

National Insurance Trust Fund

"AGRAHARA" Health Insurance Scheme for Semi Governmental Institutes

Schedule 01 - Annual Insurance Cover for Health and Surgery

Note 1: Payment Limits of following points (No.1.1, 1.2, 1.3, 1.4, 1.5) have increased in revised scheme.

No	Benefits entitled to members and their dependent family members (Family unit).	Maximum Claim value Rs.1,000	Maximum Claim value Rs.1,800
1.1	Room charges per day (maximum of 10 days)	Rs.8,000/- (Per day)	Rs.10,000/- (Per day)
1.2	Special treatment by consultant specialists, drugs and nursing services and operation theater expenses.	Rs.80,000/-	Rs.90,000/-
1.3	Fees for specialist medical services and anesthesiologists' fees.	Rs.45,000/-	Rs.55,000/-
1.4	Medical examination fees.	Rs.40,000/-	Rs.45,000/-
1.5	For one case of receiving residential treatment in a private Ayurvedic hospital subject to the above classification (the private Ayurvedic hospital should be registered under the Ministry in charge of the subject)	Rs. 200,000/-	Rs. 250,000/-
1.10	Allowance paid for a caesarean section in a private hospital	Rs.100,000/-	Rs.125,000/-

Note 2-Limit per one incident and annual limit has increased as follows.

	Rs.1,000 scheme	Rs.1,800 scheme
Maximum limit per one incident (1.1 to 1.4)	Rs.200,000/-	Rs.250,000/-
Annual maximum limit	Rs.350,000/-	Rs.400,000/-

Note 03- Family unit has entitled to 2.7 and 2.8 benefits up to mentioned in schedule 2.

Schedule 02 – For Hospitalizations for Critical Illness – Only once in lifetime

No	Major surgery benefits only for members	Only for Members	For family members (One in lifetime for one member of the family unit)
2.7	Hearing aids	Rs.100,000/-	Rs.50,000/-
2.8	Cataract surgeries (Per eye)	Rs.50,000/-	Rs.20,000/-

Note No.04- Following conditions apply for the newly joint semi government institutions.

Conditions

- 1) After remitting the first 03 premiums to the National Insurance Trust Fund (after 03 months), benefits can be claimed for hospitalizations, surgeries and other events under this insurance scheme.
- 2) Members are eligible to receive benefits under this insurance scheme for childbirths after paying 09 months of premiums.
- 3) Members are eligible to receive benefits under this insurance scheme for critical diseases named under [schedule 02](#) of the benefit document after paying 06 months of premiums.

Schedule 02 – For Hospitalizations for Critical Illness – Only once in lifetime

No	Major surgery benefits only for members	Only for Members	For family members (One in lifetime for one member of the family unit)
2.1	Brain surgeries	Rs.1,200,000/-	-
2.2	Kidney transplants	Rs.1,200,000/-	-
2.3	Heart surgeries	Rs.1,000,000/-	Rs.200,000/-
2.4	Cancers	Rs.600,000/-	-
2.5	Knee implants	Rs.250,000/-	-
2.6	Hip bone implants	Rs.250,000/-	-

2.7	Hearing aids	Rs.100,000/-	Rs.50,000/-
2.8	Cataract surgeries (Per eye)	Rs.50,000/-	Rs.20,000/-