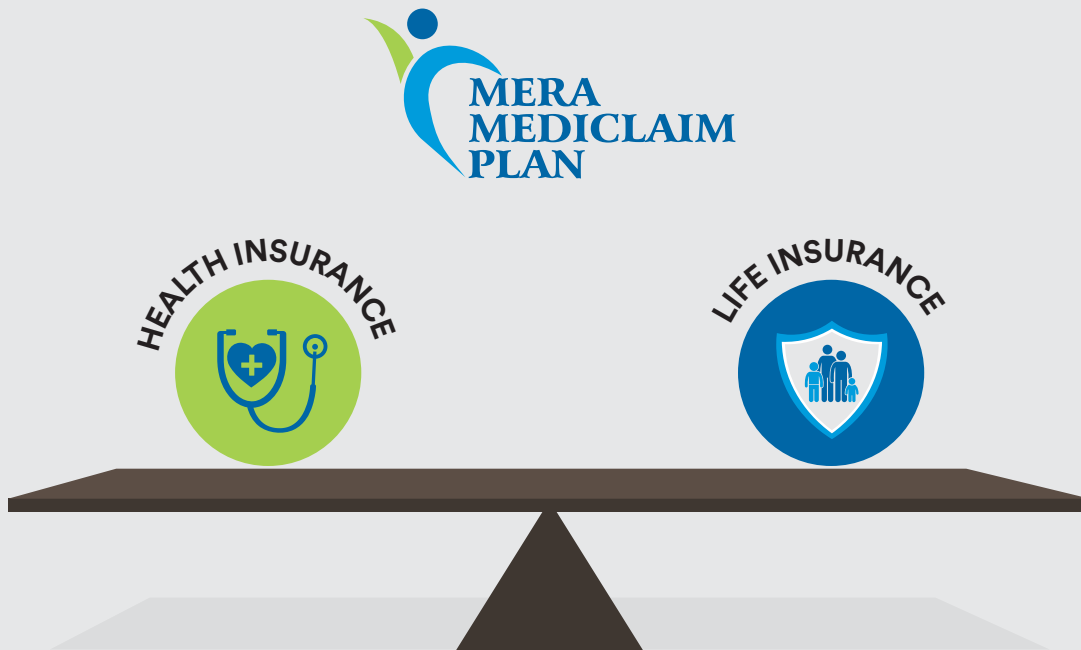


# GOOD HEALTH LEADS TO A GOOD LIFE!

WE INSURE BOTH!



A life without worries is a life lived well. So, prepare well today for an uncertain tomorrow with **Mera Mediclaim Plan**, specially designed to provide 360-degree security by covering your life and health from future unpredictability.

## KEY FEATURES



7.5% discount on combined premiums



Comprehensive Health Insurance with cashless treatment at 7500+ network hospitals



Health cover increase to 220% in 2 claim free years with No Claim Bonus Super\*



Life Cover of Rs. 25 lacs with inbuilt Terminal Illness cover

\*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.

## WITH MERA MEDICLAIM PLAN



Get **health and life cover under a single plan**: You no longer have to manage separate Health and Life Insurance Plans for you and your family's well being



Get **discount of 7.5%** on the combined premium



Get **cashless treatments**: You no longer have to run around paying off hospital bills and then follow up for reimbursements



Get **rewarded** for every claim-free year



**Save tax** – Avail tax benefits on premiums paid under Sections 80C, 80D and benefits received under section 10(10D) of the Income Tax Act, as per prevailing tax laws

## ELIGIBILITY CRITERIA

Product Specifications	Life		Health	
	Minimum	Maximum	Minimum	Maximum
Age at Entry	18 years	65 years	Individual: 5 years Floater: 91 days	No limit on Entry Age
Age at Maturity (Years)	28 years	80 years	Lifelong on continuous renewal	
Policy Term (Years)	10	40	1 / 2 / 3	
Premium Paying Term	Regular Pay			

### Health:

How can You cover Yourself	Individual basis (maximum up to 6 Persons having equal Sum Insured) or Floater basis
Floater combinations	1A+1C, 1A+2C, 1A+3C, 1A+4C, 2A+1C, 2A+2C, 2A+3C, 2A+4C; where A=Adult, C=Child
Who are covered (Relationship with respect to the Proposer)	1. Individual: Self, Legally married spouse, son, daughter, father, mother, brother, sister, mother-in-law, father-in law, grandmother, grandfather, grandson, granddaughter, uncle, aunt, nephew, niece, employee or any other relationship having an insurable interest. 2. Family Floater: Self, Legally married spouse, son, daughter, father, mother, employee and his/her dependents (Legally married Spouse, Children & Parents) or any other relationship having an insurable interest.

### Notes:

- Child would be ported to an individual policy (having a separate Sum Insured) and treated as an adult Insured Person, upon attaining 25 years of age, at the time of renewal.
- All the Age calculations are as per "Age Last Birthday" as on the date of first issue of Policy and / or at the time of Renewal.
- Option of Mid-term inclusion of a Person in the Policy will be only upon marriage or childbirth; Additional differential premium will be calculated on a pro rata basis.
- Max allowable of life is 6 under Family Floater with 2 adults and 4 children
- If Insured persons belonging to the same family are covered on an Individual basis, then every Insured person can opt for different Sum Insured and different Optional Covers

## 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 :** Regular Pay  
**Policy term :** 30 years  
**Basic Sum Assured – Life:** Rs 25 Lakhs  
**Health:** 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 Super) will be reimbursed and the policy continues with health coverage available to all the insured

His family gets  
 Death Benefit of Rs.25 Lac



Policy Year	0	1	2	3	4	5	15
Age	35					40	50

\*The above Illustration is applicable only for Main life/Proposer  
 \*\*Annual premium will change as an when the primary life insured enters a higher age slab.  
 \*\*\*Premium shown above is exclusive of taxes

### Case II

**Mrs. Sridevi** is 40 year old and wants to ensure complete protection from illness and death. She buys Mera Mediclaim Plan (Life + health plan) covering her Husband and child

**Premium paying term :** Regular Pay  
**Policy term :** 25 years  
**Basic Sum Assured – Life:** Rs 25 Lakhs  
**Health:** Rs 10 Lakhs

**Life Plan**  
 Benefit Option:  
 Lump Sum

**Health Plan**  
 Hospitalisation benefits  
 No Claim Bonus Super  
 (Optional)

**Annualized Combi Premium\*\*\*:** **Rs. 22,960**  
**Life:** Rs.7,625  
**Health: Life long renewal\*\*=** Rs.17,197  
**Combi Discount=** Rs.1,861 ★

Annual Premium=  
 Rs.22,960

Hospital expenses up to Rs. 12.5 lakhs (base SI = 5 lakhs +10% SI No claim bonus +50% SI NCB Super) will be reimbursed and the policy continues with health coverage available to all the insured

Her family gets  
 Death Benefit of Rs.25 Lac

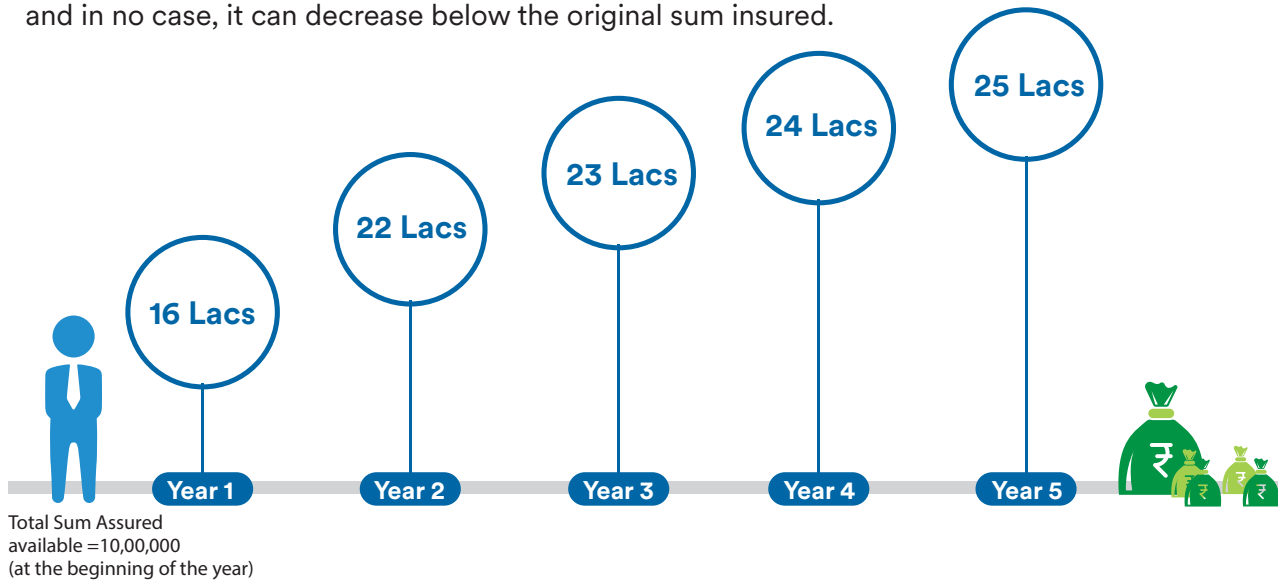


Policy Year	0	1	2	3	4	5	15
Age	40					45	55

\*The above Illustration is applicable for 2A+1C  
 \*\*Annual premium will change as an when the oldest member insured enters a higher age slab.  
 \*\*\*Premium shown above is exclusive of taxes

## 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

## TO KNOW MORE



[www.pnbmetlife.com](http://www.pnbmetlife.com)



1800-425-6969

Mera Mediclaim Plan is an Individual, Non-Linked, Non Participating, Pure Risk Premium, Combi Insurance Plan (UIN: 117Y102V01). It is advised to familiarize yourselves with the policy benefits and policy service structure of the 'Mera Mediclaim Plan' before deciding to purchase the policy. Please read the sales brochure carefully before concluding any sale. This product is jointly offered by 'PNB MetLife India Insurance Company Limited' and 'Religare Health Insurance Company Limited'. PNB MetLife is lead insurer for this product. The risks of this 'Mera Mediclaim Plan' are distinct and are assumed / accepted by respective insurance companies as per their underwriting guidelines. The liability to settle the claim vests with respective insurers, i.e., for health insurance benefits 'Religare Health Insurance Company Limited' and for life insurance benefits 'PNB MetLife India Insurance Company Limited'. The policyholders of the 'Mera Mediclaim Plan' 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 which are subject to change from time to time. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Cash payment is not eligible for tax benefit under Sec 80D of Income Tax Act, 1961. Religare Health Insurance Company Limited Regd. Office - 5th Floor, 19, Chawla House, Nehru Place, New Delhi-110019 | IRDAI Regd. No.: 148 CIN - U66000DL2007PLC161503. Correspondence Address - Vipul Tech Square, Tower C, 3rd Floor, Sector - 43, Golf Course Road, Gurgaon - 122009 Call:1800-102-4488|1860-500-4488 PNB MetLife 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](mailto:indiaservice@pnbmetlife.co.in) Write to us at: Office Unit No. 101, 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, S V Road Goregaon (West), Mumbai - 400 062, Phone: 022 4179 0000, Fax: 022 - 41790203 The marks "PNB" and "MetLife" are the registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Religare is a registered trademark of RHC Holding Private Limited used under license by Religare Enterprises Limited and its subsidiaries. AD-F/2020-21/00101

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