NORKA CARE

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PRAVASI HEALTH INSURANCE

Norka Care 2026 -2027	
Norka Roots-A Government of Kerala Undertaking	
NORKA Care is a comprehensive healthcare scheme designed for NORKA ID card holders. The scheme combines Group Medical Insurance, Group Personal Accident (GPA) Coverage, and Group Term Life Insurance (currently not available). **NORKA Care is a unique, fully digital initiative designed to serve the Non-Resident Keralite (NRK) community across the world. The entire process, from enrolment to service delivery, is managed through digital platforms, including mobile applications and web portals. This digital-first approach ensures convenient access, streamlined processes, and efficient service delivery for beneficiaries, irrespective of their geographical location. Within an year it served 300 Crore claims with a settlement ratio of 99.5 % which is highest in the country around This initiative aims to extend enhanced health protection and financial security to NRK and their family too.**	
Important Contact Details & Additional Facility	
Mob Application	**Download NoRKA Care Mobile Application from Play Store or Apple Store -This is available 186 Countries across the world.**
Web Portal	**https://norkacare.akshayagroup.net.in/**
How to Use the App	**Download the NORKA Care Mobile App from the Google Play Store or Apple App Store and log in using your NORKA ID number. After first login use Norka id No, Registered mobile number, or email ID for Login, enrolment, downloading your E-Card, payment receipt, Reimbursement claim form etc. You can check the live cashless hospital list, live cashless and Reimbursement claims status, update your family details, access doctor appointments and consultations, other wellness supports and activities, emergency SOS and ambulance services through the availability of local authorities and supports, etc. etc.**
24 hours Toll-Free no support from India only for any Queries & Claims in Malayalam, English and Hindi Languages	**1860 4191 401 & 1860 4191 402 (From India Only 24*7)**
International Call Facility	**In-app calling facility is available in our mobile application from across the world (except for iOS users in China). IST -9:30am to 6:30 pm in working days only**

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Ticket Raising System	**Users can submit a support ticket for their issues and track the status in Mobile application & web portal**
Request a Call Back	**Users can request a callback from the support team for assistance in the mobile application.**
Emergency SOS in Mob App	**Raise an instant alert for any emergency, with your live location automatically tracked to enable timely support and assistance through our call center 24 hours.**
Ambulance Assistance in Mob App	**Request an emergency support instantly, your location will be shared automatically to our call center 24*7, and we will connect nearest available ambulance and emergency service system of the authorities whenever available to provide quick assistance. (May be Paid Service based on the availability and locality)**
Wellness	**A complete wellness ecosystem offering doctor consultations, laboratory tests, pharmacy services, and a wellness store—all conveniently accessible through Norka Care application at exclusive discounted rates to ensure your health care and more.**
Norka Care customers privileged options	**Insurance company will be providing additional products if any based on the request/requirements from the members including their personal insurance requirements in addition to Norka Care**
Norka Care 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**
Age Band	**Child : 0-25, Self, Spouse & Parents/Parents in -Laws 18-110**
Sum Insured	**3 Lakhs, 5 Lakhs, 10 Lakhs, 15 Lakhs,20 Lakhs, 25Lakhs 50 Lakhs and 100 Lakhs**
Geography for treatments	**Indian Geographical territory only**

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Room Rent Including Nursing Charges (Per Day Limit) for 3 Lakh & 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
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
IVF, IUI, and all infertility -related procedures	Not covered
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	Actual subject to maximum of INR 5,000 per hospitalization.
30 days Waiting Period	Waived Off (applicable if enrolled after first enrolment period)
Pre & Post Hospitalization Cover - 30 & 30 days	30 days Pre Hospitalization and 30 days post hospitalization is limited to Rs 5000 per admitted and treated claim.
Lasik Surgery	To be covered if the power is beyond +/- 7.5D (Up per family per policy period
Ailment Capping -Cataract	Cataract is covered up to INR 40,000 per Eye including the cost of the lens
Hernia & Hysterectomy	Covered - with 1,00,000 Limit
Hydrocelectomy - Bilateral	Covered - with 1,00,000 (except maternity and fertility)

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Dental Treatment	**Covered in case of hospitalization due to accident on IPD basis only**
Vision	**Covered hospitalization due to accident on IPD basis only**
AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homoeopathy)	**AYUSH Maximum up to Rs. 50000 per year for treatment taken in Govt recognized hospital for IPD treatment**
Day Care Procedures	**Covered**
Genetic diseases or disorders	**Covered with a sub-limit of 25% SI**
Organ Transplant	**Maximum claim up to 20L or Sum Insured whichever is lower**
Donor Expenses Cover	**Not Covered**
OPD treatments	**Not Covered**
IPD/Hospitalization Expenses	**Inpatient treatment for illness /injury requiring hospitalization for more than 24 hours with Active line of Treatment**
Overseas treatment and investigations	**Not covered**
External congenital ailments covered	**Covered in case of life-threatening conditions, for policies with Sum Insured 3 lakhs, Maximum 3 Lakh, 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	**Covered**
Genetic disease	**Covered with a sub-limit of 25% SI**
Day Care Treatment Cover	**All IRDAI - listed procedures requiring less than 24 hrs. admission covered (Chemotherapy, Dialysis, cataract etc.)**
Domiciliary Hospitalization Cover	**Not covered**
Cosmetic/Plastic surgery:	**Not covered**
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**

Experimental treatment /Unproven treatment: Therapies not approved by the National Medical Commission or IRDAI:	**Not covered**
Covid 19 home quarantine	**Not covered**
Overseas treatment and investigations	**Not covered**
Non-medical expenses	**Not covered, registration, admission, service charges not part of treatment, kits, toiletries and other consumables**
Sub Limit on Treatment/ Illness Surgery/Medical Condition	**Robotic Surgeries (Including Robotic Assisted Surgeries) : Covered with 50% Sub Limits**
COVERAGE FOR MAJOR CRITICAL ILLNESSES	
Cancer / Malignant Tumors	**Maximum claim up to 20L or Sum Insured whichever is lower**
Heart Attack (Myocardial Infarction)	
Coronary Artery Bypass Surgery (CABG)	
Heart Valve Replacement or Repair	
Stroke	
Kidney Failure / End-Stage Renal Disease	
Respiratory Failure Requiring Mechanical Ventilation	
Coverages For Modern Treatment or Procedures	
Uterine Artery Embolization and HIFU (High intensity focused ultrasound)	**Up to 20% of Sum Insured subject to Maximum Rs. 2 Lakh**
Balloon Sinuplasty.	**Up to 20% of Sum Insured subject to Maximum Rs. 2 Lakh**
Deep Brain stimulation.	**Up to 50% of Sum Insured subject to Maximum Rs. 5 Lakh**
Oral chemotherapy.	**Up to 10% of Sum Insured subject to Maximum Rs. 1 Lakh.**
Immunotherapy- Monoclonal Antibody to be given as injection.	**Up to 25% of Sum Insured subject to Maximum Rs 2 Lakh.**
Intravitreal injections.	**Up to 10% of Sum Insured subject to Maximum Rs.75,000.**
Robotic surgeries.	**Up to 50% of Sum Insured subject to Maximum Rs. 5 Lakh.**
Stereotactic radio surgeries.	**Up to 50% of Sum Insured subject to Maximum Rs. 3 Lakh.**

Bronchial Thermoplasty.	**Up to 50% of Sum Insured subject to Maximum Rs. 2.5 Lakh.**
Vaporization of the prostrate (Green laser treatment or holmium laser treatment).	**Up to 50% of Sum Insured subject to Maximum Rs. 2.5 Lakh.**
IONM - (Intra Operative Neuro Monitoring).	**Up to 10% of Sum Insured subject to Maximum Rs. 50,000.**
Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered.	**Up to 50% of Sum Insured subject to Maximum Rs. 2.5 Lakh.**
Reasonable & Customary Charges	**Not Applicable**
Any other conditions	**As per the standard GMC policy conditions approved by IRDAI**
Cashless Claim Process	
1. Visit a Network Hospital: At the time of admission, submit your NORKA Care E-Card along with a valid Government-issued photo ID of the patient at the hospital's insurance desk. Any kind of rejection/confusions call our 24 hours toll free no 1860 4191 401 immediately and they will talk with insurance desk and resolve the concerns if any	
2. Cashless Request: The hospital's insurance desk will submit the cashless hospitalization request to the TPA.	
3. Initial Approval: The TPA will review the submitted documents and provide initial approval, subject to the applicable policy terms and conditions.	
4. Treatment Queries: During hospitalisation, the TPA may raise queries or request additional medical information related to the treatment.	
5. Submission of Final Documents: The hospital will submit the required treatment records, final bill, detailed bill breakup and discharge summary to the TPA.	
6. Final Approval: The TPA will scrutinize the submitted documents and communicate the final approval, subject to policy terms and conditions.	
7. Hospital Discharge: Following completion of the cashless settlement formalities, the hospital will complete the discharge process.	
8. Live Updates: You can track the status of your claim and receive updates through the NORKA Care mobile application.	
9. Immediate Assistance: For immediate support, call the toll-free helpline or use the in-app calling facility.	
Important: Cashless treatment is subject to hospital network status, medical necessity (Active Line of Treatment), policy coverage and TPA approval.	
Reimbursement Claims Process	

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1. For reimbursement claims, the member must submit the original claim form and all required original bills, reports and supporting documents send to the following address: **Norka Care Global Claims Centre** **C/O Vidal Health TPA Pvt Ltd,Maruthi Industrial Estate,2nd Floor,** **Maruthi Nagar, Phase 1,Hoodi, Bengaluru,Karnataka,India-560048 ,** **Contact No-1860 4191 401**
1. Claim Form: Parts A and B, available for download through the mobile application.
2.Claim Form: Parts A and B, available for download through the mobile application.
3. Discharge Summary
4. Final Discharge bill
5. Final Discharge breakup/split up bill
6. All Payment bills Payment Receipts: All original payment receipts bearing the hospital's cash-received seal, wherever applicable.
7. Detailed Bill Breakup: Itemised final hospital bill showing the individual charges.
8. All Lab Reports (original with seal)
9. Account Details. Cancelled cheque, printed bank passbook or printed bank statement in the name of the NORKA ID cardholder. Savings Bank (SB) or NRO account details may be submitted, as applicable. NRI account not acceptable at any point of time
10. Copy of the patient's Aadhaar card or any govt id with photo
11. NRK ID Card Copy and E Card Copy (Copies of the NORKA ID card and NORKA Care E-Card.)
10. PAN card of the NORKA ID cardholder for claims exceeding ₹49,000, as applicable.
Important Notes
All Hospital documents should be attested by the hospital with seal and sign
All hospital documents must be duly attested by the hospital with its seal and authorised signature, wherever applicable.
Submit all required documents to avoid delays in claim processing.
Keep copies of all submitted documents for your records.
Reimbursement is subject to policy terms, conditions and claim admissibility.
For claim-related assistance, contact the NORKA Care helpline at 1860 4191 401 or use the in-app calling facility.

Download your claim form: Claim form A&B.pdf

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Group Personal Accident Coverage- GPA	
Name of the insured	Chief Exicutive Officer -Norka Roots-A Govt of Kerala Undertaking
Group Type	GPA
Period of Insurance	01-Nov-2026 to 31st Oct-2027
POLICY TERMS	
Members Covered	Self Only / Norka Id Holder
Policy Type	GPA
Sum insured	3,5 and 10 Lakhs GMC primary holders for 10 Lakhs GPA coverage and ,15,20,25,50 and 100 Lakhs GMC holders for same GMC Sum Insured
Age Band	18-110
COVERAGES	
Permanent Total Disability (100 % of Capital Sum Insured)	
Type of Disability	Compensation Payable
Loss of Both Eyes	100 % Sum Insured
Loss of Both hands or both feet	100 % Sum Insured
Loss of One hand and one foot	100 % Sum Insured
Loss of vision in one eye and loss of one hand/foot	100 % Sum Insured
Total permanent paralysis due to accident	100 % Sum Insured
Body repatriation Inside India	25000
Body repatriation Inside Out side India	50000
Type of Disability	Compensation Payable
Loss of one hands or one foot	50 % Sum Insured
Loss of four fingers and thumb of one hand	40 % Sum Insured
Loss of four fingers	35 % Sum Insured
Loss of thumb (both phalanges)	25 % Sum Insured
Loss of index finger	10 % Sum Insured
Loss of middle finger	6 % Sum Insured
Loss of ring finger	5 % Sum Insured
Loss of little finger	4 % Sum Insured
Loss of any toe other than great toe	2 % Sum Insured
Hearing loss (both ears)	75 % Sum Insured