



Wellness Beyond Boundaries

Presenting, **HDFC ERGO Group Health Insurance and HDFC ERGO Group OPD Care (Add-on)** - A comprehensive health insurance plan that covers a wide range of medical expenses and empowers you to live a healthier and happier life without financial burden.

A shield for you, care for your health and peace of mind for loved ones.

Features

- **Sum Insured** - • Premium Plan – Rs. 5 Lacs, Rs. 10 Lacs, Rs. 25 Lacs, Rs. 50 Lacs
- **Entry Age - Adults** - • Adults - Minimum entry age 18 years, maximum entry age 60 years
 - Children - Minimum entry age: 91 days max entry age 25 years
- **Type** - Individual / Floater
- **Family Definition** - Self, Spouse, Dependent Children
- **Family Size** - 1 Adult /1 Adult + 1 Child /1 Adult + 2 Child/ 2 Adult / 2 Adult + 1 Child /2 Adult + 2 Child
- **Policy Tenure** - 1 year

Features

HDFC ERGO Group Health Insurance



Hospitalisation Expenses

- Covers medical expenses for In-patient treatments on medically necessary hospitalisation of an Insured Person due to illness or injury
- Room rent, boarding expenses, Nursing, Intensive Care Unit, Medical Practitioner(s), anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines, drugs and consumables, diagnostic procedures, The cost of prosthetic and other devices or equipment if implanted internally during a surgical procedure



Day Care Procedures

- Pays for the medical expenses on hospitalisation of Insured Person in hospital or Day Care Centre for day care treatment



Home Health Care

- To avail hospitalisation treatment at home, if prescribed in writing by the treating Medical Practitioner on cashless basis



Pre-Hospitalisation Medical Expenses

- Pays for the pre-hospitalisation medical expenses incurred during the 90 days immediately before hospitalisation of an Insured Person



Post-Hospitalisation Medical Expenses

- Pays for the post-hospitalisation medical expenses incurred up to 180 days from the date Insured Person is discharged from hospital



Alternative Treatment

- Covers medical expenses on medically necessary hospitalisation of Insured Person in Ayush Hospital up to the sum insured limit for Alternative Treatments prescribed by Medical Practitioner under Ayurvedic, Unani, Siddha and Homeopathy system of medicine



Domiciliary Hospitalisation

- Covers medical expenses incurred on domiciliary hospitalisation of the Insured Person prescribed by treating Medical Practitioner



Organ Donor Expenses

- Covers medical expenses towards organ donor's hospitalisation for harvesting of the donated organ where an Insured Person is the recipient in accordance and in compliance with the Transplantation of Human Organ (amendment) Act, 2011, Transplantation of Human Organs and Tissues Rules, 2014 and other applicable Laws and/or Regulation



Road Ambulance Cover (India only)

- Expenses incurred on transportation of insured person to a hospital for treatment in case of an emergency, subject to a maximum of the amount stated in the plan opted



Convalescence benefit

- Pays lump sum amount if an Insured Person is hospitalised for a period of 10 consecutive and continuous days or more, following an illness or injury payable only once in a policy year



Air Ambulance (India only)

- Covers the expenses incurred on availing Air Ambulance services to transport the Insured Person from the site of first occurrence of the Illness/Accident to the nearest hospital for emergency care within India that ground transportation cannot provide, for a claim admissible under medical expenses (In-patient hospitalisation) cover



Restore Benefit

- Restores the utilized portion of the base sum insured in the event of complete or partial utilization of the base sum insured due to any claim admitted during the policy year for subsequent claims. The Restored amount can be utilized for any Illness / Injury and by any Insured person



Unlimited Restore Benefit

- Post complete utilization of the base sum insured if there is partial or complete utilization of Restored Benefit then the utilized portion of your restored benefit shall be reinstated during the policy year. This will trigger unlimited times in a policy year



Cumulative Bonus

- 50% of the Base Sum Insured upon completion of each policy year, up to a maximum of 100% of the base sum insured



Home Nursing cover

- Expenses up to Rs.1,000 for each day up to a maximum of 15 days for the medical services of a Qualified Nurse at insured residence, directly related to a hospitalization admissible under the Policy within the geographical boundaries of India



Protect Benefit

- Covers listed non-medical expenses incurred on hospitalisation of the Insured during the policy year

HDFC ERGO Group OPD Care (Add-on)



Doctor Consultation Cover (In Person)

- Covers in person consultations of Medical Practitioner for treatment advice of any illness or injury on reimbursement basis



Investigation Covers (Pathology & Radiology)

- Tests which are prescribed by the treating Medical Practitioner or by our Service Provider's empaneled doctor on reimbursement basis



Pharmacy

- Medical expenses incurred on purchase of medicines, drugs, and medical consumables, as prescribed by a Medical Practitioner up to the coverage amount

Table of Benefits (Amount in Rs.)	
Coverage/ Plans	Premium Plan
Sum Insured (in Lac INR)	5/10/25/50
Hospitalisation Expenses (In-patient)	Covered
Day Care Treatment	All day care
Home Healthcare	Covered upto Sum Insured
Pre - Post Hospitalisation (days)	90 & 180 days
Alternative Treatment	Covered upto Base Sum Insured
Organ Donor Expenses	Covered upto Base Sum Insured
Domiciliary Hospitalisation	Covered upto Base Sum Insured
Road Ambulance Cover (India only)	5,000 per hospitalisation
Convalescence benefit (for at least 10 days of contd. Hospitalisation)	10000
Air Ambulance (India Only)	At Actuals
Restore Benefit	100% of Base Sum Insured
Unlimited Restore	Unlimited times (For any Illness)
Cumulative Bonus	50% of Base Sum Insured upon completion of each policy year, max upto 100%
Home Nursing Cover	1,000 up to 15,days
Protect Benefit	Applicable
HDFC ERGO Group OPD Care (Add-on) - Doctor Consultations (In-person), Investigations Cover, (Pathology + Radiology), Pharmacy Cover	Individual Sum Insured 5/10L: 4,000 Sum Insured 25/50L: 7,500 Floater Sum Insured 5/10/25/50L: 10,000

Premiums - Premium Plan (Excl. GST)**Premium Plan: SI - INR 5,00,000**

Age-Band	1A	1A 1C	1A 2C	2A	2A 1C	2A 2C
18-25	7088	9143	11090	10278	12734	15686
26-30	7821	9732	11857	11272	13444	16589
31-35	8443	10749	13048	12270	14459	17725
36-40	9352	11850	14430	13890	15917	18774
41-45	11346	12849	15354	16925	18804	21229
46-50	13893	16665	18889	21163	23464	25498
51-55	17623	20227	22963	26696	28873	31439
56-60	24477	27700	31575	33912	36746	40431

Premium Plan: SI - INR 10,00,000

Age-Band	1A	1A 1C	1A 2C	2A	2A 1C	2A 2C
18-25	7728	9735	11707	11080	13822	17090
26-30	8731	10496	12642	12426	14775	18308
31-35	9180	11148	13519	13050	15487	19072
36-40	10635	12814	15061	15706	17808	20830
41-45	12941	14327	16848	19077	21071	23585
46-50	15996	17902	20305	24236	26630	28528
51-55	20378	22821	24655	31390	33267	35231
56-60	27884	29645	31886	42832	45491	47746

Premium Plan: SI - INR 25,00,000

Age-Band	1A	1A 1C	1A 2C	2A	2A 1C	2A 2C
18-25	10733	13395	16023	15055	18677	23003
26-30	11792	14303	17120	16612	19875	24570
31-35	12486	14994	18044	17464	20697	25489
36-40	14247	16920	19627	20768	23533	26898
41-45	17167	19023	22206	25013	27676	30963
46-50	21420	24917	27451	32263	35439	37892
51-55	27275	29782	32568	42087	44482	46876
56-60	37151	39669	42534	57815	61444	65558

Premium Plan: SI - INR 50,00,000

Age-Band	1A	1A 1C	1A 2C	2A	2A 1C	2A 2C
18-25	12757	16061	19306	18056	22629	28090
26-30	13942	17287	20794	19622	24229	29721
31-35	14919	17950	21670	20998	25022	31047
36-40	17224	20505	23828	25293	28741	32911
41-45	20779	23117	27012	30462	33815	37910
46-50	26002	30326	33375	39432	43368	46356
51-55	33235	36246	39594	51660	54560	57408
56-60	45703	48742	52192	71654	76193	81313

Waiting Periods

HDFC ERGO Group Health Insurance

- 30 Days - Any treatment or admission within first 30 days of policy inception except any accidental injury
- 2 Years waiting period for Specified Illnesses and Surgical procedures
- 2 Years for Pre-existing diseases (PED)

HDFC ERGO Group OPD Care (Add On)

- General Waiting Period-30 days

General Exclusions

- Congenital external diseases, defects or anomalies
- Expenses related to any admission primarily for diagnostic and evaluation
- War or any act of war, invasion, act of foreign enemy, Nuclear, Chemical or Biological attack or weapons, radiation of any kind
- Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment
- Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide
- Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- **Please refer to the Policy Wording for the complete list of exclusions**

Talk to our staff today!

Corporate Agent



Health Insurance



Terms & Conditions apply. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN:U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure/ prospectus before concluding the sale. The above mentioned product is underwritten by HDFC ERGO General Insurance Company Limited. HDFC Bank Limited (Senapati Bapat Marg, Lower Parel, Mumbai - 400 013) is an authorized corporate agent of HDFC ERGO General Insurance Company Limited. IRDAI License No. CA0010. UIN: HDFC ERGO Group Health Insurance - HDFHLGP24095V032425 | HDFC ERGO Group OPD Care (Add-on) - HDFHLGA24091V012324. UID: 17248.