

Inpatient

Benefits	Limits
Medical & Surgical treatment	Rs 125,000 (Being the limit for any one illness/accident)
Child birth (Normal delivery & C-Section):	
• Obstetric Care or	Rs 75,000 (Annual limit)
• Obstetric Cash Benefits	Rs 30,000 (Annual limit)
Congenital surgery	Rs 100,000 (Lifetime Limit)
Assisted reproduction	Rs 75,000 (Lifetime Limit)
Road ambulance	Rs 25,000 (Annual Limit)
Psychological trauma	Rs 25,000 (Annual Limit)
Funeral benefits	Rs 20,000
Excess : Nil	

Outpatient

Benefits	Limits (Annual)
Medical benefits (Consultation /Medication)	Rs 40,000
Pre-Natal expenses	Rs 4,000
Optical benefits	Rs 8,000
Dental benefits	Rs 20,000
Psychological trauma (counselling)	Rs 4,000
Excess : 20% (minimum Rs 250)	

* Conditions apply

Catastrophe (Limit of Indemnity per illness/accident)

Limits Available	
Rs 1,000,000	✓
Rs 2,000,000	✓
Rs 3,000,000	✓
Rs 4,000,000	✓
Rs 5,000,000	✓
Excess : Rs 125,000 for any one illness/accident	

MAIN EXCLUSIONS:

1. Pre-existing conditions
2. Costs incurred outside Mauritius
3. Vitamins, minerals, boosters etc
4. Cosmetic treatment
5. Mental illness
6. Sleep disorders
7. Preventive treatment
8. AIDS
9. Chronic illnesses
10. Termination of pregnancy

TERMS AND CONDITIONS:

1. Age Limits:
To join scheme: 60 years
To stay on scheme: 75 years
2. Waiting periods:
General waiting period: 3 months
Pregnancy and Childbirth: 2 years
3. Application form duly completed to be submitted.
4. Claims experience for last 3 years should be provided if already insured.