



About the Scheme

- ✓ Affordable Health Insurance to PwDs.
- ✓ Health insurance cover of up to Rs. 1.0 lakh.
- ✓ Facility for OPD treatment including the medicines, pathology, diagnostic tests, etc,
- ✓ Regular Medical checkup for non-ailing disabled, Dental Preventive Dentistry, Surgery to prevent further aggravation of disability,
- ✓ Non- Surgical/ Hospitalization, Corrective Surgeries for existing Disability including congenital disability,
- ✓ Ongoing Therapies to reduce impact of disability and disability related complications, Alternative Medicine.
- ✓ Transportation costs.
- ✓ No pre-insurance medical tests required.
- ✓ The scheme will be available in the entire country except J&K.

Scheme Description

- The scheme envisages delivering comprehensive cover which will
 - Have a single premium across age band
 - Provide same coverage irrespective of the type of disability covered under the National Trust Act
 - Insurance cover upto Rs.1.0 lakh , on reimbursement basis only.
 - All persons with disabilities under the National Trust Act with valid disability certificate will be eligible and included.
 - No pre-insurance medical tests
 - Treatment can be taken from any hospital.
 - Niramaya's Health Insurance Scheme Revised Benefit Chart (on Reimbursement Basis only w.e.f.April, 2015)
- ❖ **The National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities.**