

Re: Modification in Non Medical Limits

This is further to our Circulars ref: CO/NB&R/333/2022 dated 11.05.2022 and CO/ NB&R/336/2022 dated 17.06.2022.

- I. Presently the Non-Medical cases are categorized under Preferred Non-Medical, Special Non-Medical and General Non-Medical. In partial modification of the circulars mentioned above, for the purpose of allowing completion of proposals under these Non-Medical categories, all the existing plans are bifurcated into Plan Group I and Plan Group II. There is no change in the eligibility conditions for qualifying under Preferred Non-Medical, Special Non-Medical and General Non-Medical.

However, different Non-Medical limits have been decided in respect of Plan Group I and Plan Group II under Preferred Non-Medical, Special Non-Medical, General Non-Medical and for Major Students. The plans falling under Plan Group I and Plan Group II are as given below:

| PLAN GROUP-I | | PLAN GROUP - II | |
|------------------------------------|-------------------------------------|-----------------|--------------------------------|
| Plan Number | Name of the Plan | Plan Number | Name of the Plan |
| 849 | LIC's Nivesh Plus | 914 | LIC's New Endowment Plan |
| 852 | LIC's SIIP | 915 | LIC's New Jeevan Anand |
| 935 | LIC's New Endowment Plus | 920 | LIC's New Money Back -20 years |
| 916 | LIC's New Bima Bachat | 921 | LIC's New Money Back -25 years |
| 917 | LIC's Single Premium Endowment Plan | 933 | LIC's Jeevan Lakshya |
| 936 | LIC's Jeevan Labh | | |
| 945 | LIC's Jeevan Umang | | |
| 948 | LIC's Bima Shree | | |
| 863 | LIC's Dhan Rekha | | |
| 864 | LIC's Bima Ratna | | |
| 865 | LIC's DhanSanchay | | |
| 860 | LIC's Bima Jyoti | | |
| 866 | LIC's Dhan Varsha | | |
| LIC's Premium Waiver Benefit Rider | | | |

In respect of withdrawn plans which may be required for calculation of SUC in view of revival, the plan wise grouping are as under:

| PLAN GROUP-I | | PLAN GROUP - II | |
|--------------|--------------------------|-----------------|---------------------------------|
| Plan Number | Name of the Plan | Plan Number | Name of the Plan |
| 848 | LIC's Bima Shree | 833 | LIC's Jeevan Lakshya |
| 845 | LIC's Jeevan Umang | 820 | LIC's New Money Back -20 years |
| 836 | LIC's Leevan Labh | 821 | LIC's New Money Back -25 years |
| 834 | LIC's Jeevan Tarun | 814 | LIC's New Endowment Plan |
| 835 | LIC's New Endowment Plus | 815 | LIC's New Jeevan Anand |
| 802 | LIC's Endowment Plus | 853 | LIC's Navjeevan |
| 811 | LIC's Flexi Plus | 838 | LIC's Jeevan Pragati |
| 197 | LIC's Jeevan Saathi Plus | 807 | LIC's Jeevan Ankur |
| 194 | LIC's Child Fortune Plus | 841 | LIC's Bima Diamond |
| 193 | LIC's Money Plus - I | 830 | LIC's Ltd Premium Endowment |
| | | 149 | Jeevan Anand |
| | | 152 | Jeevan Rekha |
| | | 11,14 | Endowment Assurance |
| | | 16,17 | Joint Life Assurance |
| | | 47,48 | Ltd payment Endowment Assurance |
| | | 18 | Double Endowment Assurance |

II. The MODIFIED Non-Medical limits under Preferred Non-Medical, Special Non-Medical, General Non-Medical and for Major Students for Plan Group I and Plan Group II are as below:

| Category | Age Group | Limit for Non-Medical under Plan Group -I (SUC figures in Lakhs) | Limit for Non-Medical under Plan Group -II (SUC figures in Lakhs) | Max Limit for Non-Medical under combined Plan Groups - I & II subject to SUC (of Plan Group II) not exceeding the individual limit under Plan Group II (SUC figures in Lakhs) |
|---|--------------------|--|---|---|
| Preferred Non Medical Scheme (Med Code P) | 18 to 35 years | 50 | 30 | 50 |
| | 36 to 45 years | 25 | 20 | 25 |
| | 46 to 50 years | 13 | 10 | 13 |
| Special Non Medical Scheme (Med Code S) | 18 to 35 years | 30 | 25 | 30 |
| | 36 to 45 years | 20 | 15 | 20 |
| | 46 to 50 years | 10 | 8 | 10 |
| General Non Medical Scheme (Med Code G) | 18 to 35 years | 12 | 8 | 12 |
| | 36 to 45 years | 8 | 5 | 8 |
| | 46 to 50 years | 5 | 3 | 5 |
| Major Student (Med Code X) | Up to age 30 years | 25 | 20 | 25 |

III. Further to the above MODIFIED-Non-Medical limits, extended limits have been allowed to both Plan Groups on the basis of only Video MER for those proponents who fulfill the eligibility criteria of Preferred , Special, General Non Medical Categories and Major Students. Thus, where the Proposed SUC exceeds the above limits, further Insurance is allowed on the basis of Video MER only upto the limits given below. For these extended limits the Medical Code "M" will have to be used during Registration of proposal in eFEAP module.

The extended limits with Video MER only for those proponents who fulfill the eligibility criteria of Preferred , Special, General Non Medical Categories and Major Students are as below:

| Category | Age Group | Max. Limit with Video MER Plan Groups - I / II /combination of I&II (SUC figures in Lakhs) |
|---------------|--------------------|---|
| Preferred | 18 to 35 years | upto 100 |
| | 36 to 45 years | upto 50 |
| | 46 to 50 years | upto 20 |
| Special | 18 to 35 years | upto 50 |
| | 36 to 45 years | upto 30 |
| | 46 to 50 years | upto 15 |
| General | 18 to 35 years | Upto 12 |
| | 36 to 45 years | Upto 8 |
| | 46 to 50 years | Upto 5 |
| Major Student | Up to age 30 years | Upto30 |

However, if anything adverse is disclosed in the Video MER or the BMI as per Video MER is not "Standard", all Special Medical Reports as per the applicable Special Report Chart will have to be obtained.

The user must key in Educational Qualification, Earning Code, Annual income, previous policy details etc. accurately for the module to correctly identify the Non Medical Category. During registration, provision to enter details of simultaneous proposals for Plan group I and Plan group II separately is enabled.

In the "Income-etc" screen following details have to be correctly provided by the user:

1. "Rated-up SA of Simultaneous Proposals / policies revived pertaining to Plan Group-I"
 2. "Rated-up SA of Simultaneous Proposals / policies revived pertaining to Plan Group -II"
- Accordingly module will calculate SUC for Plan Group I, SUC for Plan Group II and Total SUC. This will help user in confirming the Non Medical limit eligibility of the proponent.

IV. The following plans are allowed under MEDICAL only and hence must be mandatorily completed with Medical Report/s only under Medical Code "M" in eFEAP module

| Plans allowed under Medical only | |
|----------------------------------|-------------------------|
| Plan Number | Name of the Plan |
| 955 | LIC's New Jeevan Amar |
| 859 | LIC's Saral Jeevan Bima |
| 947 | LIC's Jeevan Shiromani |

- V. The following plans have specific Non-Medical limits as detailed in the Plan Underwriting Circulars and hence the Non-Medical limits given in points II & III above are not applicable. If the proponent is not eligible under Non-Medical, guidelines as detailed in the plan Underwriting Circular must be followed.

| Plan Specific Non-Medical Limits | |
|----------------------------------|----------------------|
| Plan Number | Name of the Plan |
| 906 | LIC's Arogya Rakshak |
| 943 | LIC's Aadhaar Stambh |
| 944 | LIC's Aadhaar Shila |

- VI. Online Term plans have a separate exclusive Non Medical limit. This limit will be applicable to LIC's New Tech Term (Plan 954), LIC's Tech Term (Plan 854) and LIC's e-Term (Plan 825). Proposals which do not qualify under this Non Medical Scheme will have to undergo mandatory medical examination.
- VII. Major Students: Only Resident Indian Major Students are allowed under Non Medical. Major Students who are NRI / FNIO will be allowed under Medical only.
- VIII. The following are NO Medical Plans, wherein as per plan conditions proposals are to be considered without medical examination and hence Medical code "N" is to be used during registration of proposal in e-feap module.

| Plans with No Medical (Med Code "N") | |
|--------------------------------------|---|
| 856 | P.M.V.V. Yojana |
| 857 | LIC's Jeevan Akshay VII |
| 858 | LIC's New Jeevan Shanti |
| 862 | LIC's Saral Pension |
| 867 | LIC's New Pension Plus |
| 905 | LIC's Cancer Cover |
| 943 | LIC's Aadhaar Stambh (Med Code "N" to be used up to 3 lakhs) |
| 944 | LIC's Aadhaar Shila (Med Code "N" to be used up to 3 lakhs) |

In respect of LIC's Aadhar Stambh and LIC's Aadhar Shila the limit of 3 lakhs is a lifetime Non-Medical limit per individual including the total Sum Assured under all versions of LIC's Aadhar Stambh, LIC's Aadhar Shila respectively. Beyond 3 lakhs and upto 5 lakhs, Video MER has to be obtained as mentioned in the plan Underwriting Circular.

- IX. The Separate Exclusive Non Medical Scheme for Single Premium plans as clarified in circular ref: CO/ NB&R/336/2022 dated 17.06.2022 remains unchanged and is over and above the Preferred, Special and General Non Medical Schemes.
- X. If the Sum Under Consideration (SUC) is such that it falls within the Non-Medical limits and the extended limits with Video MER as per points II and III, no Special Reports is to be called. However, if anything adverse is disclosed in Video MER all manual special reports based on SUC will have to be called for as per the chart of Special Reports.
- XI. There is no change in the Special Report Charts. For convenience the Special Report Charts are attached (Annexure - 1)
- XII. As the Non-Medical limits are applicable plan wise, understanding the plan-wise eligible limits assumes significance. A few sample Illustrations are given in Annexure-2 for correct interpretation of the circular especially in respect of multiple proposals.