

MEDICAL INSURANCE SCHEME DEPENDANT CRITERIA

The scheme covers the Officers/Employees + Spouse + Dependent Children + any two of the dependent Parents/Parents-in-law.

- No age limit for dependent children (including step children and legally adopted children).
- A child would be considered as dependent if his/her monthly income does not exceed Rs.12000/- per month;
- Widowed Daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband / widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy.
- Physically challenged Brother / Sister with 40 % or more disability shall also be covered as dependent.
- No age limit for dependent Parents. Any two, ie., either dependent parents / parents-in-law will be covered as dependent.
- Parents would be considered as dependent if their monthly income does not exceed Rs.12000/- per month and wholly dependent on the officer/employee as defined in this scheme.