



# HEALTH WITHOUT COMPROMISE



# Introduction

Weddings, first home, birthdays, anniversaries, and career milestones are joyful events you plan carefully for yourself and your loved ones. However, health concerns brought on by a sudden injury or a life altering medical condition can surprise you, giving you little to no time to plan your finances, recovery and rest. On the brighter side, it is never too late to be prepared for all the surprises life throws at you.

Given the rising costs of healthcare procedures, you need to select the right health insurance plan: one that is best suited for you and your family's needs. With Liberty HealthPrime Connect, you can ensure that when the going gets tough, your finances get tougher. You can even blend your policy with an array of additional benefits that will allow you to have an unbeatable health insurance plan designed that both suits you and does not fail you.

Age Group	Minimum Age at Entry (Adult) - 18Years Maximum Age at Entry (Adult) - 65Years Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy
Renewal	Lifelong
Tenure	1/2 Years
Option	Individual/ Family Floater Sum Insured basis
Family Discount	A Family discount of 10% will be given if 2 or more family members are covered on Individual Sum Insured basis and is available to each member under the policy.
Multi-year Policy Discount	A discount of 7.5% will be given on selection of 2 year tenure policy.
Employee discount	A discount of 10% will be given if the Insured/ Insured person is an on roll Employee of the Company at the start date of the policy. Such discount is applicable even to his / her family members insured in the same policy on Individual / Family floater basis.
Relationship Covered	Individual Sum Insured: Self, Spouse, Children, Parents, Parent-in-law, Siblings, Son-in-law, Daughter-in-law, Grand-children, Grand-parents. Family Floater : Self, Spouse, Dependent Children, Parents, Parent-in-law (maximum 2 Adults & 3 children can be covered under one Policy)



HEALTHPRIME CONNECT - UIN: LIBHLIP25037V032425

## Key features

Enlisted below are available as per your selected plan and optional covers



**Higher Sum Insured**



**Wellness Program Earn & Burn**



**Obesity Treatment**



**Infertility, Maternity and Child Care with Umbilical Cord Stem Cell Banking Allowance**



**Critical Illness & Personal Accident**



**Emergency WorldWide coverage**



**OPD cover**



**AYUSH Treatment**



**Cumulative Bonus Enhancer**



**Attractive renewal benefits**



**Stay Fit Perk**



**Baby Vaccination**



**Easy EMI & Tax Benefit\***



**Emergency Assistance Services**



**In-House Claim Settlement**

\*Tax benefits are subject to changes in tax laws.

Basic Sum Insured (BSI) in Lakhs		Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	10, 15, 20, 25, 30, 50 ₹ (Lakhs)	10, 15, 20, 25, 30, 50 ₹ (Lakhs)	75, 100 ₹ (Lakhs)
Sr. no	Benefits	Description	Essential	Optimum	Optimum Plus
1.	Hospitalisation Expenses				
A.	In-Patient Treatment Expenses	Minimum 24 Hrs hospitalisation as an In-patient.	✓	✓	✓
B.	Day Care Treatment	Medical treatment, and/or surgical procedure undertaken in a hospital/day care centre in less than 24 hours due to technological advancement.	✓	✓	✓

Sr. no	Benefits	Description	Essential	Optimum	Optimum Plus
2.	Pre-hospitalisation Expenses	Medical expenses incurred prior to the covered Hospitalization upto the specified days.	60 Days	90 Days	90 Days
3.	Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalization upto the specified days.	90 Days	120 Days	180 Days
4.	Domiciliary Hospitalisation Treatment	Home hospitalisation due to non-availability of hospital bed or because the patient is not in a condition to be moved to a hospital.	10 % of SI	10 % of SI	10 % of SI
5.	Hospital Daily Cash Allowance	Daily cash per day of hospitalization max up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable.	₹1,000/day	₹2,000/day	₹4,000/day
6.	Emergency Local Road Ambulance Charges	Ambulance expenses incurred while transferring the Insured Person to the nearest Hospital. (Covered per hospitalization as part of the basic SI).	₹2,500	₹5,000	₹8,000
7.	Organ Donor Expenses	Organ donor's screening charges & the medical expenses for an organ donor's treatment for harvesting of the organ (Included within the Basic SI).	Upto Basic SI	Upto Basic SI	Upto Basic SI
8.	Second Opinion	Medical second opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period.	✓	✓	✓
9.	Nursing Allowance	Daily allowance up to 30 days per Policy Year, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence.	✗	₹2,000/day	₹4,000/day
10.	Laser Eye Surgery	Laser surgery expenses payable for refractive index of +/- 5 or more covered up to the mentioned limit for both eyes (Included within the Basic SI).	✗	Up to ₹50,000	Up to ₹50,000
11.	Vaccination for Animal Bite	Vaccination against animal bite payable up to the limits mentioned per Policy Year.	✗	₹4,000	₹7,000
12.	Coverage for Modern Treatments, description	The procedures specified in policy schedule will be covered (wherever medically indicated) either as in patient or as part of domiciliary hospitalization or as day care treatment in a hospital upto 50% of Sum Insured, during the policy period	✓	✓	✓
13.	AYUSH Treatment	AYUSH treatment taken in a government hospital or in any institute recognized by government / or accredited by Quality Council of India / National Accreditation Board on Health is payable up to Basic SI.	Upto Basic SI	Upto Basic SI	Upto Basic SI
Additional Inbuilt Features					
14.	Restoration of Sum Insured	100% restoration of basic SI on occurrence of another unrelated event.	✓	✓	✓
15.	Extended policy tenure	Extended policy tenure when out of the country for a continuous period of more than 15 days.	✓	✓	✓
16.	Obesity Treatment cover	Procedure related to or for obesity is covered as part of Basic SI in case the BMI> 40and with medical co-morbidities as specified under the Policy.	✗	₹3,00,000	₹5,00,000



Sr. no	Benefits	Description	Essential	Optimum	Optimum Plus
17	Infertility Treatment	Covers the expenses incurred towards Infertility treatment post waiting period of 36 months as part of Basic SI.	✗	₹50,000	₹1,00,000
18.	Maternity & Child Care ( Separate limits under each cover, only available in Family floater policies)	Maternity Care (Normal & C-Section Delivery for max upto 2 children).	✗	₹1,00,000	₹1,50,000
		Maternity waiting period.	✗	2 years	2 years
		Antenatal & Post natal charges.	✗	₹10,000	₹15,000
		Child Care: Coverage for new born baby subject to claim admissible under maternity benefit mentioned above ( Separate limit).	✗	₹10,000	₹ 20,000
		New born Vaccinations: Covers vaccinations for new born child max. up to 3 years of child's age.	✗	₹8,000	₹10,000
		New Born Screening Expenses.	✗	₹3,000	₹6,000
		Umbilical Cord Stem Cell Banking Allowance payable upto the specified limits for the 1 <sup>st</sup> Yr Banking expenses.	✗	₹10,000	₹10,000
19.	Preventive Care	The additional benefits which would help in preventing and/or bettering current Health condition/s 1. First Medical Opinion 2. Live Health Talk 3. Electronic Medical Record Management (EMRM) 4. Fortnightly Newsletters	✓	✓	✓
20.	Health 360°	Earn Rewards and Burn it against array of our facilities which would help you to improve your overall Health.	✓	✓	✓
21.	Emergency Assistance Services	This program immediately connects you to doctors, hospitals, pharmacies, air and ground ambulance and other services if you experience a medical emergency while traveling 150 kilometres away from your permanent residence within India.	✓	✓	✓
Renewal Inbuilt Features					
22.	Stay Fit Perks	Additional perks on every block of two claim free Policy renewals with Us. This will be accumulated in your Policy automatically and may be utilized after the 2nd claim free Policy renewal against any non-medical expenses which are otherwise under standard exclusions.	Lump sum amount of ₹ 10,000 on per block of 2 claim free Policy year renewals.		
23.	Renewal Health Check Up	Health Check up on cashless basis on Policy renewal with Us (irrespective of Claims History).	Available at every Policy Year renewal.		
24.	Cumulative Bonus / discount on renewal Premium	Auto increase in Sum Insured for every claim free year up to max. of 100% of Basic Sum Insured Or Avail 2.25% discount on Premium for claim free renewal	CB-10% of Basic Sum Insured Or 2.25% discount on renewal Premium		
25.	Change in Plan/ Enhancement of SI	Change in Plan and/or enhancement in Sum Insured at Policy renewal.	✓	✓	✓

Optional Covers

Sr. no	Benefits	Description	Essential	Optimum	Optimum Plus
1.	Cumulative Bonus Enhancer	Cumulative Bonus gets enhanced by selecting this Option	✗	Auto increase of basic Sum Insured by 25% on Basic sum insured for every claim free year upto max of 150%.	
2.	OPD cover	OPD expenses are payable upto the selected limits OPD limit options from ₹10,000, ₹15,000 ₹20,000, ₹30,000	✗	✓	✓
3.	Critical Illness & Personal Accident Cover	Critical Illness: Coverage of named critical illnesses upto the stated limits	✗	Sum Insured ₹10, 15 & 20 lakh: Critical illness limit upto ₹2 lakhs Sum Insured ₹25, 30 & 50 lakh: Critical illness limit upto ₹5 lakhs	₹5 Lakhs / ₹10 Lakhs
		Personal Accident Cover upto 100% or 150% of Critical Illness SI( Capital Sum Insured))	✗	✓	✓
		Adventurous Sports: covered upto 10% of PA Capital Sum Insured	✗	✓	✓
4.	Worldwide coverage	Coverage for emergency care Medical Expenses incurred outside India limited upto 50% of Basic Sum Insured	✗	✓	✓

Waiting Period

1.	30 days	Waiting period of 30 days from the inception Date of the Policy	✓	✓	✓
2.	1 Year	Waiting period of 1 Year applicable for the specified diseases/illnesses from the inception date of the Policy	✓	✓	✓
3.	2 Years	Waiting period of 2Years applicable for the specified diseases/illnesses from the inception date of the Policy	✓	✓	✓
4.	3 Years	Waiting period of 3 Years applicable for the specified diseases/illnesses from the inception date of the Policy	✓	✓	✓
5.	Pre- existing Diseases (PED)	Waiting period applied for PED's for the specified number of months from the inception date of the Policy	3 years	3 years	3 years

# Wellness Program

## Earn\*

- Participate in a professional sport event like Marathon/Cyclothon/Swimathon
- By providing Sports Certificate provided by the School/State/National Sports authorities
- Active Lifestyle
- Health Risk Assessment outcome without any adverse report

## Burn\*

- Discount on Renewal Premium
- Cost of Vaccinations
- Cost of Spectacle Lenses
- Laser surgery for correction of refractory errors
- And many more...

\*Refer to Policy wording for more benefits

**Each reward earned by you will be equivalent to 0.50 INR**

**Disease Management Program aiming to improve your quality of life**

**24/7 Live Health Chat**

The earning of Wellness rewards will be considered upto the maximum limits as specified under every category or sum of all Rewards earned by you and your family maximum upto 10% of premium paid in the current Policy Period whichever is less.



ILLUSTRATION 1 AND 2

Policy Period: 01/01/2020 to 31/12/2020

Policy Tenure: 1Year

Premium paid: INR 10,000/-

Below is the list of activities performed by the Insured during the policy period for which he has earned the rewards

Earn Rewards (Table for illustration 1)

Sr. No.	Activities	Month	Reward earned
1.	Completed HRA within one month from policy start date	Jan 2020	200
2.	2.7 lakhs steps completed in Jan 2020	Jan 2020	100
3.	2.9 lakhs steps completed in Feb 2020	Feb 2020	100
4.	Done Prophylactic Screening FBS, PPBS and ECG in the month of Mar 2020	Mar 2020	100 (50/quarterly for FBS+PPBS & 50/quarterly for ECG)
5.	Cyclothon in Apr 2020	Apr 2020	100
Total units earned by the customer			600

Burn Rewards

Sr. No.	Category	Month	Charges (INR)	Reward earned	INR (conversion of Rewards to INR)	Fees Paid by the Insured (INR)	Reward Eligibility (INR)
1.	OPD consultation	May 2020	500/-	600	300/-	200/-	300/-
					Total units Burned	600	
					Balance Rewards	0	

Earn Rewards (Table for illustration 2)

Sr. No.	Activities	Month	Reward earned
1.	Completed HRA within one month from policy start date	Jan 2020	200
2.	Done Prophylactic Screening FBS, PPBS and Lipid profile in the month of April 2020	Apr 2020	150 (50/quarterly for FBS+PPBS & 100/quarterly for Lipid profile)
3.	Done Prophylactic Screening FBS, PPBS and Lipid profile in the month of May 2020	May 2020	0 (applicable quarterly, last performed tests in month of April 2020)
4.	Done Prophylactic Screening FBS, PPBS and Lipid profile in the month of July 2020	July 2020	150 (50/quarterly for FBS+PPBS & 100/quarterly for Lipid profile)
Total Rewards earned			500
Total Rewards earned (INR)			250/-

Burn Rewards

Sr. No.	Category	Month	Charges (INR)	Reward Burned	INR (conversion of Rewards to INR)	Fees Paid by the Insured (INR)	Reward Eligibility (INR)
1.	FBS, PPBS and Lipid profile diagnostic tests	Apr 2020	1000/-	200	100/-	900/-	100/-
2.	FBS, PPBS and Lipid profile diagnostic tests	Apr 2020	1000/-	300	150/-	850/-	150/-
Total Rewards Burned					500		
Total Eligible Rewards for the Year					500		
Balance Rewards					0		

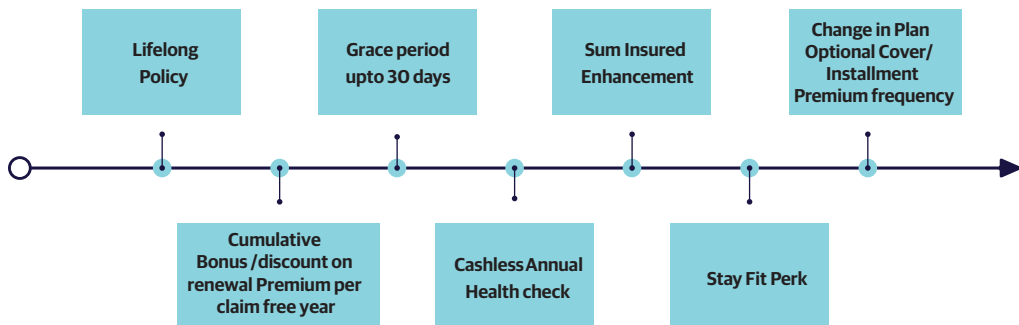
## ►►► Premium on Installment Basis

This facility provides for paying the premium on installment basis either Monthly, Quarterly or HalfYearly installments.

Installment Frequency	% of Annual Premium
Half Yearly	51%
Quarterly	26%
Monthly Installment	8.75%



## Renewal Benefits



## Continuity Benefits

### Portability

If You are insured continuously and without interruption under any other Indian General Insurance and/ or Standalone Health Insurer's individual health insurance policy and you want to shift to us on renewal, the Company will consider such requests on proper evaluation allowed in terms of the Portability Guidelines issued by IRDA.

### For Child / Children:

Covered with Us shall have the option to continue renewal by migrating to a suitable policy at the end of the specified age. Due credit for continuity in respect of the previous policy period will be allowed.





# Cancellation Terms

The Insured may elect to cancel the Policy by giving 7 days' notice in writing to the Company. If no claim has been made under the Policy then the Company shall from the date of receipt of notice cancel the Policy and Proportionate refund for unexpired policy period.

## Pre-Policy Health Checkup

The Pre-Policy Check Up will be carried out at our network list of diagnostic centres as available on our website. If the proposal is accepted we shall refund 50% of the health check-up cost.

Age(Yrs)/SI	(INR) 10 to 25 Lakhs	(INR) 30 to 100 Lakhs
18 – 35	Nil	Pack-2 ME, CBC, HbA 1c, ECG, Sr. Cholesterol, Triglycerides.
36 - 45	Pack1-ME, CBC, FBS, ECG, RUA, Sr. Cholesterol, Triglycerides	Pack3-ME, CBC, HbA 1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT.
46 - 55	Pack3-ME, CBC, HbA 1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT	Pack-4ME, CBC, HbA 1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT, PSA (males), USG abd (females).
56 - 60	Pack-3ME, CBC, HbA 1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT	Pack-5ME, CBC, HbA 1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT, PSA (males), USG abd (females), Mammogram (female), PAP smear (female), RUA.
>61	Pack-4ME, CBC, HbA 1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT, PSA (males), USG abd (females)	Pack5-ME, CBC, HbA 1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT, PSA (males), USG abd (females), Mammogram (female), PAP smear (female), RUA.

## Claim Process and Management

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy, you shall give immediate notice to Liberty 360 by calling toll-free number as specified in the Policy/Health Card or in writing to the address shown in the Schedule with Particulars below:

- Policy Number / Health Card No
- Name of the Insured / Insured Person availing treatment
- Details of the disease/illness/injury
- Name and address of the Hospital
- Any other relevant information



# HealthPrime Connect

## Annual Premium Chart For Individual

Premium mentioned below are excluding the applicable taxes and are in INR.

Essential						
Age Band (in years)	10	15	20	25	30	50
<26 years	5,814	6,658	7,173	7,708	8,786	9,602
[26-35]	8,201	9,555	10,410	11,295	12,522	13,801
[36-40]	11,548	13,433	14,646	15,900	17,555	19,276
[41-45]	15,269	17,741	19,332	20,979	22,281	26,053
[46-50]	19,786	22,989	25,050	27,183	28,088	34,207
[51-55]	25,941	30,112	32,865	35,714	36,673	47,390
[56-60]	34,535	40,559	44,535	48,645	51,128	68,532
[61-65]	44,915	53,363	58,938	64,862	66,937	93,936
[66-70]	63,196	76,480	85,585	95,212	98,109	1,46,409
[71-75]	79,740	98,853	1,11,875	1,25,591	1,29,525	2,03,331
Above 75	1,08,353	1,35,311	1,54,000	1,73,658	1,78,886	2,94,182

Optimum							Optimum Plus	
Age Band (in years)	10	15	20	25	30	50	75	100
<26 years	9,444	10,412	11,003	11,625	12,677	13,582	15,925	16,394
[26-35]	13,340	14,892	15,873	16,900	18,100	19,527	23,497	24,275
[36-40]	16,525	18,651	20,019	21,445	23,072	24,971	29,049	30,135
[41-45]	20,421	23,210	25,004	26,872	28,010	32,145	36,435	37,820
[46-50]	24,907	28,521	30,847	33,261	34,038	40,822	45,918	47,714
[51-55]	31,407	36,074	39,155	42,352	43,188	54,918	60,971	63,351
[56-60]	41,701	48,453	52,909	57,526	59,848	79,072	87,431	90,874
[61-65]	54,056	63,524	69,773	76,437	78,363	1,08,395	1,19,685	1,24,526
[66-70]	74,984	89,760	99,888	1,10,626	1,13,401	1,66,896	1,83,369	1,91,214
[71-75]	95,012	1,16,270	1,30,755	1,46,051	1,49,904	2,31,984	2,54,384	2,65,604
Above 75	1,28,583	1,58,568	1,79,356	2,01,271	2,06,484	3,34,712	3,65,677	3,81,779

\*\*Family Floater Discount of 20% on addition of 1 member and maximum of 25% on addition of more than 2 members.  
\*\*\*\*Premium as per Age slab/Sl to be referred.

# Optional Covers

## CI & PA COVER

SI						
Age Band (in years)	2,00,000 with PA @100%		2,00,000 with PA @150%		5,00,000 with PA @100%	
	1 Year	2 Years	1 Year	2 Years	1 Year	2 Years
<26 years	674	1,404	741	1,544	1,684	3,510
[26-35]	827	1,749	910	1,924	2,068	4,372
[36-40]	1,056	2,302	1,162	2,533	2,641	5,756
[41-45]	1,920	4,396	2,112	4,835	4,801	10,989
[46-50]	3,636	8,048	4,000	8,853	9,091	20,120
[51-55]	5,666	12,542	6,232	13,796	14,164	31,354
[56-60]	9,487	21,035	10,435	23,139	23,716	52,589
[61-65]	14,380	31,895	15,818	35,084	35,950	79,737

SI						
Age Band (in years)	5,00,000 with PA @100%		10,00,000 with PA @150%		10,00,000 with PA @100%	
	1 Year	2 Years	1 Year	2 Years	1 Year	2 Years
<26 years	1,853	3,860	3,369	7,019	3,705	7,721
[26-35]	2,275	4,809	4,137	8,744	4,550	9,618
[36-40]	2,905	6,332	5,282	11,512	5,810	12,664
[41-45]	5,281	12,088	9,601	21,978	10,561	24,175
[46-50]	10,000	22,133	18,182	40,241	20,000	44,265
[51-55]	15,581	34,489	28,328	62,708	31,161	68,979
[56-60]	26,088	57,848	47,433	1,05,177	52,176	1,15,695
[61-65]	39,545	87,711	71,900	1,59,475	79,090	1,75,422

## WORLDWIDE COVER

Optimum							Optimum Plus	
Age Band (in years)	10	15	20	25	30	50	75	100
<26 years	320	403	454	721	767	854	912	970
[26-35]	517	650	734	1,169	1,246	1,390	1,486	1,582
[36-40]	680	853	964	1,537	1,639	1,830	1,957	2,084
[41-45]	851	1,068	1,208	1,924	2,052	2,438	2,597	2,757
[46-50]	1,085	1,361	1,539	2,452	2,615	3,295	3,498	3,702
[51-55]	1,386	1,743	1,978	3,163	3,378	4,511	4,780	5,049
[56-60]	4,029	5,065	5,750	8,578	9,162	12,864	13,594	14,323
[61-65]	5,642	7,094	8,052	12,014	12,831	18,895	19,917	20,939

## OPD COVER - INDIVIDUAL

OPD Cover Amount				
Age Band (in years)	10,000	15,000	20,000	30,000
[26-45]	5,263	6,579	8,772	13,158
[46-50]	6,140	7,895	8,772	13,158
[51-55]	7,018	9,211	10,526	15,789
[56-75]	8,772	13,158	17,544	26,316

## Cumulative Bonus Enhancer

Loading of 5% on overall premium for all ages excluding premium of CI & PA and OPD

**Please contact Liberty General Insurance office for premium quotes**

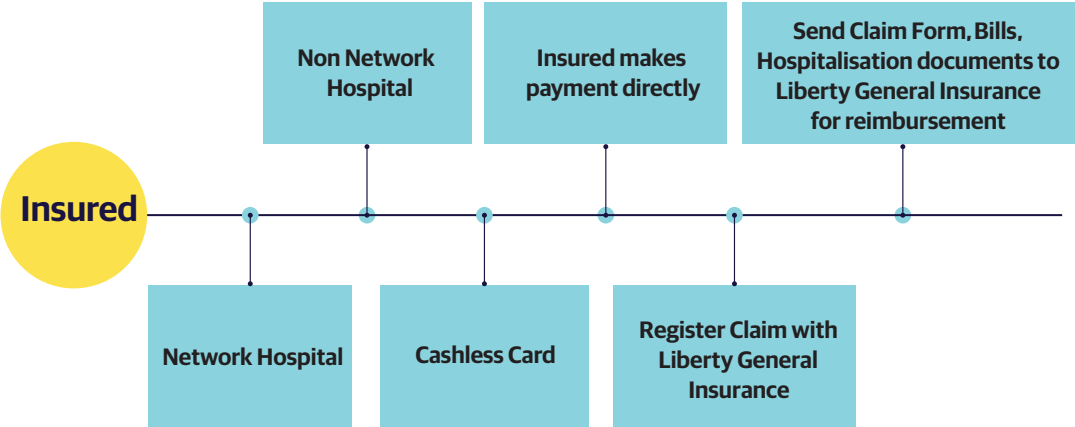
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