

# LETTER OF INTRODUCTION TO ALL EXISTING SUPER TOP-UP MEDICARE POLICY CUSTOMERS

Date: 28<sup>th</sup> February 2022

## Re: Revision of 'Super Top-Up Medicare Policy' with effect from 1<sup>st</sup> March 2022

Dear Policyholder,

Hope you and your loved ones are keeping well. At the outset, we wish to thank you for your support and association with United India. As a valued customer covered under the Super Top-Up Medicare Policy, we are writing to inform you of certain changes to your Super Top-Up Medicare Policy and how they affect you as a policyholder.

### WHY THE REVISION?

We at United India believe that our customers, many of whom have been with us for decades, deserve the best that is to offer in health insurance. Therefore, to offer you the latest innovations in the market, we have revised the Super Top-Up Medicare Policy which now comes with a wider cover and modified exclusions.

The existing Super Top-Up Medicare Policy has not been revised since its launch in January 2009. The revised product is fully compliant with the latest regulations & guidelines issued by Insurance Regulatory and Development Authority of India (IRDAI).

As you are aware, the premium rates have remained unchanged since January 2009. In view of the performance of the overall portfolio, we needed to revise the premium rates to ensure the product's stability and financial viability in the long run. The rates have come down for most of the age bands but have increased in a few other. This is based on the actual claims experience of the product. The rate revision, approved by IRDAI is fair and reasonable and is commensurate with the changes made to the product. We have received IRDAI's approval for the revised 'Super Top-Up Medicare Policy' under revised Unique Identification Number: **UIIHLIP22187V032122**.

### HOW WILL THIS REVISION IMPACT YOU?

The revised policy is scheduled for launch on **1<sup>st</sup> March 2022**. Do not worry however, if your policy runs beyond this date; your Super Top-Up Medicare policy will continue as such till its expiry after which you have an option for renewing it on new terms and conditions at revised rates.

As per regulatory norms, we are giving all our customers a notice of 90 days from the date of launch, i.e. from **1<sup>st</sup> March 2022 till 29<sup>th</sup> May, 2022**, so that they have ample amount of time to make a considered decision regarding their policy.

### VERY IMPORTANT INFORMATION – PLEASE READ CAREFULLY

#### • **IF YOUR POLICY IS DUE FOR RENEWAL WITHIN THE NOTICE PERIOD (1<sup>st</sup> March 2022 till 29<sup>th</sup> May, 2022)**

You will have an option to EITHER:

- Continue with the erstwhile policy coverage, terms & conditions, and premium rates (up to the date of next renewal) OR
- Immediately opt for revised policy coverage, terms & conditions at the revised premium rates

#### • **IF YOUR POLICY IS DUE FOR RENEWAL AFTER 29<sup>th</sup> May, 2022**

Your cover will be as per the revised policy terms and conditions at revised premium **ONLY**.

### WHAT ARE THE CHANGES?

At United India, we listen to our customers! You will be pleased to know that quite a few of the changes were driven by consumer demand for new features.

Broadly speaking, the revised Super Top-Up Medicare Policy comes with new Threshold and Sum Insured options, an overall wider coverage, modified exclusions, attractive optional cover, and revised premium tables.

The salient modifications are summarised in the table below:

Sr. No.	Feature												
1	Family definition under Individual Sum Insured Basis widened to include parents-in-law. The maximum age of entry for fresh inclusion of any person in the policy is 65 years.												
2	In addition to the existing SI/Deductible combinations, higher SI/Deductible options are now being offered as part of this revision. These are as follows: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th><u>Threshold ((Rs. in Lacs)</u></th> <th><u>Sum Insured (Rs. in Lacs)</u></th> </tr> </thead> <tbody> <tr> <td>5</td> <td>5, 10,15, 20,45,70,95</td> </tr> <tr> <td>10</td> <td>10,15,20,40,65,90</td> </tr> <tr> <td>15</td> <td>15, 35, 60, 85</td> </tr> <tr> <td>20</td> <td>20, 30, 55, 80</td> </tr> <tr> <td>25</td> <td>25,50,75</td> </tr> </tbody> </table>	<u>Threshold ((Rs. in Lacs)</u>	<u>Sum Insured (Rs. in Lacs)</u>	5	5, 10,15, 20,45,70,95	10	10,15,20,40,65,90	15	15, 35, 60, 85	20	20, 30, 55, 80	25	25,50,75
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3	Pre-hospitalisation & Post-hospitalisation Expenses are covered subject to limits linked to Threshold under the policy												
4	Unani, Siddha and Homeopathic treatments included to the existing Ayurvedic cover.												
5	Home Care Treatment Expenses for epidemic/ pandemic are covered subject to limits linked to Threshold under the policy												
6	Road Ambulance expenses are covered under base cover subject to a maximum of Rs. 2500 per event; and further subject to a maximum of Rs. 5000 per policy period												
7	All Day Care procedures as per the standard definition given in Policy Wordings are covered												
8	Optional Cover for Daily Cash Allowance for Hospitalisation introduced with the limits linked to the Threshold opted for												
9	12 Modern Treatment Methods & advancement in Technologies covered with sub-limits;												
10	IRDAI prescribed Standard Exclusion wordings introduced.												
11	Removed exclusions for HIV/AIDS; Genetic disorders; Psychiatric and psychosomatic disorders												
12	Premium Rates for all combinations of Age, Sum Insured, and Family Compositions are revised.												

**Note:** The above information is indicative in nature. Please refer to the Policy wordings for more details on terms and conditions or visit our website at [www.uiic.co.in](http://www.uiic.co.in) / our nearest office for further details including the revised premium chart.

### **WHAT IS THE OPTION?**

The Super Top-Up Medicare Policy is a very comprehensive deductible based health product; therefore, we would recommend continuing with this product.

Given the wide coverage offered by this product, the vast network of 14000+ hospitals, our hassle-free claims settlement process and our long and demonstrated history in customer satisfaction, we hope that you will continue your association with Us by opting for the revised policy and renewing it.

We look forward for your continuous support for a long and mutually beneficial relationship.

In case of any query kindly contact your policy underwriting office or please e-mail / write to:

**(POLICY ISSUING OFFICE EMAIL ADDRESS)**

We assure you of our best services always,

Warm Regards,

United India Insurance Company Ltd.