



Benefit Schedule

HEALTHPRIME CONNECT

Age Group	Minimum Age at Entry (Adult) - 18 Years				
	Maximum Age at Entry (Adult) - 65 Years				
	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	10% if more than 2 family members are covered on Individual Sum Insured basis				
Relationship Covered	Individual SI: Self, Spouse, Children, Parents, Parents-in-laws, Siblings, Son-in-law, Daughter-in-law, Grand-children, Grand-parents.				
	Family Floater: Self, Spouse, Dependent Children, Parents, Parents-in-laws (maximum 2 Adults & 3 children can be covered under one Policy)				
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	10, 15, 20, 25, 30, 50	75, 100
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.	✓	✓	✓
2	Pre-hospitalisation Expenses	Medical expenses incurred prior to the covered Hospitalization up to the specified days	60 Days	90 days	90 days
3	Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalization up to 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 covered up to the specified limit	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.	₹ 1000/day	₹ 2000/day	₹ 4000/d ay
6	Emergency Local Road Ambulance Charges	Ambulance expenses incurred while transfer the Insured Person to the nearest Hospital. Covered up to the mentioned limits per hospitalization as part of Basic SI	₹ 2500	₹ 5000	₹ 8000
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	×	₹ 2000/day	₹ 4000/d ay
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 ₹ 50000	Up to ₹ 50000
11	Vaccination for Animal Bite	Vaccination against animal bite payable up to the limits mentioned per Policy Year	×	₹ 4000	₹ 7000
12	AYUSH Treatment	AYUSH treatment taken in a specified hospital is payable up to the stated limits as part of Basic SI.	×	Upto 10% of SI	Upto 10% of SI
Additional Inbuilt Features					
13	Restoration of Sum Insured	100% restoration of basic SI on occurrence of another unrelated event	✓	✓	✓



14	Extended policy tenure	Extended policy tenure when out of country for a continuous period of more than 15 days	✓	✓	✓
15	Obesity treatment cover	Procedure related to or for obesity is covered up to the limits mentioned as part of Basic SI in case the BMI>40 and with medical co-morbidities as specified under the Policy	×	₹ 300,000	₹ 500,000
16	Infertility Treatment	Indemnify the expenses incurred towards Infertility treatment covered post waiting Period of 36 Months up to the limits mentioned as part of Basic SI	×	₹ 50000	₹ 100000
17	Maternity & Child Care (Separate limits under each cover, only available in Family floater policies))	Maternity Care (Normal & C-Section Delivery for max up to 2 children)	×	₹ 100000	₹ 150000
		Maternity waiting period	×	2 Years	2 Years
		Antenatal & Post natal charges (separate limit)	×	₹ 10000	₹ 15000
		Child Care: Coverage for new born baby subject to claim admissible under maternity benefit mentioned above (Separate limit)	×	₹ 10000	₹ 20000
		New born Vaccinations: Covers vaccinations for new born child max. up to 3 years of child's age (Separate limit)	×	₹ 8000	₹10000
		New Born Screening Expenses (Separate limit)	×	₹ 3000	₹ 6000
18	Preventive Care	Umbilical Cord Stem Cell Banking Allowance payable upto the specified limits for the 1st Yr Banking expenses (Separate limit)	×	₹ 10000	₹ 10000
		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	✓	✓	✓
19	Health 360°	Earn Rewards and Burn it against array of our facilities which would help you to improve your overall Health.	✓	✓	✓
20	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					
21	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 the standard exclusions as otherwise	Lump sum amount of ₹ 10000 per block of 2 claim free Policy year renewals		
22	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.		
23	Cumulative Bonus	Auto increase in Sum Insured for every claim free year up to max. of 100% of Basic Sum Insured	10% of Basic Sum Insured		
24	Change in Plan/Enhancement of Sum Insured	Change in Plan and/or enhancement in Sum Insured at Policy renewal	✓	✓	✓
Optional Covers					
1	Cumulative Bonus Enhancer	Cumulative Bonus gets enhanced by selecting this Option	×	Auto increase in Sum Insured by 25% on Basic sum insured for every claim free year up to max. of 150%.	
2	OPD cover	OPD expenses are payable upto the selected limits (Separate SI) OPD Limit from ₹10000, 15000, 20000, 30000	×	✓	✓
3	Critical Illness & Personal Accident Cover	Critical Illness: Coverage of named critical illnesses upto the stated limits (Separate SI)	×	Sum Insured 10, 15 & 20 lakh: Critical illness limit upto ₹ 2 lakh	₹ 5 Lakh/ ₹ 10 Lakh
		Personal Accident Cover upto 100% & 150% of SI (Capital Sum Insured)		Sum Insured 25, 30 & 50 lakh: Critical illness limit upto ₹ 5 lakh	



		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 2 Years applicable for the specified diseases/illnesses from the inception Date of the Policy	✓	✓	✓
4	Pre- existing Diseases (PED)	Waiting period applied for PED's for the specified number of months from inception Date of the Policy	4 Years	3 Years	3 Years