



# ICICI LOMBARD COMPLETE HEALTH INSURANCE

The revamped version of our health insurance is here, packed with **new features and plans for enhanced protection**

At ICICI Lombard, we believe that health insurance is not just a matter of saving tax or getting the protection you need. It can be so much more. It's about partnering with you to find precisely what works for you based on your needs and then going the extra mile to deliver more than what we promise. With countless features and benefits that include Donor Expenses, Emergency Assistance, World Wide Coverage, Unlimited Reset, Air Ambulance, Super No Claim Bonus, ASI Protector, Sum Insured Protector, Claim protector and a lot more, we're redefining the way you stay protected.



## Upgrade your protection with additional\* covers



### World Wide Cover:

In case the customer has opted for this cover, Hospitalization expenses incurred abroad shall be paid with a co-pay of 10%. This benefit is available for Sum Insured of 10 Lacs and above.



### Claim Protector:

In case the customer has opted for this cover, the IRDAI list of non-payable items shall become payable in case of a claim.



### Super No Claim Bonus:

In case the customer has opted for this cover, there will be a 50% bonus awarded for every claim free year subject to a maximum of 100% for SI options up to 10L and up to 200% for SI options 15L and above.



### Emergency Services:

- i. Domestic Road Ambulance - Expenses incurred on road ambulance services will be covered. Coverage limit under this shall be 1% of the SI up to a maximum of ₹10,000
- ii. Assistance for ambulance
- iii. Tele-consultation



### Unlimited Reset Benefit:

We will reset up to 100% of the base Sum Insured unlimited times in a policy year in case the Sum Insured including accrued additional Sum Insured (if any), Super No Claim Bonus (if any) and Sum Insured protector (if any) is insufficient as a result of previous claims in that policy year.



### **ASI Protector:**

ASI accrued by the customer shall not be impacted if any one claim or multiple claims admissible in the previous year does not exceed the overall amount of ₹50,000. This benefit is available for Sum Insured of 5 Lakhs and above.



### **Sum Insured Protector:**

In case the customer has opted for this cover, the SI will be increased at renewal on the basis of inflation rate of previous year.



### **Air Ambulance Cover:**

Coverage up to the base Sum Insured for Air Ambulance expenses incurred to transfer the Insured Person following an emergency to the nearest Hospital.



### **Donor Expenses:**

Medical Expenses incurred in respect of the donor for any of the organ transplant surgery, provided the organ donated is for the insured person's use.



### **Domicillary Hospitalisation:**

Coverage for medical expenses in a situation where the Insured Person is in such a state that he/she cannot be moved to a hospital or the treatment is taken at home if there's a non-availability of room in the hospital.

*\*These are add-on covers except for Emergency Services. Add-covers are available by paying extra premium.*



## The Coverage Entails:



**Hospitalisation Cover:** All expenses pertaining to in - patient hospitalisation such as room rent, intensive care unit charges, surgeon's and doctor's fee, anesthesia, blood, oxygen, operation theatre charges etc. incurred during hospitalisation for a minimum period of 24 consecutive hours are covered under the basic hospitalisation cover.



**Day Care Surgeries / Treatments Coverage:** All the medical expenses incurred while undergoing Day Care Procedures / Treatment which require less than 24 hours hospitalisation are covered. Due to Technological advancement of Medical.



**Pre and Post Hospitalisation Expenses:** Medical expenses incurred, immediately, 30 days before and 60 days after hospitalisation will be covered.



**In Patient AYUSH Treatment:** Expenses for Ayurveda, Yoga and Naturapthy, Unani, Siddha and Homeopathy (AYUSH) treatment only when it has been undergone in a AYUSH hospital or in AYUSH Day Care Center on Re - imbursement basis.



**Unlimited Reset Benefit:** We will reset up to 100% of the base Sum Insured unlimited times in a policy year in case the Sum Insured including accrued additional Sum Insured (if any), Super No Claim Bonus (if any) and Sum Insured protector (if any) is insufficient as a result of previous claims in that policy year.



### Emergency Services:

1. Domestic Road Ambulance: Reimbursement up to 1% of Sum Insured maximum up to ₹10,000 per hospitalisation for reasonable expenses incurred on availing an ambulance service offered by a hospital /ambulance service provider in an emergency condition.
2. Ambulance Assistance: Ground medical transportation assistance by a Service provider to transport the Insured Person to the nearest Hospital or any clinic or nursing home for medically necessary treatment on cashless basis.
3. Tele Consultation: Consultations and recommendations for routine health issues by a qualified Medical Practitioner or health care professional.



**ASI:** An Additional Sum Insured of 10% of Annual Sum Insured provided on each renewal for every claim free year up to a maximum of 50%. In case of a claim under the policy, the accumulated Additional Sum Insured will be reduced by 10% of the Annual Sum Insured in the following year.



**Wellness Program:** The wellness points so accrued by You can be redeemed against out-patient medical expenses like consultation charges, medicines and drugs, diagnostics etc



**Free Health Check-up:** The customer is entitled for a Free Health Check-up at designated centres. The coupons would be provided to each Insured for every policy year, subject to a maximum of 2 coupons per year for floater policies.



**Hospital Daily Cash Allowances\*:** A certain amount (as per the plan chosen) will be paid for each and every completed day of hospitalisation, if such hospitalisation is atleast for a minimum of 3 consecutive days and subject to maximum of 10 consecutive days.



**Convalescence Benefit\*:** A benefit amount of ₹10,000 per insured once during the policy period will be paid in case of hospitalisation arising out of any injury or illness as covered under the policy, for a period of consecutive 10 days or more.



**Nursing At Home\*:** A certain amount (as per the plan chosen) per day for a maximum of up to 15 days post hospitalisation for the medical services of a nurse at your residence.



**Compassionate Visit\*:** In the event of hospitalisation exceeding 5 days, the cost of economy class air ticket up to a certain amount (as per the plan chosen) incurred by the customer's "immediate family member" while traveling to place of hospitalisation from the place of origin / residence and back will be reimbursed. "Immediate family member" would mean spouse, children and dependant parents.



**Maternity Benefit\*:** Reimbursement for medical expenses incurred for delivery, including a cesarean section, during hospitalisation or lawful medical termination of pregnancy during the policy period. The waiting period for maternity cover is 3 years. The cover shall be limited to 2 deliveries / terminations during the period of insurance. Pre - natal and Post - natal expenses shall be covered under this benefit. This cover is applicable only for floater plan having Self and Spouse in the same policy. (Inbuilt under Health Elite and Health Elite Plus plans only)



**New Born Baby Cover\*:** The new born child can be covered under this policy during hospitalisation for a maximum period up to 91 days from the date of birth of the child. This cover will be provided only if maternity cover is opted. (Inbuilt under Health Elite and Health Elite Plus plans only)



**Out-patient Treatment Cover\*:** Reimbursement for the medical expenses incurred as an Outpatient (OPD).



**Critical Illness\*:** The customer can opt for Critical Illness Cover covering specified Critical Illnesses / medical procedures like Cancer of Specified Severity, First Heart Attack - of Specified Severity, Open Chest Cabg, Stroke Resulting in Permanent Symptoms, Permanent Paralysis of Limbs, Kidney Failure Requiring Regular Dialysis, Major Organ / Bone Marrow Transplant, Multiple Sclerosis with Persisting Symptoms, Open Heart Replacement or Repair of Heart Valves, Coma of specified severity. A benefit amount is paid up on the diagnosis of the chosen critical illness.



**Personal Accident Cover\*:** The customer can also opt for a Personal Accident Cover where a fixed sum is paid upon the unfortunate event of Accidental Death or Permanent Total Disablement resulting from an accident. This cover can be availed only once during your lifetime. Once a claim becomes payable under this cover, no benefit will be provided under the same thereafter.

*\*Add on not mandatory and are available for a nominal extra cost. Critical Illness and Personal Accident available only for adults, subject to maximum of 2 Adults only up to 60 years of age.*

Introducing 4 new plans under our Complete Health Insurance - Health Shield, Health Shield Plus, Health Elite and Health Elite Plus, which offer a host of benefits to cater to all your healthcare needs.

Plan Name	Health Elite Plus					
	Sum Insured	Cover Type	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
In Patient Treatment	In built			✓		
Pre Hospitalisation	In built			30 days		
Post Hospitalisation	In built			60 days		
Daycare Procedures and Treatment	In built			✓		
PED waiting period (Declared & Accepted)	In built			2 years		
In Patient AYUSH hospitalisation	In built			✓		
Donor Expenses	In built			Upto 10 lakhs		
Unlimited Reset benefit	In built			✓		
Domicillary hospitalisation	In built			✓		
Air Ambulance Cover	In built			✓		
ASI Protector	In built			✓		
Additional Sum Insured (ASI)	In built			✓		
<b>Emergency Services</b>						
Domestic Road Ambulance	In built			₹10,000		
Ambulance Assistance	In built			✓		
Tele Consultation	In built			✓		
<b>Value Added Service (VAS)</b>						
Health Check-up	In built			✓		
Online Chat with Doctor	In built			✓		
E-Second Opinion	In built			✓		
Dietician & Nutrition e-consultation	In built			✓		
Health Assistance	In built			✓		
Wellness Program	In built			✓		
Claim Protector	In built			✓		
Sum Insured Protector	In built			✓		
World Wide Cover (Planned; 10% Copay)	In built			✓		
Super No Claim Bonus	In built			✓		
Hospital Daily Cash	In built			₹3,000 per day		
Convalescence Benefit	In built			₹10,000		
Maternity with New Born Baby Cover (3 years waiting period)	In built			Normal: ₹25,000; Cesarean: ₹50,000 Pre post Natal: ₹2,000 each New Born: ₹100,000		
Outpatient Treatment Cover	In built			₹20,000		
Nursing at Home	In built			₹3,000 per day		
Compassionate Visit	In built			₹20,000		
Critical Illness	Optional Add On			Upto 50% of SI		
Personal Accident	Optional Add On			Upto SI		

## HEALTH ELITE PLUS - PREMIUM CHART

SI	1,500,000							2,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	25,551	34,041	41,737	40,916	48,642	58,891	69,128	26,668	35,671	43,817	42,549	50,729	61,669	72,598
26-35	26,566	34,782	42,366	42,397	49,901	60,149	70,387	27,769	36,474	44,499	44,157	52,094	63,034	73,963
36-40	33,218	39,638	46,490	48,854	54,894	65,142	75,380	35,019	41,767	48,994	51,486	57,829	68,769	79,698
41-45	33,348	39,746	46,598	49,049	55,088	65,287	75,525	35,160	41,885	49,111	51,699	58,041	68,927	79,855
46-50	43,136	49,734	55,831	66,559	70,671	81,503	92,434	45,839	52,786	59,190	70,872	75,113	86,692	98,380
51-55	62,299	65,026	68,861	97,120	96,721	107,543	118,474	66,787	69,502	73,435	104,281	103,591	115,159	126,846
56-60	73,011	73,786	76,382	114,445	111,651	122,361	133,292	78,517	79,094	81,670	123,252	119,939	131,385	143,072
61-65	109,276	103,144	101,494	172,995	161,700	172,270	183,201	118,103	111,140	109,081	187,162	174,570	185,863	197,550
66-70	141,188	139,613	149,890	244,084	252,251	264,901	277,913	152,951	150,970	161,947	264,799	273,471	287,041	301,006
71-75	153,002	150,010	160,051	264,878	272,573	285,223	298,235	165,905	162,370	173,088	287,599	295,752	309,323	323,288
76-80	169,646	164,657	174,364	294,171	301,199	313,850	326,861	184,117	178,397	188,750	319,652	327,078	340,648	354,613
>80	184,435	177,671	187,083	320,200	326,637	339,288	352,299	200,459	192,777	202,804	348,413	355,184	368,755	382,719

SI	2,500,000							5,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	27,684	37,154	45,710	44,036	52,629	64,199	75,756	31,080	42,110	52,039	49,007	58,982	72,656	86,314
26-35	28,854	38,008	46,436	45,745	54,080	65,650	77,207	32,313	43,010	52,804	50,807	60,511	74,185	87,843
36-40	36,679	43,720	51,287	53,915	60,529	72,098	83,655	41,974	50,063	58,794	61,657	69,236	82,910	96,568
41-45	36,833	43,848	51,414	54,145	60,758	72,269	83,826	42,169	50,224	58,954	61,949	69,527	83,126	96,784
46-50	48,347	55,602	62,282	74,875	79,224	91,482	103,857	56,311	64,678	72,331	87,579	92,392	106,918	121,593
51-55	70,970	73,655	77,665	110,954	109,978	122,224	134,599	84,662	87,301	91,609	132,793	130,933	145,444	160,119
56-60	83,578	83,966	86,518	131,347	127,552	139,666	152,041	99,922	99,794	102,340	157,486	152,227	166,571	181,246
61-65	126,305	118,555	116,105	200,329	186,519	198,468	210,844	152,941	142,726	139,068	243,101	225,422	239,556	254,231
66-70	163,874	161,500	173,108	284,035	293,159	307,563	322,394	199,172	195,632	209,377	346,200	356,887	374,073	391,798
71-75	177,777	173,734	185,065	308,504	317,072	331,476	346,307	215,858	210,315	223,727	375,566	385,586	402,772	420,498
76-80	197,317	190,930	201,869	342,895	350,681	365,086	379,916	239,085	230,755	243,702	416,446	425,537	442,722	460,448
>80	214,899	206,402	216,990	373,839	380,922	395,326	410,157	261,234	250,247	262,751	455,430	463,635	480,820	498,546

Rates are exclusive of GST, Policy Tenure: 1 year

## HEALTH ELITE PLUS - PREMIUM CHART

SI	1,500,000							2,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	30,150	40,168	49,250	48,281	57,398	69,491	81,571	31,468	42,092	51,704	50,208	59,860	72,769	85,666
26-35	31,348	41,043	49,992	50,028	58,883	70,976	83,057	32,767	43,039	52,509	52,105	61,471	74,380	87,276
36-40	39,197	46,773	54,858	57,648	64,775	76,868	88,948	41,322	49,285	57,813	60,753	68,238	81,147	94,044
41-45	39,351	46,900	54,986	57,878	65,004	77,039	89,120	41,489	49,424	57,951	61,005	68,488	81,334	94,229
46-50	50,900	58,686	65,881	78,540	83,392	96,174	109,072	54,090	62,287	69,844	83,629	88,633	102,297	116,088
51-55	73,513	76,731	81,256	114,602	114,131	126,901	139,799	78,809	82,012	86,653	123,052	122,237	135,888	149,678
56-60	86,153	87,067	90,131	135,045	131,748	144,386	157,285	92,650	93,331	96,371	145,437	141,528	155,034	168,825
61-65	128,946	121,710	119,763	204,134	190,806	203,279	216,177	139,362	131,145	128,716	220,851	205,993	219,318	233,109
66-70	166,602	164,743	176,870	288,019	297,656	312,583	327,937	180,482	178,145	191,097	312,463	322,696	338,708	355,187
71-75	180,542	177,012	188,860	312,556	321,636	336,563	351,917	195,768	191,597	204,244	339,367	348,987	365,001	381,480
76-80	200,182	194,295	205,750	347,122	355,415	370,343	385,696	217,258	210,508	222,725	377,189	385,952	401,965	418,443
>80	217,633	209,652	220,758	377,836	385,432	400,360	415,713	236,542	227,477	239,309	411,127	419,117	435,131	451,608

SI	2,500,000							5,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	32,667	43,842	53,938	51,962	62,102	75,755	89,392	36,674	49,690	61,406	57,828	69,599	85,734	101,851
26-35	34,048	44,849	54,794	53,979	63,814	77,467	91,104	38,129	50,752	62,309	59,952	71,403	87,538	103,655
36-40	43,281	51,590	60,519	63,620	71,424	85,076	98,713	49,529	59,074	69,377	72,755	81,698	97,834	113,950
41-45	43,463	51,741	60,669	63,891	71,694	85,277	98,915	49,759	59,264	69,566	73,100	82,042	98,089	114,205
46-50	57,049	65,610	73,493	88,353	93,484	107,949	122,551	66,447	76,320	85,351	103,343	109,023	126,163	143,480
51-55	83,745	86,913	91,645	130,926	129,774	144,224	158,827	99,901	103,015	108,099	156,696	154,501	171,624	188,940
56-60	98,622	99,080	102,091	154,989	150,511	164,806	179,408	117,908	117,757	120,761	185,833	179,628	196,554	213,870
61-65	149,040	139,895	137,004	236,388	220,092	234,192	248,796	180,470	168,417	164,100	286,859	265,998	282,676	299,993
66-70	193,371	190,570	204,267	335,161	345,928	362,924	380,425	235,023	230,846	247,065	408,516	421,127	441,406	462,322
71-75	209,777	205,006	218,377	364,035	374,145	391,142	408,642	254,712	248,172	263,998	443,168	454,991	475,271	496,188
76-80	232,834	225,297	238,205	404,616	413,804	430,801	448,301	282,120	272,291	287,568	491,406	502,134	522,412	543,329
>80	253,581	243,554	256,048	441,130	449,488	466,485	483,985	308,256	295,291	310,046	537,407	547,089	567,368	588,284

Rates are inclusive of GST, Policy Tenure: 1 year

Plan Name	Health Elite				
	Sum Insured	Cover Type	5 Lakhs	7 & 10 Lakhs	15, 20, 25 & 50 Lakhs
In Patient Treatment	In built			✓	
Pre Hospitalisation	In built			30 days	
Post Hospitalisation	In built			60 days	
Daycare Procedures and Treatment	In built			✓	
PED waiting period (Declared & Accepted)	In built			2 years	
In Patient AYUSH hospitalisation	In built			✓	
Donor Expenses	In built	Upto SI	Upto SI		Upto 10 lakhs
Unlimited Reset benefit	In built			✓	
Domiciliary hospitalisation	In built			✓	
Air Ambulance Cover	In built			✓	
ASI Protector	In built			✓	
Additional Sum Insured (ASI)	In built			✓	
<b>Emergency Services</b>					
Domestic Road Ambulance	In built	1% of SI	1% of SI		₹10,000
Ambulance Assistance	In built			✓	
Tele Consultation	In built			✓	
<b>Value Added Service (VAS)</b>					
Health Check-up	In built			✓	
Online Chat with Doctor	In built			✓	
E-Second Opinion	In built			✓	
Dietician & Nutrition e-consultation	In built			✓	
Health Assistance	In built			✓	
Wellness Program	In built			✓	
Hospital Daily Cash	In built	₹1,000 per day	₹2,000 per day		₹3,000 per day
Convalescence Benefit	In built			₹10,000	
Maternity with New Born Baby Cover (3 years waiting period)	In built	Normal: ₹15,000; Cesarean: ₹25,000 Pre post Natal: ₹2,000 each New Born: ₹10,000	Normal: ₹25,000; Cesarean: ₹50,000 Pre post Natal: ₹2,000 each New Born: ₹10,000	Normal: ₹25,000; Cesarean: ₹50,000 Pre post Natal: ₹2,000 each New Born: ₹100,000	
Outpatient Treatment Cover	In built	₹5,000	₹10,000		₹20,000
Claim Protector	Optional Add On			Optional	
Sum Insured Protector	Optional Add On			Optional	
World Wide Cover (Planned; 10% Copay)	Optional Add On	NA	Optional (for SI 10 lakhs only)		Optional
Super No Claim Bonus	Optional Add On			Optional	
Nursing at Home	Optional Add On	₹2,000 per day	₹3,000 per day		₹3,000 per day
Compassionate Visit	Optional Add On	₹10,000	₹20,000		₹20,000
Critical Illness	Optional Add On	Upto SI	Upto SI		Upto 50% of SI
Personal Accident	Optional Add On			Upto SI	

## HEALTH ELITE - PREMIUM CHART

SI	500,000							1,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	9,599	13,303	16,527	15,771	18,995	23,483	27,971	13,934	18,749	23,017	23,212	27,480	33,257	39,034
26-35	10,152	13,707	16,870	16,579	19,681	24,169	28,657	14,596	19,233	23,428	24,179	28,302	34,078	39,855
36-40	11,136	14,425	17,479	16,230	19,115	23,603	28,091	15,890	20,177	24,230	22,813	26,651	32,428	38,204
41-45	11,136	14,425	17,479	16,230	19,115	23,603	28,091	15,890	20,177	24,230	22,813	26,651	32,428	38,204
46-50	14,468	18,003	20,872	22,267	24,551	29,384	34,217	20,127	24,664	28,463	30,092	33,148	39,336	45,524
51-55	19,793	22,263	24,494	30,787	31,794	36,627	41,460	26,659	29,890	32,905	40,543	42,031	48,220	54,408
56-60	25,957	27,194	28,685	40,648	40,176	45,009	49,842	34,220	35,939	38,047	52,641	52,314	58,502	64,691
61-65	34,802	34,271	34,700	54,801	52,206	57,039	61,872	45,055	44,606	45,414	69,976	67,049	73,237	79,426
66-70	44,810	46,013	50,947	77,367	81,596	87,463	93,331	57,229	58,906	65,188	97,479	102,895	110,317	117,739
71-75	49,486	50,128	54,968	85,596	89,639	95,506	101,374	63,000	63,984	70,151	107,635	112,821	120,243	127,665
76-80	56,336	56,156	60,859	97,653	101,421	107,289	113,157	71,420	71,395	77,393	122,456	127,304	134,727	142,149
>80	64,851	63,649	68,182	112,639	116,067	121,934	127,802	81,077	79,892	85,698	139,451	143,914	151,336	158,758

SI	2,500,000							5,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	21,897	28,277	33,983	35,107	40,813	48,495	56,177	24,318	31,823	38,509	38,653	45,339	54,530	63,721
26-35	22,756	28,905	34,516	36,362	41,879	49,561	57,242	25,407	32,618	39,185	40,243	46,690	55,881	65,071
36-40	24,459	30,148	35,572	35,593	40,735	48,417	56,099	27,564	34,193	40,522	40,138	46,111	55,301	64,492
41-45	24,459	30,148	35,572	35,593	40,735	48,417	56,099	27,564	34,193	40,522	40,138	46,111	55,301	64,492
46-50	29,892	35,931	41,037	45,168	49,314	57,534	65,755	34,449	41,522	47,448	52,467	57,177	67,051	76,925
51-55	38,393	42,732	46,817	58,769	60,875	69,095	77,316	45,221	50,139	54,773	69,702	71,827	81,701	91,574
56-60	48,398	50,736	53,621	74,777	74,482	82,702	90,923	57,899	60,282	63,394	89,988	89,070	98,943	108,817
61-65	62,665	62,150	63,322	97,605	93,885	102,106	110,327	75,979	74,745	75,688	118,914	113,657	123,531	133,404
66-70	78,762	81,014	89,355	133,896	141,099	150,937	160,775	96,376	98,649	108,675	164,901	173,486	185,408	197,331
71-75	86,173	87,535	95,728	146,938	153,846	163,683	173,521	105,767	106,913	116,751	181,429	189,638	201,560	213,483
76-80	97,114	97,163	105,137	166,195	172,665	182,502	192,340	119,631	119,114	128,675	205,830	213,485	225,407	237,329
>80	109,854	108,375	116,094	188,617	194,577	204,415	214,252	135,775	133,320	142,558	234,243	241,252	253,174	265,097

Rates are exclusive of GST, Policy Tenure: 1 year

## HEALTH ELITE - PREMIUM CHART

SI	500,000							1,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	11,327	15,698	19,502	18,610	22,414	27,710	33,006	16,442	22,124	27,160	27,390	32,426	39,243	46,060
26-35	11,979	16,174	19,907	19,563	23,224	28,519	33,815	17,223	22,695	27,645	28,531	33,396	40,212	47,029
36-40	13,140	17,022	20,625	19,151	22,556	27,852	33,147	18,750	23,809	28,591	26,919	31,448	38,265	45,081
41-45	13,140	17,022	20,625	19,151	22,556	27,852	33,147	18,750	23,809	28,591	26,919	31,448	38,265	45,081
46-50	17,072	21,244	24,629	26,275	28,970	34,673	40,376	23,750	29,104	33,586	35,509	39,115	46,416	53,718
51-55	23,356	26,270	28,903	36,329	37,517	43,220	48,923	31,458	35,270	38,828	47,841	49,597	56,900	64,201
56-60	30,629	32,089	33,848	47,965	47,408	53,111	58,814	40,380	42,408	44,895	62,116	61,731	69,032	76,335
61-65	41,066	40,440	40,946	64,665	61,603	67,306	73,009	53,165	52,635	53,589	82,572	79,118	86,420	93,723
66-70	52,876	54,295	60,117	91,293	96,283	103,206	110,131	67,530	69,509	76,922	115,025	121,416	130,174	138,932
71-75	58,393	59,151	64,862	101,003	105,774	112,697	119,621	74,340	75,501	82,778	127,009	133,129	141,887	150,645
76-80	66,476	66,264	71,814	115,231	119,677	126,601	133,525	84,276	84,246	91,324	144,498	150,219	158,978	167,736
>80	76,524	75,106	80,455	132,914	136,959	143,882	150,806	95,671	94,273	101,124	164,552	169,819	178,576	187,334

SI	2,500,000							5,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	25,838	33,367	40,100	41,426	48,159	57,224	66,289	28,695	37,551	45,441	45,611	53,500	64,345	75,191
26-35	26,852	34,108	40,729	42,907	49,417	58,482	67,546	29,980	38,489	46,238	47,487	55,094	65,940	76,784
36-40	28,862	35,575	41,975	42,000	48,067	57,132	66,197	32,526	40,348	47,816	47,363	54,411	65,255	76,101
41-45	28,862	35,575	41,975	42,000	48,067	57,132	66,197	32,526	40,348	47,816	47,363	54,411	65,255	76,101
46-50	35,273	42,399	48,424	53,298	58,191	67,890	77,591	40,650	48,996	55,989	61,911	67,469	79,120	90,772
51-55	45,304	50,424	55,244	69,347	71,833	81,532	91,233	53,361	59,164	64,632	82,248	84,756	96,407	108,057
56-60	57,110	59,868	63,273	88,237	87,889	97,588	107,289	68,321	71,133	74,805	106,186	105,103	116,753	128,404
61-65	73,945	73,337	74,720	115,174	110,784	120,485	130,186	89,655	88,199	89,312	140,319	134,115	145,767	157,417
66-70	92,939	95,597	105,439	157,997	166,497	178,106	189,715	113,724	116,406	128,237	194,583	204,713	218,781	232,851
71-75	101,684	103,291	112,959	173,387	181,538	193,146	204,755	124,805	126,157	137,766	214,086	223,773	237,841	251,910
76-80	114,595	114,652	124,062	196,110	203,745	215,352	226,961	141,165	140,555	151,837	242,879	251,912	265,980	280,048
>80	129,628	127,883	136,991	222,568	229,601	241,210	252,817	160,215	157,318	168,218	276,407	284,677	298,745	312,814

Rates are inclusive of GST, Policy Tenure: 1 year

Plan Name	Health Shield Plus					
	Sum Insured	Cover Type	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
In Patient Treatment	In built			✓		
Pre Hospitalisation	In built			30 days		
Post Hospitalisation	In built			60 days		
Daycare Procedures and Treatment	In built			✓		
PED waiting period (Declared & Accepted)	In built			2 years		
In Patient AYUSH hospitalisation	In built			✓		
Donor Expenses	In built			Upto 10 lakhs		
Unlimited Reset benefit	In built			✓		
Domicillary hospitalisation	In built			✓		
Air Ambulance Cover	In built			✓		
ASI Protector	In built			✓		
Additional Sum Insured (ASI)	In built			✓		
<b>Emergency Services</b>						
Domestic Road Ambulance	In built			₹10,000		
Ambulance Assistance	In built			✓		
Tele Consultation	In built			✓		
<b>Value Added Service (VAS)</b>						
Health Check Up	In built			✓		
Online Chat with Doctor	In built			✓		
E-Second Opinion	In built			✓		
Dietician & Nutrition e-consultation	In built			✓		
Health Assistance	In built			✓		
Wellness Program	In built			✓		
Claim Protector	In built			✓		
Sum Insured Protector	In built			✓		
World Wide Cover (Planned; 10% Copay)	In built			✓		
Super No Claim Bonus	Optional Add On			Optional		
Hospital Daily Cash	Optional Add On			₹3,000 per day		
Convalescence Benefit	Optional Add On			₹10,000		
Nursing at Home	Optional Add On			₹3,000 per day		
Compassionate Visit	Optional Add On			₹20,000		
Critical Illness	Optional Add On			Upto 50% of SI		
Personal Accident	Optional Add On			Upto SI		

## HEALTH SHIELD PLUS - PREMIUM CHART

SI	1,500,000							2,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	11,447	16,806	21,423	16,850	21,498	28,475	35,441	12,500	18,343	23,385	18,392	23,467	31,097	38,715
26-35	11,799	17,063	21,641	17,364	21,934	28,911	35,877	12,890	18,628	23,627	18,961	23,951	31,580	39,198
36-40	17,774	21,425	25,345	26,088	29,344	36,321	43,287	19,415	23,391	27,672	28,487	32,041	39,671	47,289
41-45	17,905	21,533	25,453	26,283	29,538	36,465	43,432	19,557	23,509	27,789	28,699	32,254	39,829	47,446
46-50	26,507	30,356	33,641	42,320	43,924	51,433	59,040	28,963	33,160	36,748	46,240	47,990	56,202	64,523
51-55	44,847	44,989	46,112	71,566	68,856	76,354	83,961	49,030	49,172	50,393	78,239	75,268	83,469	91,790
56-60	53,673	52,241	52,351	85,873	81,222	88,608	96,215	58,738	57,146	57,253	93,975	88,866	96,945	105,266
61-65	86,974	79,227	75,447	139,680	127,239	134,485	142,092	95,146	86,649	82,503	152,800	139,175	147,101	155,422
66-70	115,255	111,706	118,773	202,928	208,122	217,290	226,821	126,102	122,201	129,933	222,030	227,710	237,745	248,174
71-75	124,618	119,946	126,825	219,407	224,226	233,395	242,925	136,428	131,288	138,813	240,204	245,472	255,506	265,935
76-80	137,205	131,022	137,650	241,560	245,875	255,044	264,574	150,294	143,491	150,739	264,609	269,322	279,357	289,785
>80	151,729	143,804	150,141	267,123	270,857	280,026	289,556	166,342	157,613	164,539	292,853	296,924	306,958	317,387

SI	2,500,000							5,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	13,463	19,748	25,179	19,801	25,268	33,494	41,708	16,923	24,798	31,627	24,864	31,740	42,110	52,464
26-35	13,882	20,054	25,439	20,412	25,788	34,014	42,227	17,454	25,185	31,956	25,639	32,398	42,768	53,121
36-40	20,941	25,207	29,816	30,719	34,541	42,768	50,981	26,398	31,714	37,502	38,697	43,489	53,859	64,212
41-45	21,095	25,335	29,943	30,949	34,771	42,938	51,151	26,592	31,876	37,662	38,989	43,780	54,075	64,428
46-50	31,265	35,769	39,627	49,913	51,783	60,638	69,611	39,477	45,094	49,931	63,014	65,332	76,499	87,814
51-55	52,957	53,076	54,377	84,502	81,271	90,114	99,086	66,957	67,021	68,617	106,833	102,688	113,839	125,154
56-60	63,428	61,678	61,777	101,475	95,938	104,650	113,622	80,218	77,914	77,988	128,328	121,264	132,248	143,563
61-65	102,797	93,581	89,080	165,084	150,339	158,885	167,857	130,095	118,333	112,580	208,916	190,185	200,960	212,275
66-70	136,253	132,005	140,339	239,907	246,026	256,848	268,097	172,478	167,008	177,515	303,703	311,403	325,061	339,260
71-75	147,378	141,795	149,907	259,488	265,161	275,984	287,233	186,564	179,404	189,629	328,496	335,631	349,290	363,489
76-80	162,325	154,948	162,761	285,794	290,869	301,692	312,941	205,491	196,059	205,906	361,806	368,185	381,843	396,042
>80	179,601	170,151	177,619	316,201	320,585	331,408	342,657	227,363	215,307	224,716	400,301	405,805	419,463	433,662

Rates are exclusive of GST, Policy Tenure: 1 year

## HEALTH SHIELD PLUS - PREMIUM CHART

SI	1,500,000							2,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	13,507	19,831	25,279	19,883	25,368	33,601	41,820	14,750	21,645	27,594	21,703	27,691	36,694	45,684
26-35	13,923	20,134	25,536	20,490	25,882	34,115	42,335	15,210	21,981	27,880	22,374	28,262	37,264	46,254
36-40	20,973	25,282	29,907	30,784	34,626	42,859	51,079	22,910	27,601	32,653	33,615	37,808	46,812	55,801
41-45	21,128	25,409	30,035	31,014	34,855	43,029	51,250	23,077	27,741	32,791	33,865	38,060	46,998	55,986
46-50	31,278	35,820	39,696	49,938	51,830	60,691	69,667	34,176	39,129	43,363	54,563	56,628	66,318	76,137
51-55	52,919	53,087	54,412	84,448	81,250	90,098	99,074	57,855	58,023	59,464	92,322	88,816	98,493	108,312
56-60	63,334	61,644	61,774	101,330	95,842	104,557	113,534	69,311	67,432	67,559	110,891	104,862	114,395	124,214
61-65	102,629	93,488	89,027	164,822	150,142	158,692	167,669	112,272	102,246	97,354	180,304	164,227	173,579	183,398
66-70	136,001	131,813	140,152	239,455	245,584	256,402	267,649	148,800	144,197	153,321	261,995	268,698	280,539	292,845
71-75	147,049	141,536	149,654	258,900	264,587	275,406	286,652	160,985	154,920	163,799	283,441	289,657	301,497	313,803
76-80	161,902	154,606	162,427	285,041	290,133	300,952	312,197	177,347	169,319	177,872	312,239	317,800	329,641	341,946
>80	179,040	169,689	177,166	315,205	319,611	330,431	341,676	196,284	185,983	194,156	345,567	350,370	362,210	374,517

SI	2,500,000							5,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	15,886	23,303	29,711	23,365	29,816	39,523	49,215	19,969	29,262	37,320	29,340	37,453	49,690	61,908
26-35	16,381	23,664	30,018	24,086	30,430	40,137	49,828	20,596	29,718	37,708	30,254	38,230	50,466	62,683
36-40	24,710	29,744	35,183	36,248	40,758	50,466	60,158	31,150	37,423	44,252	45,662	51,317	63,554	75,770
41-45	24,892	29,895	35,333	36,520	41,030	50,667	60,358	31,379	37,614	44,441	46,007	51,660	63,809	76,025
46-50	36,893	42,207	46,760	58,897	61,104	71,553	82,141	46,583	53,211	58,919	74,357	77,092	90,269	103,621
51-55	62,489	62,630	64,165	99,712	95,900	106,335	116,921	79,009	79,085	80,968	126,063	121,172	134,330	147,682
56-60	74,845	72,780	72,897	119,741	113,207	123,487	134,074	94,657	91,939	92,026	151,427	143,092	156,053	169,404
61-65	121,300	110,426	105,114	194,799	177,400	187,484	198,071	153,512	139,633	132,844	246,521	224,418	237,133	250,485
66-70	160,779	155,766	165,600	283,090	290,311	303,081	316,354	203,524	197,069	209,468	358,370	367,456	383,572	400,327
71-75	173,906	167,318	176,890	306,196	312,890	325,661	338,935	220,146	211,697	223,762	387,625	396,045	412,162	428,917
76-80	191,544	182,839	192,058	337,237	343,225	355,997	369,270	242,479	231,350	242,969	426,931	434,458	450,575	467,330
>80	211,929	200,778	209,590	373,117	378,290	391,061	404,335	268,288	254,062	265,165	472,355	478,850	494,966	511,721

Rates are inclusive of GST, Policy Tenure: 1 year

Plan Name	Health Shield				
	Sum Insured	Cover Type	5 Lakhs	7 & 10 Lakhs	15, 20, 25 & 50 Lakhs
In Patient Treatment	In built		✓		
Pre Hospitalisation	In built		30 days		
Post Hospitalisation	In built		60 days		
Daycare Procedures and Treatment	In built		✓		
PED waiting period (Declared & Accepted)	In built		2 years		
In Patient AYUSH hospitalisation	In built		✓		
Donor Expenses	In built	Upto SI	Upto SI	Upto 10 lakhs	
Unlimited Reset benefit	In built		✓		
Domicillary hospitalisation	In built		✓		
Air Ambulance Cover	In built		✓		
ASI Protector	In built		✓		
Additional Sum Insured (ASI)	In built		✓		
<b>Emergency Services</b>					
Domestic Road Ambulance	In built	1% of SI	1% of SI	₹10,000	
Ambulance Assistance	In built		✓		
Tele Consultation	In built		✓		
<b>Value Added Service (VAS)</b>					
Health Check-up	In built		✓		
Online Chat with Doctor	In built		✓		
E-Second opinion	In built		✓		
Dietician & Nutrition e-consultation	In built		✓		
Health Assistance	In built		✓		
Wellness Program	In built		✓		
Claim Protector	Optional Add On		Optional		
Sum Insured Protector	Optional Add On		Optional		
World Wide Cover (Planned; 10% Copay)	Optional Add On	NA	Optional (For SI 10 lakhs only)	Optional	
Super No Claim Bonus	Optional Add On		Optional		
Hospital Daily Cash	Optional Add On	₹1,000 per day	₹2,000 per day	₹3,000 per day	
Convalescence Benefit	Optional Add On		₹10,000		
Nursing at Home	Optional Add On	₹2,000 per day	₹3,000 per day	₹3,000 per day	
Compassionate Visit	Optional Add On	₹10,000	₹20,000	₹20,000	
Critical Illness (for adults only)	Optional Add On	Upto SI	Upto SI	Upto 50% of SI	
Personal Accident (for adults only)	Optional Add On	Upto SI	Upto SI	Upto SI	

## HEALTH SHIELD - PREMIUM CHART

SI	500,000							1,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	6,265	9,261	11,776	9,261	11,776	15,555	19,335	7,406	10,944	13,935	10,944	13,935	18,434	22,933
26-35	6,819	9,665	12,119	10,069	12,462	16,241	20,021	8,069	11,428	14,345	11,911	14,756	19,255	23,754
36-40	7,802	10,383	12,729	11,505	13,681	17,461	21,240	9,362	12,372	15,147	13,800	16,360	20,859	25,358
41-45	7,802	10,383	12,729	11,505	13,681	17,461	21,240	9,362	12,372	15,147	13,800	16,360	20,859	25,358
46-50	11,134	13,961	16,122	17,856	19,433	23,557	27,681	13,600	16,859	19,381	21,814	23,592	28,503	33,413
51-55	16,460	18,221	19,743	26,377	26,675	30,799	34,924	20,132	22,085	23,822	32,265	32,476	37,386	42,297
56-60	22,623	23,152	23,934	36,238	35,057	39,181	43,306	27,693	28,133	28,964	44,363	42,759	47,669	52,580
61-65	31,468	30,228	29,949	50,391	47,087	51,211	55,336	38,527	36,801	36,331	61,698	57,494	62,404	67,315
66-70	41,476	41,971	46,196	72,956	76,477	81,636	86,795	50,701	51,101	56,105	89,200	93,339	99,484	105,629
71-75	46,152	46,086	50,217	81,186	84,520	89,679	94,838	56,472	56,179	61,068	99,357	103,265	109,410	115,555
76-80	53,003	52,114	56,109	93,243	96,303	101,462	106,621	64,893	63,590	68,310	114,178	117,749	123,893	130,038
>80	61,517	59,607	63,431	108,229	110,948	116,107	121,266	74,549	72,087	76,615	131,173	134,358	140,503	146,647

SI	2,500,000							5,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	9,550	14,084	17,943	14,084	17,943	23,779	29,614	11,971	17,630	22,470	17,630	22,470	29,814	37,158
26-35	10,410	14,712	18,476	15,339	19,009	24,845	30,680	13,060	18,425	23,145	19,220	23,820	31,165	38,509
36-40	12,112	15,955	19,532	17,825	21,121	26,956	32,791	15,218	20,000	24,483	22,370	26,496	33,840	41,184
41-45	12,112	15,955	19,532	17,825	21,121	26,956	32,791	15,218	20,000	24,483	22,370	26,496	33,840	41,184
46-50	17,546	21,738	24,997	28,135	30,434	36,808	43,183	22,103	27,329	31,408	35,434	38,298	46,325	54,352
51-55	26,046	28,539	30,778	41,736	41,995	48,369	54,743	32,875	35,946	38,733	52,669	52,947	60,975	69,002
56-60	36,052	36,543	37,581	57,744	55,602	61,976	68,351	45,553	46,089	47,354	72,954	70,190	78,217	86,244
61-65	50,319	47,957	47,283	80,572	75,006	81,380	87,754	63,632	60,552	59,648	101,881	94,778	102,805	110,832
66-70	66,416	66,821	73,315	116,863	122,220	130,211	138,202	84,030	84,456	92,636	147,868	154,606	164,682	174,758
71-75	73,827	73,342	79,688	129,905	134,966	142,957	150,948	93,420	92,720	100,712	164,395	170,758	180,834	190,910
76-80	84,768	82,970	89,098	149,162	153,785	161,776	169,767	107,285	104,921	112,635	188,797	194,605	204,681	214,757
>80	97,508	94,182	100,054	171,584	175,698	183,689	191,680	123,429	119,127	126,519	217,210	222,372	232,448	242,524

Rates are exclusive of GST, Policy Tenure: 1 year

## HEALTH SHIELD - PREMIUM CHART

SI	500,000							1,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	7,393	10,928	13,896	10,928	13,896	18,355	22,815	8,739	12,914	16,443	12,914	16,443	21,752	27,061
26-35	8,046	11,405	14,300	11,881	14,705	19,164	23,625	9,521	13,485	16,927	14,055	17,412	22,721	28,030
36-40	9,206	12,252	15,020	13,576	16,144	20,604	25,063	11,047	14,599	17,873	16,284	19,305	24,614	29,922
41-45	9,206	12,252	15,020	13,576	16,144	20,604	25,063	11,047	14,599	17,873	16,284	19,305	24,614	29,922
46-50	13,138	16,474	19,024	21,070	22,931	27,797	32,664	16,048	19,894	22,870	25,741	27,839	33,634	39,427
51-55	19,423	21,501	23,297	31,125	31,477	36,343	41,210	23,756	26,060	28,110	38,073	38,322	44,115	49,910
56-60	26,695	27,319	28,242	42,761	41,367	46,234	51,101	32,678	33,197	34,178	52,348	50,456	56,249	62,044
61-65	37,132	35,669	35,340	59,461	55,563	60,429	65,296	45,462	43,425	42,871	72,804	67,843	73,637	79,432
66-70	48,942	49,526	54,511	86,088	90,243	96,330	102,418	59,827	60,299	66,204	105,256	110,140	117,391	124,642
71-75	54,459	54,381	59,256	95,799	99,734	105,821	111,909	66,637	66,291	72,060	117,241	121,853	129,104	136,355
76-80	62,544	61,495	66,209	110,027	113,638	119,725	125,813	76,574	75,036	80,606	134,730	138,944	146,194	153,445
>80	72,590	70,336	74,849	127,710	130,919	137,006	143,094	87,968	85,063	90,406	154,784	158,542	165,794	173,043

SI	2,500,000							5,000,000						
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	2A+3K
0-25	11,269	16,619	21,173	16,619	21,173	28,059	34,945	14,126	20,803	26,515	20,803	26,515	35,181	43,846
26-35	12,284	17,360	21,802	18,100	22,431	29,317	36,202	15,411	21,742	27,311	22,680	28,108	36,775	45,441
36-40	14,292	18,827	23,048	21,034	24,923	31,808	38,693	17,957	23,600	28,890	26,397	31,265	39,931	48,597
41-45	14,292	18,827	23,048	21,034	24,923	31,808	38,693	17,957	23,600	28,890	26,397	31,265	39,931	48,597
46-50	20,704	25,651	29,496	33,199	35,912	43,433	50,956	26,082	32,248	37,061	41,812	45,192	54,664	64,135
51-55	30,734	33,676	36,318	49,248	49,554	57,075	64,597	38,793	42,416	45,705	62,149	62,477	71,951	81,422
56-60	42,541	43,121	44,346	68,138	65,610	73,132	80,654	53,753	54,385	55,878	86,086	82,824	92,296	101,768
61-65	59,376	56,589	55,794	95,075	88,507	96,028	103,550	75,086	71,451	70,385	120,220	111,838	121,310	130,782
66-70	78,371	78,849	86,512	137,898	144,220	153,649	163,078	99,155	99,658	109,310	174,484	182,435	194,325	206,214
71-75	87,116	86,544	94,032	153,288	159,260	168,689	178,119	110,236	109,410	118,840	193,986	201,494	213,384	225,274
76-80	100,026	97,905	105,136	176,011	181,466	190,896	200,325	126,596	123,807	132,909	222,780	229,634	241,524	253,413
>80	115,059	111,135	118,064	202,469	207,324	216,753	226,182	145,646	140,570	149,292	256,308	262,399	274,289	286,178

Rates are inclusive of GST, Policy Tenure: 1 year

## Key Points To Note:

**Wide Range of Sum Insured:** The customer has option to choose from a wide range of Sum Insured starting from ₹5 Lakhs to 50 Lakhs as per his / her needs.

**Eligibility:** The minimum entry age for the customer to receive the policy is 6 years and there is no restriction on maximum entry age. Children between 3 months to 5 years can be insured under floater plan only.

**Floater Benefit:** Floater cover to get family (self, spouse, dependent parents, dependent children, brothers and sisters) covered for the same Sum Insured under a single policy by paying one premium amount. Individual above 3 months of age can be covered under the policy provided 1 adult is also covered under the same policy.

**Pre-Existing Disease:** All declared and accepted Pre-Existing conditions / diseases will be covered immediately after 2 years of continuous coverage under the policy, if the policy is issued for the first time with ICICI Lombard. Such waiting period shall reduce if the insured has been covered under a similar policy before opting for this policy, subject however to portability regulations.

**Life Long Renewability:** The policy provides life - long renewal. Factors determining the renewal premium are (i) age slab of the senior most insured member at the time of renewal (ii) any change in the renewing policy.

**Policy Period:** Option of choosing 1, 2 or 3 year policy period under various plans offered.

**Cashless Hospitalisation:** Avail cashless hospitalisation at any of our network providers / hospitals. A list of these hospitals / providers is available on our website [www.icicilombard.com](http://www.icicilombard.com).

**Tax Benefit:** Avail tax deduction on premium paid under health insurance policy as per applicable provisions of Section 80D of Income Tax Act, 1961 and amendments made thereto.

**Pre-Policy Medical Check-up:** No medical tests will be required for insurance cover below the age of 46 years and Sum Insured up to ₹10 Lakhs.

**Free Look Period:** Policy can be cancelled by giving written notice within 15 days of receiving the policy.

**Value Added Services:** Avail Value Added Services like Free Health Check-up, Online chat with doctors, specialist e-consultation, Dietician and Nutrition e-consultation, Provide information on offers related to healthcare services like consultation, diagnostics, medical equipments and pharmacy.



## How Do I Make A Claim?

All the claims have to be intimated 48 hours prior to hospitalisation and within 24 hours post hospitalisation in case of emergency.



### Cashless Claims

Get admitted in any one of our network hospital

1



### Reimbursement Claims

Upon discharge, pay all hospital bills and collect all original documents of treatments and expenses underdone



Fax the pre-authorization along with relevant documents (investigation reports, Previous consultation papers if any, Cashless ID, Photo ID)

2



Send the duly filled (and signed by insured and treating doctor) claim form and required claim documents.



ICICI Lombard Health Care reviews your claim requested and accordingly will approve, query or reject the same (as per policy terms and conditions).

3



ICICI Lombard Health Care reviews your claim requested and accordingly will approve, query or reject the same (as per policy terms and conditions)



ICICI Lombard Health Care settles the claim (as per policy terms and conditions) with the hospital after completion of all formalities

4



ICICI Lombard Health Care Settles the claim (as per policy terms and conditions) and reimburses the approved amount.

## Standard List Of Documents

- Duly completed claim form signed by you and the medical practitioner.
- Original bills, receipts and discharge certificate / card from the hospital / medical practitioner.
- Original bills from chemists supported by proper prescription.
- Original investigation test reports and payment receipts.
- Indoor case papers.
- Medical Practitioner's referral letter advising hospitalisation in non-accident cases.
- Any other document as required by ICICI Lombard Health Care to investigate the claim or our obligation to make payment for the same.

\*Disclaimer: Cashless approval is subject to pre-authorization by the company. Only expenses relating to hospitalisation will be reimbursed as per the policy coverage. Non-medical expenses will not be reimbursed.

## What We Will Not Pay (Exclusions Under the Policy)

- Any Pre-Existing condition(s) until 24 months of Your continuous coverage has elapsed, since Period of Insurance Start Date
- Any Expenses related to the treatment of Hypertension, Diabetes, cardiac conditions within 90 days from the first policy start date.
- Any Medical Expenses incurred by You on treatment of following Illnesses within the first two (2) consecutive years of Period of Insurance Start Date:
  - Cataract\*
  - Arthritis, gout, rheumatism and spinal disorders
  - Dilatation and curettage, Endometriosis
  - Varicose Veins / Varicose Ulcers
  - Joint replacements unless due to accident
  - Stones in the urinary and biliary systems
  - Deviated Nasal Septum
  - All types of internal congenital anomalies / illness / defects
  - Myomectomy, Hysterectomy unless because of malignancy
  - All types of Skin and internal tumors / cysts / nodules / polyps of any kind including breast lumps unless malignant
  - All types of Hernia, Hydrocele
  - Surgery on tonsils, adenoids and sinuses
  - Gastric and Duodenal erosions and ulcers
  - Benign Prostatic Hypertrophy
  - Sinusitis and related disorders
  - Dialysis required for chronic renal failure
  - Fissures / Fistula in anus, hemorrhoids / piles

*\*After two years of continuous coverage (subject to portability provisions), a Sub - Limit of 1 Lakh per eye will be applicable for Sum Insured greater than 5 Lakhs and 20,000 for the Sum Insured 5 Lakhs and below.*

## Major Permanent Exclusions

- Any illness / disease / injury pre-existing before the inception of the policy for the first 2 years. Such waiting period shall reduce if the insured has been covered under a similar policy before opting for this policy, subject however to portability regulations.
- Medical expenses incurred during the first 30 days of inception of the policy, except those arising out of accidents. This exclusion doesn't apply for subsequent renewals without a break.
- Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide).
- Expenses arising out of or attributable to alcohol or drug use / misuse / abuse
- Cost of spectacles / contact lenses, dental treatment
- Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalisation) except ectopic pregnancy.

## Claim Service Guarantee: ICICI Lombard guarantees on time claim service.

- For Reimbursement Claims: We shall make the payment of admissible claim (as per terms and conditions of Policy) OR communicate non admissibility of claim within 14 days after You submit complete set of documents and information in respect of the claims. In case We fail to make the payment of admissible claims or to communicate non admissibility of claim within the time period, We shall pay 2% interest over and above the rate defined as per IRDAI (Protection of Policyholder's interest) Regulation 2017.
- For Cashless Claims: If you notify pre - authorisation request for cashless facility through any of our empanelled network hospitals along with complete set of documents and information, we shall respond within 4 hours of the actual receipt of complete set of documents.
  - Approval, or
  - Rejection, or
  - Query seeking further information

In case the request is for enhancement, i.e. request for increase in the amount already authorised, we shall respond to it within 3 hours post receiving necessary documents.

## How To Earn Wellness Points?

To earn wellness points, follow the appended below steps:

- Collect relevant reports / receipts and bills for the specific category of activity / activities under which you want to earn your wellness points.
- Send the requisite documents along with dully filled submission form to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500 032.
- An acknowledgment will be sent and keep you updated regarding the status of your points accumulation request.
- To track your earned points, Call our toll free no. 1800 2666 or send email to [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com). You can also access your earned points by simply log - on to [www.icicilombard.com](http://www.icicilombard.com) -> claims and wellness management.
- Your total wellness points earned will be sent to your registered email - id once in every 3 months.
- Each wellness point is equivalent to 0.25 INR.

You can redeem your earned wellness points against reimbursement of medical expenses like consultation charges, medicine and drugs, diagnostic expenses, dental expenses, wellness and preventive care and other miscellaneous charges that are not covered under any medical insurance.

To redeem your wellness points under OPD, follow the appended below steps:

- Collect all original bills of medicines / consultations, expenses of which you would like to redeem against the points accumulated.
- Send the original bills / invoices, test reports if any along with the duly completed redemption form to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500 032.
- We will acknowledge you once the documents are received and keep you updated regarding the status of your redemption request.
- To track the status yourself, call on our toll free no. 1800 2666 or simply log - on to [www.icicilombard.com](http://www.icicilombard.com)  
> Claims and Wellness management ->Track your claims. Enter your Claim No. or AL No. and click on search to know the status of your claim.
- You can also send in a email to [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com) to enquire about status of your redemption request.

Maximum points that can be earned under each category are as mentioned in the Table 1.



**Table 1. List of wellness activities**

<b>Activity</b>	<b>Points accumulated per insured</b>	<b>Points accumulated per floater policy</b>
1. Health Risk Assessment	250	500
2. Medical Risk Assessment*	1000	2000
3. Heart related screening tests (under PRA**) above 45 years.	500	500
4. HbA1c / Complete lipid profile (under PRA) any age	500	500
5. PAP Smear (under PRA) for females above age 45	500	500
6. Mammogram (under PRA) for females above age 45	500	500
7. Prostate Specific Antigen (PSA) (under PRA) males above age 45	500	500
8. Any other test as suggested by our empanelled Medical expert (under PRA)	500	500
9. Gym / Yoga membership for 1 year	2500	2500
10. Participation in professional sporting events like Marathon / Cyclothon / Swimathon, etc.	2500	2500
11. Participation in any other health and fitness activity / event organised by ICICI Lombard	2500	2500
12. Quit smoking - based on self declaration	100	100
13. Share your fitness success story	100	100
14. On winning any Health quiz organized by us	100	100

*\*Under MRA from 2nd year onwards, if tests are within normal limits, additional 1000 / 2000 points will be awarded.*

*\*\*PRA stands for Preventive Risk Assessment.*

*Note: For HRA and MRA, the customer doesn't need to submit any form or documents as the points earned under those categories will automatically be updated against the policy.*



In case of delay in response by us beyond the stipulated time period as stated above for cashless claims, we shall be liable to pay 1,000 to the insured. Our maximum liability in respect of a single hospitalisation shall, at no time exceed 1,000.

### Cancellation / Termination

- Disclosure to information norm: The policy shall be void and all premium paid hereon shall be forfeited to the company, in the event of misrepresentation, mis - description or non disclosure of any material.
- You may cancel the policy by giving us 15 days prior written notice for the cancellation of the policy by registered post, and after which we shall refund the premium on short term rates for the unexpired policy period as per the rates mentioned below, provided no claim has been payable on your behalf under the Policy.

#### Cancellation Grid

Cancellation period	Refund % for 1 year tenure policy	Refund % for 2 year tenure policy	Refund % for 3 year tenure policy
From 16 days to 1 month	80.00%	80.00%	80.00%
From 1 month to 3 months	60.00%	70.00%	75.00%
From 3 months to 6 months	40.00%	60.00%	67.50%
From 6 months to 9 months	20.00%	50.00%	60.00%
From 9 months to 12 months	0.00%	40.00%	52.50%
From 12 months to 15 months	NA	30.00%	47.50%
From 15 months to 18 months	NA	20.00%	40.00%
From 18 months to 21 months	NA	10.00%	32.50%
From 21 months to 24 months	NA	0.00%	25.00%
From 24 months to 27 months	NA	NA	20.00%
From 27 months to 30 months	NA	NA	12.50%
From 30 months to 33 months	NA	NA	5.00%
From 33 months to 36 months	NA	NA	0.00%

In case of re-alignment of your Health Booster policy we shall refund the premium on pro rata basis for the balance tenure.



## Health Insurance FAQs

### 1. Why do I need Health Insurance?

Healthcare is expensive. Technological advances, new procedures and more effective medicines have driven up the cost of healthcare. This increase has to be borne by the consumer, making treatment unaffordable for too many. Health Insurance overcomes these obstacles so that you remain free of anxiety regarding your health. Think for a moment about the enormous medical costs you would incur if you suffered a major accident tomorrow or were suddenly stricken by an illness. Uninsured people live with such risks everyday. Health insurance seeks to shield you from that risk. It provides the much needed financial relief. You also get tax benefit under section 80D of the Income Tax Act and amendments made thereto.

### 2. How will health insurance pay for my emergency medical expenses?

Your health insurance will either pay your hospital bills directly if opted for the cashless facility or it will reimburse any payment made by you towards medical expenses incurred due to an illness or injury as per the policy terms.

### 3. What do you mean by Family Floater Policy?

Family Floater is one single policy that takes care of the hospitalization expenses of your entire family. The policy has one single sum insured, which can be utilized by any/all insured persons in any proportion or amount subject to maximum of overall limit of the policy sum insured, as per policy terms and conditions.

### 4. Will my health insurance cover begin from day one?

When you get a new policy, there will be a 30 days waiting period starting from the policy inception date, during which period any hospitalization charges will not be payable by the insurance companies. However, this is not applicable to any emergency hospitalization occurring due to an accident. This waiting period will not be applicable for subsequent policies under renewal. Furthermore, in the case of a declared & accepted pre-existing disease or specific diseases, you will have to serve the waiting period of 2 years for these diseases / conditions.

### 5. What is pre-existing condition in health insurance policy?

It is a medical condition/disease that existed before you obtained health insurance policy

### 6. If my policy is not renewed in time before expiry date, will it be denied for renewal?

The policy will be renewable provided you pay the premium within 30 days (called as Grace Period) of expiry date. However, coverage would not be available for the period for which no premium is received by Us. The policy will lapse if the premium is not paid within the grace period.

### 7. What happens to the policy coverage after a claim is filed?

After a claim is filed and settled, the policy coverage is reduced by the amount that has been paid out on settlement. For Example: In January you start a policy with a coverage of ₹5 Lakh for the year. In April, you make a claim of ₹2 Lakh. The coverage available to you for the May to December will be the balance of ₹3 Lakh.

### 8. What is Unlimited Reset Benefit?

It is a benefit that allows an insured to reinstate the entire sum insured in the policy year when it gets exhausted due to incurred claims. In case the entire cover is exhausted, it gets replenished automatically for the next hospitalization that occurs within the policy year. Reset will not trigger on first claim and cannot be used by same person for same illness for which the claim has already been paid in the policy.

### 9. Does my policy offer worldwide cover?

Basis the plan and add on selected, Complete Health Insurance policy covers Hospitalization expenses incurred abroad with a co-pay of 10%

### 10. What is covered under Domiciliary Hospitalization?

Domiciliary Hospitalization offers coverage for medical expenses in a situation where the Insured Person is in such a state that he/she cannot be moved to a hospital or the treatment is taken at home if there's a non-availability of room in the hospital.

### 11. What is Super No Claim Bonus?

In case the customer has opted for this additional cover with extra premium, there will be a 50% bonus awarded for every claim free year subject to a maximum of 100% for SI options up to 10 Lakhs and up to 200% for SI options 15 Lakhs and above.

### 12. What is the maximum Sum Insured under the new plans?

All plans come with multiple Sum Insured options up to a maximum of 50 Lakhs

### 13. Can I increase my Sum Insured at the time of renewal?

Yes, you can increase the Sum Insured at the time of renewal. However, fresh waiting period would apply for the enhanced Sum Insured (this condition would not apply on the original sum insured including the accrued Additional Sum insured)

