼 Switch Policy	Premium E Benefits & 🐼 Switch Policy
* 'N/A' means, The selected Policies is Not Available / Incompatible.	PROPOSER NAME	PROPOSER NAME
Category : Mediclaim Policy Policy Type : Individual Basis Policy	SUM INSURED 200000	Note : * Apply to this policy only - it updates the selected
National Mediclaim Plus Policy SI : ₹ 2,00,000 Age : 23	AGE PREMIUM AMOUNT DOB 18 ₹ 5356	covers, sum insureds on this policy only * Apply to all policy - it updates the selected covers, sum insureds on all selected policies for comparison
Critical illness No Outpatient Treatment No Home Care Treatment No Gross Total Premium ₹10659	Optional Covers : Critical Illness	Apply Changes
Gross fotal Premium ₹ 10659 Family Discount 10.0 % (-) ₹ 1066 Net Premium ₹ 9593 GST 18.0 % ₹ 1727	Outpatient Treatment	 Apply to this policy only Apply to all Policies
Final Premium ₹11320	Home Care Treatment	
✓ Edit Policy Premium: ₹ 11320		Cancel OK
New India Mediclaim Policy SI : ₹ 2,00,000 Age : 18	SON NAME Θ	SON NAME
<i>✓</i> Edit Policy <i>Premium</i> : ₹ 9117	SUM INSURED	SUM INSURED
National Mediclaim Policy (Revised 2020) SI:₹2,00,000 Age : 18	AGE PREMIUM AMOUNT	200000 AGE PREMIUM AMOUNT
	APPLY CHANGES ₹ 11320 SUMMARY	APPLY CHANGES ₹ 11320 SUMMARY

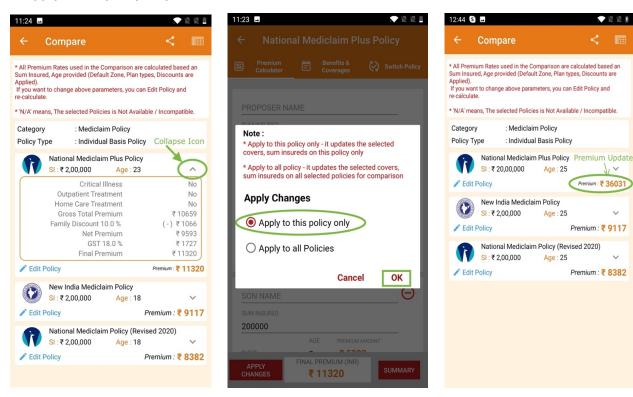
3. User can Share the Comparison of Policies Premium and Comparison of Policy Benefits & Coverages as a PDF format



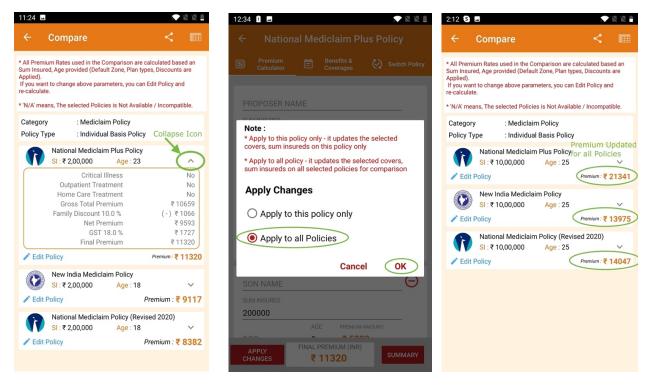
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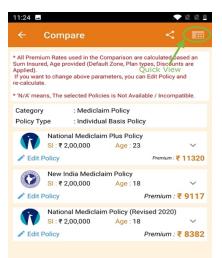
1. Apply to this policy only



2. Apply to all policies



3. Click the Icon then you see like below :



Comparison of Policies Premium

÷		Compar	ison Quick View			<
Note	: Fo	llowing	table depicts	overview of the Comparisor	of Policies selected.	Share Button
				Comparison of Policies	Premium	
S.No	Age	Relation	Sum Insured (₹)	National Mediclaim Plus Policy ($ eta$)	New India Mediclaim Policy (₹)	National Mediclaim Policy (Revised 2020) (₹)
1	23	SELF	₹ 2,00,000.00	₹ 5,356.00	₹ 3,863.00	₹ 3,514.00
2	5	SON	₹ 2,00,000.00	₹ 5,303.00	₹ 3,863.00	₹ 3,589.00
		Gros	s Total Premium :	₹ 10,659.00	₹ 7,726.00	₹ 7,103.00
			Discount :	(-)₹1,066.00	-	-
			Net Premium :	₹ 9,593.00	₹ 7,726.00	₹ 7,103.00
			GST 18.0 % :	₹ 1,727.00	₹ 1,391.00	₹ 1,279.00
		Final P	ayable Premium :	₹ 11,320.00	₹ 9,117.00	₹ 8,382.00

We can share the comparison policy quotation image and Text Format.

Comparison of Policy Benefits & Coverages

Comparison of Policy Benefits & Coverages

Coverages	National Mediclaim Plus Policy	New India Mediclaim Policy	National Mediclaim Policy (Revised 2020)
	• Plan A :2 Lakh		
Minimum Sum Insured	• Plan B :15 Lakh	1 Lakh	1 Lakh
	• Plan C :30 Lakh		
	• Plan A :10 Lakh		
Maximum Sum Insured	• Plan B :25 Lakh	15 Lakh	10 Lakh
	• Plan C :50 Lakh		

Payment Options	Yearly Basis	Yearly Basis	Yearly Basis
Claim Settlement Ratio	86.28%	92.93%	86.28%
Covid-19 Coverage	Not Covered	Not Covered	Not Covered
Room Rent Limit	 Plan A :Up to 1% of SI per day Plan B :Up to 1% of SI per day Plan C:Up to 1% of SI per day 	Up to 1% not exceeding of the Sum Insured per day	Up to 1% of Sum Insured subject to max of 10,000 per day
ICU Charges	 Plan A :Up to 2% of SI per day subject to max. of INR 15,000 per day Plan B :Up to INR 15,000 per day Plan C :Up to INR 20,000 per day 	Up to 2% not exceeding of the Sum Insured per day	Up to 2% of SI per day subject to max of 20,000
Restoration of Cover	Not Covered	Not Covered	Not Covered
No Claim Bonus / Cumulative Bonus	Applicable for Plan A/B/C - Increase in SI by 5% of SI (excluding CB) per year up to 50% of SI (excluding CB)		 5% of Basic SI Maximum - 50% of the Basic SI of the renewed Policy
No Claim Discount	Not Covered	Not Covered	Not Covered
Cashless Hospitals	2703+	2900+	2703+
Co-Pay	Copayment of 20% of admissible claim if treatment taken in non-network hospital (not applicable to optional covers)	Optional Cover : 20% of Voluntary Co-Pay	 20% Co-payment on each admissible claim, with a 15% discount in premium 15% Co-payment on each admissible claim, with a 10% discount in premium

Pre-Hospitalization Coverage	30 Days	30 Days	45 Days
Post-Hospitalization Coverage	60 Days	60 Days	60 Days
Day care treatment	24 hours	139 Day Care treatements	140 Day Care treatements
Hospitalization at Home	 Plan A :Not covered Plan B :Up to 750 per day, max. of 10 days Plan C :Up to 1,000 per day, max. of 10 days 	Not Covered	Not Covered
Ambulance Charges	 Plan A :Up to INR 2,500 in a policy period Plan B :Up to INR 4,000 in a policy period Plan C :Up to INR 5,000 in a policy period 	Expenses incurred towards Ambulance service will be paid subject to cap 1% of Sum Insured. Payment under this benefit will reduce the Sum Insured.	Up to 1% of SI subject to maximum of 2,000 in a Policy Period
Maternity Cover	 Plan A :Up to INR 30,000 for normal delivery and INR 50,000 for caesarean section Plan B :Up to INR 60,000 for normal delivery and INR 75,000 for caesarean section Plan C :Up to INR 5,000 in a policy periodUp to INR 80,000 for normal delivery and INR 100,000 for caesarean section 		Not Covered
Free Health Checkup	 Plan A :Every 2 yrs., up to INR 1,000 Plan B :Every 2 yrs., up to INR 2,000 Plan C :Every 2 yrs., up to INR 3,000 	Up to Rs. 5000 or 1% of average Sum Insured of proceeding three years whichever is less	Not Covered
Alternate Medicine (AYUSH)	Applicable for Plan A/B/C - Up to sum insured	Up to 25% of the Sum Insured	Covered up to SI

Worldwide Coverage / Emergency	Plan A :Not covered Plan B :Up to INR 20,000 per policy period Plan C :Up to INR 20,000 per policy period	Not Covered	Not Covered
Domestic Evacuation	 Plan A :Not covered Plan B :Up to 5% of SI per policy period Plan C :Up to 5% of SI per policy period 	Not Covered	Not Covered
E-Consultation	Not Covered	Not Covered	Not Covered
Discount on Renewal	Not Covered	Not Covered	Up to 10 %
Cover for Organ Donor	Covered	Not Covered	Hospitalisation expenses only
Daily Cash Allowance	 Plan A :Up to INR 500 per day, max. of 5 days Plan B :Up to INR 800 per day, max. of 5 days Plan C :Up to INR 1,000 per day, max. of 5 days 	Up to 0.1% of the Sum Insured (Sum Insured is more than or equal to Rs. Three lakh)	Not Covered
Out Patient Consultation Benefits	Limit of cover per individual - INR 2,000/ 3,000/ 4,000/ 5,000/ 10,000	Not Covered	Not Covered
Animal Bite Vaccination	Not Covered	Not Covered	Not Covered
New Born Baby Cover	Not Covered	36 months Waiting Period	Not Covered
Wellness Factors / Wellness OPD discount	Not Covered	Not Covered	Not Covered
Dental Cover	Not Covered	Not Covered	Not Covered
Eye Cover / Catract	• Plan A:For each eye - Upto 15% of sum	null	Not Covered

	insured or INR 60,000 whichever is lower		
	• Plan B:For each eye – Upto INR 80,000		
	• Plan C:For each eye – Upto INR 1,00,000		
Coverage for Modern Treatment	Applicable for Plan A/B/C 12 - Modern Treatment covered - Up to 25% of SI for each treatment		Modern Treatment (12 nos) - Up to 25% of SI for each treatment
Critical Illness	Benefit amount per individual - INR 2,00,000/ 3,00,000/ 5,00,000/ 10,00,000/ 15,00,000/ 20,00,000/ 25,00,000.		Not Covered
Domiciliary Hospitalisation	Not Covered	Not Covered	Not Covered
Special Features	 Refractive Error :Covered after waiting period of 2 years Morbid Obesity Treatment :Covered after waiting period 	Not Covered	Not Covered
Second Opinion	One Medical Second Opinion for each new diagnosis of any of the major illnesses in Appendix II, in a policy period		Not Covered
Complaint Resolution	Not Covered	Not Covered	Not Covered
No limit on max entry age	Upto 65 years	Upto 65 years	Upto 65 years
Infertility Treatment	Not Covered	Not Covered	Not Covered
PED Waiting Period	Covered after 36 months of continuous coverage	48 months	4 year Waiting Period
No proportionate deduction	Not Covered	Optional Cover I :	Not Covered

		Sum Insured is Rs. 2,00,000 and above.	
Note : This quotation is for your reference, subject to change at the time of purchase.			

If you have facing other issue, Please Contact Us:

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