

Health Insurance Scheme



Health Insurance Scheme For Members of ICAI



An Initiative of the Committee for Capacity Building of CA Firms and Small & Medium Practitioners, ICAI

The Committee for Capacity Building of CA Firms and Small & Medium Practitioners (CCBCAF & SMP) of ICAI has arranged the specialised Health Insurance Scheme for Members of ICAI. The Committee has signed afresh an MoU with New India Assurance Co. Ltd., Mumbai for the same on 12th March, 2013. The scheme has become effective from 12th March, 2013 for the Members of ICAI.

The highlights of the Health Insurance Scheme for Members of ICAI are as follows:

- 5% discount in Premium to be paid to the Insurance company, where the Member has not preferred any claim in the expiring policy in case of renewal of the policy.
- Sum Insured available in slabs of ₹5 lacs, 7 lacs and 10 lacs.
- Floater Sum Insured for the entire family of Self, Spouse and dependent children.
- No Health check-up. No entry age barrier.
- Dependant Parents covered under separate Floater Sum Insured, equivalent to the Sum Insured of the Member family.
- No Health check-up. No age limit.
- Premium discount in lieu of Cumulative Bonus.
- Hospital Cash Allowance @ 0.10% of Sum Insured, for a maximum of 10 days.
- Wide Coverage for Pre-existing diseases.
- Competitive Premium Rates

The member can carry over credit for previous continuous insurance. For a member with three years of continuous coverage with any other insurer, pre existing diseases are covered.

Pre existing disease coverage: under individual policies, pre existing disease is covered only after four years. Whereas, in CA super mediclaim, coverage for pre existing disease commences from first year, as per limits below:

First Year of Coverage	25% of the admissible claim amount, subject to a maximum of 25% of the sum insured
Second Year of Coverage	50% of the admissible claim amount, subject to a maximum of 50% of the sum insured
Third Year of Coverage	75% of the admissible claim amount, subject to a maximum of 75% of the sum insured
Fourth Year of Coverage	100% of the admissible claim amount, subject to a maximum of 100% of the sum insured

Members desirous to avail the benefits of the aforesaid scheme may please visit: <http://icai.newindia.co.in> & online solution for the same.

For grievance or any other queries please contact the New India Personnel Shri Satyanarayan Mohapatra, Sr. Divisional Manager at satyanarayan.mohapatra@newindia.co.in, Telephone: 022-24620311 or Dr. Sambit Kumar Mishra, Secretary, CCBCAF&SMP, ICAI at ccbcaf.query@icai.org, Telephone: 0120-3045994.

CA. Naveen N.D. Gupta
Chairman

Committee for Capacity Building of CA Firms and Small & Medium Practitioners (CCBCAF & SMP), ICAI

E-Mail: chairman.ccbcaf@icai.org