

Medical Chart for Non Smokers I Protect

Sum Assured	Age At Entry (Completed Birthday)					
	18 -35 yrs		36 - 45 yrs	46 - 50 yrs	51 - 59 yrs	>60yrs
	Upto 30 yrs	31-35 yrs				
10,00,000 - 15,00,000	MER (ML1)	MER,FBS (ML2)	MER,ECG,RUA,S12 (ML6)	MER,TMT,RUA,CBC,S12 (ML9)		
15,00,001 - 29,99,999	MER,ECG,RUA,S12,HIV (ML7)		MER,ECG,RUA,S12, HIV,AUS (ML8)	MER,TMT,RUA,CBC,S12,HIV,AUS (ML11)		
3000000 - 50,00,000	MER,ECG,RUA,S12,HIV, Urine Cotinine (ML13)		MER,TMT,RUA,S12, HIV,AUS, Urine Cotinine (ML14)	MER,TMT,RUA,CBC,S12,HIV,AUS, Urine Cotinine (ML15)		
5000001 - 99,99,999			MER,TMT,RUA,CBC,S12,HIV,AUS,CXR, Urine Cotinine (ML16)			
1 Crore and Above						
1	ML1	MER				
2	ML2	MER,FBS				
3	ML3	MER,FBS,LIP				
4	ML4	MER,FBS,ECG				
5	ML5	MER,FBS,ECG,LIP,RUA				
6	ML6	MER,ECG,RUA,S12				
7	ML7	MER,ECG,RUA,S12,HIV				
8	ML8	MER,ECG,RUA,S12,HIV,AUS				
9	ML9	MER,TMT,RUA,CBC,S12				
10	ML10	MER,TMT,RUA,S12,HIV,AUS				
11	ML11	MER,TMT,RUA,CBC,S12,HIV,AUS				
12	ML12	MER,TMT,RUA,CBC,S12,HIV,AUS,CXR				
13	NM	Non Medical				
14	ML13	MER,ECG,RUA,S12,HIV, Urine Cotinine				
15	ML14	MER,TMT,RUA,S12,HIV,AUS, Urine Cotinine				
16	ML15	MER,TMT,RUA,CBC,S12,HIV,AUS, Urine Cotinine				
17	ML16	MER,TMT,RUA,CBC,S12,HIV,AUS,CXR, Urine Cotinine				
Note:-						
A. Above medical chart is applicable for I-Protect only.						
B. SMA12 must include the following: 1. FBS 2. S.Cholestrol 3. S. Triglycerides 4. HDL 5. LDL 6. S. Proteins, 7. S. Albumin, 8. S. Bilirubin (Direct & Indirect) 9. SGOT 10. SGPT 11. S. Creatinine 12. GGT.						
C. Lipid Profile must include: Total Cholesterol, S. Triglycerides, S. HDL Cholesterol						
D. TMT: Computerized Treadmill test with multichannel recorder & by Bruce Protocol or Modified Bruce Protocol only if Bruce Protocol is not indicated because of past disease.						

Note :

For Smoker's follow the above chart as per age and Sum Assured without Urine Cotinine

