

Overall Sum Insured (SI) (in Rs.)	Premium Coverage	5, 7.5, 10, 15, 20, 25, 50, 1Cr, 3Cr & unlimited SI
Roll Over SI (Portability)		10 Lac and above as per Guideline
Zones		Zone based - 4 zones as per sheet 2; No Zone Based Copay
Tenure		1/2/3 Years
Pricing		Age band wise; 5 years age band; maximum of 2 Adults + 3 Children
Entry Age		18 Years to No Limit
Age		Adult 18+ and Child upto 30 Years

Base covers

In-patient Treatment	Base	Up to SI
Day care Procedures/Treatment	Base	Up to SI
Modern treatments	Base	Up to SI
Pre-Hospitalization Medical Expenses	Base	90 days
Post-Hospitalization Medical Expenses	Base	180 days
In patient AYUSH Hospitalization	Base	Up to SI
Domestic Road Ambulance	Base	Up to SI
Donor expenses	Base	Up to SI
Domiciliary Hospitalization	Base	Up to SI
Guaranteed cumulative bonus	Base	20% of SI for every claim free year up to 100%, will not reduce on future claims
Reset benefit	Base	Unlimited times for any illness
Bariatric surgery	Base	Up to SI
In Patient Treatment for Surrogate Mothers	Base	Up to Rs. 5 Lakh
In Patient Treatment for Oocyte donor	Base	Up to Rs. 5 Lakh
Wellness program	Base	Up to 30% discount on renewal premium basis wellness points accrued Ambulance assistance Health assistance Discounts on services and products

Optional covers

Infinite Care	Optional	Coverage up to Unlimited Sum Insured for any one claim in the lifetime of the policy. Cover will have to be opted in first 2 Policy years since date of joining. Coverage will cease once a claim is made under this cover and will not be available for subsequent renewals
Power Booster (Guaranteed Super Bonus)	Optional	100% additional SI per year up to unlimited SI; irrespective of claims
Jumpstart	Add On	Covers Asthma, Diabetes, Hypertension, Hyperlipidaemia, Obesity & PTCA from 31st day
Maternity Benefit		Maternity Expenses: (Annual Premium); waiting period of 2 years
i. Maternity Expenses	Optional	i. Up to 10% of SI - 50k, 75k, 100k
ii. New Born Baby Cover		ii. Twice the SI of Maternity
iii. Vaccinations for new born baby in the first year		iii. 1% of SI, max upto 10,000
BeFit	Add On	All plans covered
Claim protector	Optional	Up to SI (within base SI)
Inflation Protector	Optional	Available
Domestic Air Ambulance Cover	Optional	Up to SI
Convalescence benefit	Optional	Up to Rs. 20,000
Nursing at home	Optional	Rs. 2000 per day, maximum up to 10 days
Compassionate visit	Optional	Up to Rs. 20,000
Health Check-Up	Optional	0.5% of SI, max up to Rs. 5,000; listed tests on cashless basis
Critical Illness	Optional	Up to SI max up to Rs. 50 Lakhs; up to 50 yrs of age for adults
Personal Accident	Optional	Up to SI max up to Rs. 50 Lakhs; up to 65 yrs of age for adults only
Voluntary co-payment	Optional	10%, 20%, 30%, 40% & 50%
Dependent accommodation benefit	Optional	Rs. 1000 per day up to 10 days
Durable medical equipment cover	Optional	Up to SI subject to max of Rs. 5 Lakh (within base SI)
Tele consultations	Optional	Unlimited
Room modifier	Optional	1. Any room category 2. Twin sharing room only 3. 1% of SI for normal room and 2% of SI for ICU (For SI options up to Rs. 7.5 Lakhs)

Waiting periods

Initial waiting period		30 days
PED waiting Period		3 years
Specific disease waiting period		2 years
Maternity waiting period		2 years
Bariatric surgery		2 years; 30 days in case Jumpstart is opted
Critical Illness Waiting Period/Survival Period		90 days/0 days
Waiting period for Diabetes, Hypertension & Cardiac conditions unless PED		90 days