



## NMCC Aaswas Scheme

Membership to the Aaswas Scheme is subject to the following conditions:

### Benefits to Members

- a. Treatment for Cancer at NMCC Hospital will not be charged upto the eligible limit for the member which may vary from a minimum of Rs. 5 lakhs to a maximum of Rs. 7.5 lakhs as per the terms of the scheme.
- b. Treatments for Cancer not available at NMCC Hospital shall also be covered under the scheme, if carried out at hospitals to which the member has been referred by NMCC Hospital.

### Terms and Conditions

1. Those with cancer or associated diseases or those who have been treated and cured will not be eligible to become members of the scheme directly or as beneficiaries.
2. Any member who has not completed the age of 70 years can the Aaswas scheme by investing as per the scheme details attached.
3. Those who desire additional benefits can make multiple investments under the scheme.
4. The member who joins the scheme as a beneficiary can continue in the scheme till he/she attains the age of 70 years. However on completion of 70 years of age, the treatment benefits of the person will be limited to Minor Procedures/treatment or Palliative Care as directed by the Medical Board.
5. Treatment benefits will be available only for newly diagnosed cancer-related ailments after 12 months of joining the scheme. Members will be covered by the Aaswas Dhanam scheme during the first 12 months.
6. If the beneficiary attains the age of 70 years or is not eligible under the scheme for any other reason, the amount can be withdrawn or the benefit may be transferred to other beneficiaries subject to the terms of the scheme.
7. In case of death of a member, his /her nominee can continue in the scheme on the basis of a written application. In case of such continuation, the said member has to complete 12 months of joining the scheme in order to avail the benefit of the scheme. Otherwise refund will be made to the nominee at the end of the term.
8. Those who join the scheme will be eligible for reimbursement of Cancer Treatment Expenses evidenced by hospital bills.
9. Medical check-up is not required to join the scheme. He/she has to submit a sworn affidavit stating that he/she is not currently suffering from cancer and has not been diagnosed with the disease earlier. The scheme shall be empowered to recover the benefits availed under the scheme if it is found during treatment that those who join as beneficiaries have joined the scheme by concealing the presence of existing cancer or cancer-related diseases at the

time of joining the scheme. The decision of the Medical Board in this regard will be final.

10. NMCC Aaswas membership card must be mandatorily produced when treatment is required. The Aaswas membership card has to be returned along with the original receipt for withdrawal of membership.
11. If the advance is withdrawn before one year, closing charge of 14 % shall be payable for every unit.
12. **A member can withdraw from the scheme and get a refund with one month's notice.**