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enhancē

High Deductible Health Insurance plan



# ENHANCE ADVANTAGE

- ✚ Flexible choice of deductible with wide range of Sum insured options – up to ` 60 lac (Deductible + Sum Insured)
- ✚ Annual health check-up for adult insured members – regardless of claim history
- ✚ No pre-policy medical check-up for (Deductible + Sum Insured) less than 15 lacs, till 45 years of age
- ✚ Avail select medical treatment anywhere in the world with Enhance Anywhere feature
- ✚ Hassle-free cashless treatment at leading hospitals, across the country
- ✚ Claim settlement directly by us.
- ✚ Complete Care (buy-back of deductible)
- ✚ Group Discount



## CHOOSE YOUR DEDUCTIBLE & SUM INSURED

Deductible	1	2	3	4	5	6	7	8	9	10
Sum Insured	1	2	3	4	5	6	7	8	9	10
	2	4	6	8	10	12	14	16	18	20
	3	6	9	12	15	18	21	24	27	30
	4	8	12	16	20					
	5	10	15	20	25					

 NO PRE - POLICY MEDICAL REQUIRED

FIGURES IN LAKHS



# PLAN OPTIONS

Features / Plan(Sum Insured ₹)	Enhance 1		Enhance 2											
	1 Lac, 2 Lac, 3 Lac, 4 Lac or 5 Lac	6 Lac, 7 Lac, 8 Lac, 9 Lac or 10 Lac	5 Lac	10 Lac	15 Lac	20 Lac	45 Lac	55 Lac	40 Lac	50 Lac	35 Lac	45 Lac	30 Lac	40 Lac
Deductible														
Sum Insured	1 Lac to 25 Lac (As multiple of 1, 2, 3, 4 or 5 times of Deductible)	6 Lac to 30 Lac (As multiple of 1, 2 or 3 times of Deductible)												
In-patient Care	Up to Sum Insured		Up to Sum Insured											
Pre-Hospitalization	30 Days		30 Days											
Post-Hospitalization	60 Days		60 Days											
Day Care Treatment	Yes		Yes											
Room Rent/Category	Single Private Room		Single Private Room, upgradable to next level											
ICU Charges, Doctor's fee etc	No Limit		No Limit											
Organ Donor Cover	Up to Sum Insured		Up to Sum Insured											
Health Check-up	Yes		Yes											
Enhance Anywhere	No		Yes											
Expert Opinion (Add on Benefit)	Yes		Yes											



# POLICY CONDITIONS

Plan Name	Enhance I
Entry age - Minimum	Individual – Adult : 18 years and above Children: 5 years to 24years Floater – Adult : 18 years and above Children: 1 day to 24 years with at least 1 member of age 18 years or above
Entry age - Maximum age	No age bar
Renewal lifelong renewability	The Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDA.
Renewal premium	Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
Co-payment	a) Individual cover : where the age at enrollment is 61 years or more b) Floater cover : where the age of the eldest member at enrollment is 61 years or more
Waiting period	30 days for any illness except injury.
Waiting period (Named ailments)	Two years of continuous coverage.
Waiting period for pre-existing illnesses	Four years of continuous coverage.
Change in sum insured	You can enhance your sum insured under the policy only upon renewal.
Grace period	30 days from the date of expiry to renew the policy.
Underwriting loading	Based on the assessment of the extra risk on account of medical conditions by the underwriter, the premium shall be loaded accordingly (15%, 30% or 50%).
Group discount	5% to 20%, depending upon the group size.
Complete care	After 4 years of continuous coverage, you have an option to convert your Deductible plan to Comprehensive Health Insurance Plan (without any deductible).



# PRE HOSPITALIZATION EXPENSES

We pay for the medical expenses incurred by you for a period 30 days immediately before your Hospitalization.

# POST HOSPITALIZATION EXPENSES

We pay for the medical expenses incurred by you for a period 60 days immediately after your Hospitalization.



# HOSPITALIZATION EXPENSES

## **In-patient Care**

Hospitalization for at least 24 hours – We indemnify for the medical expenses incurred during Hospitalization for a minimum period of 24 consecutive hours like room charges, nursing expenses and Intensive Care Unit charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc.

## **Day Care Treatment**

Hospitalization for less than 24 hours – We also indemnify for your medical expenses if you undergo a Day Care Treatment at a hospital or a day care centre that requires Hospitalization for less than 24 hours.



# ORGAN DONOR COVER

In case any organ transplant surgery is conducted on the insured during the policy period, we will cover the medical expenses incurred in respect of the donor related to donor screening, treatment, including surgery to remove organs from the donor.

The organ donated is for the Insured Person's use.

We do not cover the donor's Pre-hospitalization and Post-hospitalization expenses or any other Medical Expenses in respect of the donor consequent to the harvesting.





# ANNUAL HEALTH CHECK-UP

We provide the insured and his adult family members with a Complimentary Annual Health Check-up, at any time during the policy year

Package No.	List of Medical Tests covered in the Annual Health Check-up	Age	Plan
1	Complete Blood Count With ESR, Urine Routine, Blood Group, Fasting Blood Sugar ECG, Serum Cholesterol, SGPT, Serum Creatinine	18 years and above	2, 3, 4 Lac
2	Complete Blood Count With ESR, Urine Routine, Blood Group, Fasting Blood Sugar Lipid Profile, Kidney Function Test, ECG	18 years and above	5, 7, 10 Lac
3	Complete Blood Count With ESR, Urine Routine, Blood Group, Fasting Blood Sugar Lipid Profile, TMT, Kidney Function Test	18 years and above	15, 20, 25, 50, 60 Lac



# CO-PAYMENT

You will bear 20% of the Final Claim Amount, as mentioned in the table below, and our liability shall be restricted to the balance amount, subject to the available Sum Insured.

Cover type	Entry Age* of Insured Person or Eldest Insured Person (in case of Floater)	Applicable to
Individual	>=61 years	Individual Insured Person
Floater	>=61 years	All Insured Person's

\*Entry Age means the age of the Insured Person at the time first buying of the Policy with us.



# ENHANCE ANYWHERE



We cover the insured for Medical Expenses incurred outside India, if such expenses are in respect to any of the major illness specified below:

**Cancer | Benign Brain Tumour | Heart Valve Replacement  
Coronary Artery Bypass Graft | Major Organ Transplant**

The Medical Expenses incurred should pertain only to In-patient Care or Day Care Treatment undertaken in any Hospital.

The payments under this Add-on Benefit shall always be made in India, in Indian Rupees and on a re-imbursement basis only.

Also, the insured should give the Company prior notice before incurring any such expenses.



## EXPERT OPINION (ADD ON BENEFIT)



You are entitled to an expert opinion from a specialist medical professional, on ailments pertaining to certain specified major illnesses. We shall arrange the services for you on your behalf.

We arrange a free Expert Opinion for the insured on any of the listed Major Illness.

This Benefit can be availed by the Insured once during the Policy Year for each Major Illness.

Benign Brain Tumour | Cancer | End Stage Lung Failure | Heart Attack |  
Open Chest Coronary Artery Bypass Graft | Heart Valve Replacement | Coma | End Stage  
Renal Failure | Stroke | Major Organ Transplant | Paralysis | Motor Neuron Disease |  
Multiple Sclerosis | Major Burns | End Stage Liver Disease



# PRE-POLICY CHECK-UP

Plan	Enhance 1	Enhance 1	Enhance 2
Deductible / Sum Insured (including Deductible)	Less than 15 Lacs	15 Lacs or above	All
upto 45 yrs	No	Set 1	Set 3
46 yrs and above	Set 1	Set 2	Set 3

## Note:

- 1) We may launch select range of Sum Insured / Deductible and tenures from the above matrix.
- 2) We may launch select Add-on Benefits with select range of Sum Insured / Deductible and tenures from the above matrix.
- 3) The premium payable for the above plan would be eligible for claiming Tax Benefits under relevant provisions of Income Tax Act, 1961 and amendments thereof.
- 4) Child - 1 days to 24 years would be covered only under a floater.
- 5) Child would be ported to an individual policy and treated as adult upon attaining age of 25 at the time of renewal.
- 6) In case the policy is declined cost of Medicals would be deducted from the Premium.



# PRE-POLICY CHECK-UP

Sr#	Category	Test
1	Set 1	CBC, ESR, URA, GPE, HBA1C, S CHOLESTEROL, ECG, SGPT, S CREATININE
2	Set 2	CBC, ESR, URA, GPE, HBA1C, LIPID PROFILE, TMT, LFT with GGT, HBsAg, S CREATININE
3	Set 3	CBC, ESR, URA, GPE, HBA1C, LIPID PROFILE, 2D Echo, LFT with GGT, HBsAg, S CREATININE, PAP (Female), PSA (Male)



LET'S  
GET  
GOING



**RELIGÃRE**  
Values that bind

Health  
Insurance

*Ab Health Hamesha*