



Department of Financial Services launches Paripoorna Mediclaim Ayush Bima for CGHS beneficiaries

The Optional health insurance plan complements existing CGHS facilities by expanding medical coverage for government employees

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The Paripoorna Mediclaim Ayush Bima has been launched by the Department of Financial Services (DFS), Ministry of Finance today for CGHS beneficiaries. It offers cashless facilities, modern treatments and access to a wide network of hospitals.





Eligibility and Coverage: The policy is exclusively available to CGHS beneficiaries with a maximum of six members per policy. It provides indemnity-based in-patient hospitalization coverage within India, with sum insured options of ₹10 Lakh or ₹20 Lakh. Product will have Co-payment component allowing beneficiaries to choose between 70:30 or 50:50 co-sharing between insurance company and the subscribers.

Key Features:

- Room rent is capped at 1% and 2% of Sum Insured per day for Normal Room and ICU respectively.
- A pre-hospitalization coverage for 30 days and post-hospitalization coverage for 60 days is available.
- AYUSH treatments are covered up to 100% of the sum insured for in-patient hospitalization.
- Modern treatment is covered up to 25% of the sum insured, with an optional rider for 100% coverage.
- Cumulative bonus of 10% for every claim-free year, up to a maximum of 100% of sum insured.
- As compared to regular policy, it will be available at a discount of 28% and 42% for 70:30 and 50:50 premium co-sharing, respectively.

This optional health insurance plan will be available as a retail product for all CGHS beneficiaries, with No GST to ensure maximum affordability. Designed to complement existing benefits, this enhanced policy will provide seamless experience, with greater flexibility and expanded access to quality healthcare services across India, thus leading to additional financial security with ease and confidence for all CGHS beneficiaries.



It will be available for purchase via New India Assurance Company Limited's offices and online platform, shortly.

NB/AD

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