Norka care Plus

Norka Roots-A Government of Kerala Undertaking

NORKA Care was introduced in 2025 November exclusively for NRKs and their families. However, since NORKA Care was limited only to NRKs and their families (without parents) up to 70 years of age limit. We have received high demands from the diaspora for adding their parents as well, along with higher Sum Insured (SI) options. Considering these requests, we have introduced NORKA Care Plus, specifically designed to provide coverage for parents and offer higher SI options with higher age up to 80 years.

This initiative aims to extend enhanced health protection and financial security to NRK and their family too.

Important Contact Details

24 hours Toll-Free no support for any Queries & Claims in Malayalam, English and Hindi Languages	**1800 2022 501 or 1860 4191 401**
Any Mobile apps or web technical Support and Addition of new Members	+91 93640 84960 (**Only What's aapp messages** -No calls or attachments etc. or claims related queries)
For any additional support, addition of new members, etc. please write to	support.norkacare2@akshayagroup.net.in
For any complaints or escalations, please write to	escalations.norkacareplus3@akshayagroup.net.in
24 Hours Live Status for Claims, E-Cards, Cashless Hospital Lists, Mobile No and E Mail id updates, any corrections of self and members in the e cards etc etc.	**Download NoRKA Care Plus Mobile Application** from Play Store or Apple Store -This is available 186 Countries across the world.

Norka Care Plus

Norka Care Plus Important Policy Conditions

Policy Type	G.M.C-Group Medical Coverage
Policy Holder	The Chief Executive Officer-Norka Roots, Thycadu.Thiruvananthapuram-Kerala
Policy Options	Self Only Category, Family Floater Category and Self Plus Parents Category
Family Definitions	Self + Spouse + 2 Dependent Children Up to age of 25 Years, Additional child up to 3 will be covered with additional premium + Parents or Parent-in-lows (for Sum insured 10 lakhs &above
Age Band	Self: 18-70, Dependents & Parents: up to 80 Age (Child: 0 -25)
Sum Insured	5 Lakhs, 10 Lakhs, 15 Lakhs,20 Lakhs, 25Lakhs 50 Lakhs and 1 Crore
Room Rent Including Nursing Charges (Per Day Limit) for **5 Lakhs Sum Insured**	Room, Boarding and Nursing expenses (per day limit)- 1% of Sum Insured or ₹ 5,000 or Actual Expenses Incurred, whichever is less ICU/ICCU/HDU (per day limit)- 2 % of Sum Insured or ₹ 10,000 or Actual Expenses Incurred, whichever is less
Room Rent Including Nursing Charges (Per Day Limit) for **10 Lakhs,15 Lakhs,20 Lakhs,25 Lakhs,50 Lakhs and 1 Crore Lakhs Sum Insured**	Room, Boarding and Nursing expenses (per day limit)- 1% of Sum Insured or ₹ 10,000 or Actual Expenses Incurred, whichever is less ICU/ICCU/HDU (per day limit)- 2 % of Sum Insured or ₹ 20,000 or Actual Expenses Incurred, whichever is less
Proportionate Deductions (Applicable)	proportionate Deductions applicable in case the member opts for higher room charges above mentioned eligibility for the total bill.
Pre-existing Disease	Covered From Day 1 (30 days waiting period applicable for the members who has joined after first enrolment period, i.e. 12-03-2026 to 14-04-2026)
Maternity	Not Covered, any illness or treatment arising out of or related to maternity is not covered under this policy.

Newborn Baby Cover	Covered from day one for separate admission after enrolment date
Treatment for any mental or psychiatric illness	To be covered up to INR. 25,000 per family per policy period on IPD basis
Ambulance Charges	Maximum of INR 2,000 per admitted hospitalization or actuals whichever is less
30 days Waiting Period	Waived Off (30 Days waiting period applicable if enrolled after first enrolment period of 12-03-2026 to 14-04-2026)
Waiting Period 1st, 2nd, 3rd & 4th Year Exclusions	Waived Off -Not applicable
Pre & Post Hospitalization Cover - 30 & 30 days	30 days Pre Hospitalization and 30 days post hospitalization is limited to Rs 5000 per admitted claim. Applicable only expense incurred in India for medical expenses
Lasik Surgery	To be covered if the power is beyond +/- 7.5D (Up to 60000 Rs.) per family per policy period
Ailment Capping -Cataract	Rs 30,000/- per Eye including the cost of the lens
Ailment Capping -Hernia & Hysterectomy	Rs. 50,000/- per hospitalization
Ailment Capping -Hydrocelectomy - Bilateral	Rs. 50,000/- per hospitalization
AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homoeopathy)	Rs. 50.000/- per year for treatment taken in Govt recognized hospital for IPD treatment
External congenital ailments covered	Covered in case of life-threatening conditions, for policies with Sum Insured 5 lakhs, Maximum 5 Lakhs and Sum Insured 10 lakhs & above subject to a maximum of 10 lakhs in policy period.
Internal congenital ailments covered	Not Covered
Day Care Treatment Cover	All IRDAI - listed procedures requiring less than 24 hrs. admission covered (Chemotherapy, Dialysis etc.)
Domiciliary Hospitalization Cover	Not covered
Donor Expenses Cover	Not covered
Stem cell Therapy: Hematopoietic Stem Cell for bone marrow transplant for hematological conditions to be covered	Covered with 50% Co pay

Stereotactic Radio Surgeries	Covered with 50% Co pay
Robotic Surgeries (Including Robotic Assisted Surgeries)	Covered with 50% Co pay
Uterine Artery Embolization & High Intensity Focusses Ultrasound (HIFU)	Up to 20% of Sum Insured to a maximum of Rs. 2 Lakhs per policy period
Balloon Sinuplasty	Up to 10% of Sum Insured to a maximum of Rs. 1 Lakhs per policy period
Deep Brain Stimulation	Up to 70% of Sum Insured to a maximum of Rs. 10 Lakhs per policy period
Oral Chemotherapy	Up to 20% of Sum Insured to a maximum of Rs. 2 Lakhs per policy period
Immunotherapy-Monoclonal Antibody to be given as injection	Up to 20% of Sum Insured to a maximum of Rs. 2 Lakhs per policy period
Intra Vitrail Injections	Up to 10% of Sum Insured to a maximum of Rs. 1 Lakhs per policy period
Bronchial Thermoplasty	Up t to 30% of Sum Insured to a maximum of Rs. 3 Lakhs per policy period
Vaporization of the Prostate (Green Lasar Treatment for holmium laser Treatment)	Up to 30% of Sum Insured to a maximum of Rs. 2 Lakhs per policy period
Intra Operative Neuro Monitoring (IONM)	Up to 15% of Sum Insured to a maximum of Rs. 1.5 Lakhs per policy period
Sub Limit on Treatment / Illness Surgery / Medical Condition	
Medical Procedure/ Treatment	Cover Limit
Cosmetic/Plastic surgery:	Covered medically necessary due to accident or disfigurement
Self-inflicted injuries, attempted suicide, intentional harm	Not covered
War and nuclear risks: Injuries arising from war, riots, or nuclear incidents	Not covered
Intoxication / Substance abuse: Injuries or illness due to alcohol, narcotics, or hallucinogenic substances	Not covered

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Experimental treatment /Unproven treatment: Therapies not approved by the National Medical Commission or IRDAI:	Not covered
Covid 19 home quarantine	Not covered
Proportionate clause	applicable for the total bill
OPD treatments	Not covered
Overseas treatment and investigations are	Not covered
Non-medical expenses	Not covered, registration, admission, service charges not part of treatment, kits, toiletries and other consumables
VF, IUI, and all infertility -related procedures	Not covered
Hospitalization Expenses	Inpatient treatment for illness /injury requiring hospitalization for more than 24 hours
Pre- Existing Diseases	Covered from day one
Dental Expenses Cover	Covered in case of hospitalization due to accident on IPD basis only
Domiciliary Hospitalization Cover	Not Covered
Sub Limit on Treatment/ Illness Surgery/Medical Condition	Robotic Surgeries (Including Robotic Assisted Surgeries) : Covered with 50% Co pay
Vision Expenses Cover	Covered hospitalization due to accident on IPD basis only
Imp Notice***	*** Any other and all terms & Conditions United India Insurance company's Uni Group Health Insurance Policy approved by IRDAI-Insurance regulatory Authority of India***