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# HEALTH ADVANTAGE PLUS

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## **Policy Coverage**

This comprehensive Tax-Saving health plan provides 2 covers:

- Basic Hospitalisation Cover
- Outpatient Department (OPD)

## **Basic Hospitalisation Cover**

This covers inpatient hospitalisation expenses up to sum insured of Rs. 2 or Rs. 3 Lakhs (depending on the plan chosen). You can avail the cashless claim facility in any of the 3500+ network hospitals across India.

Basic Hospitalisation cover includes:

Medical expenses incurred as an inpatient during hospitalisation for more than 24 hours, including room charges, doctor's / surgeon's fee, medicines, diagnostic tests, etc.

- 30 days prior to hospitalisation
- 60 days post hospitalisation
- Pre-existing diseases shall be covered after 24 months of continuous coverage since inception of first individual health policy with the company.
- ➤ Technologically advanced treatment that do not need 24-hour hospitalisation but are covered under this policy are:-

- Cataract
- Lithotripsy (Kidney Stone Removal)
- Tonsillectomy
- Eye Surgery
- Dialysis
- Dilatation & Curettage
- Chemotherapy
- Radiotherapy
- Coronary Angiography
- Cardiac Catheterization

**Coverage limit for specific ailments / conditions:**

Certain specific ailment(s) / surgery(s)/ procedure(s) are covered up to pre-defined limits under this policy (subject to the total sum insured). [Click here](#) for the details.

All others ailment(s) / surgery(s)/ procedure(s) are covered up to the sum insured under the policy.

\*- Pre-hospitalisation period, the period of Hospitalisation and the Post-hospitalisation period, should fall within the Period of Insurance

**Outpatient Department (OPD)**

This covers outpatient treatment expenses in the form of reimbursement of medical bills, dental expenses, etc. In case of an OPD treatment (Outpatient Department), the claims will be settled later after furnishing the medical prescription documents/bills.

**Outpatient Department Covers:**

- ➤ Room, Boarding Expenses as charged by the Hospital
- ➤ Nursing Expenses

- ➤ Expenses related to Dental Treatment
- ➤ Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees
- ➤ Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Consumables, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Cost of Artificial Limbs External Medical Aids, Dental treatment charges, Ambulance charges
- ➤ Claims under OPD Benefit can be made only on a re-imburement basis. You can lodge a claim only once during the Period of Insurance, i.e. 90 days after commencement of policy and 30 days after expiry of the Period of Insurance.

Sum Insured for Plans covering 2 individuals comes under the Floater benefit.

### **Key Benefits**

- ➤ The benefit of coverage against Terrorism: The plan covers claims arising out of Terrorism or acts of Terrorism.
- ➤ Floater benefit – The floater benefit would mean that one policy covers 2 family members with one sum insured and one premium. This takes care of hospitalisation expenses as well as Outpatient Treatment expenses in case of a sudden illness, accident or planned surgery of either of the family members.
- ➤ Optimum income tax benefit under section 80 D\*. Save up to Rs. 5099/- on your Policy premium [Click here to know more about Tax Benefit](#)
- ➤ Fixed premium of Rs 15,000 for all plans excluding Senior Citizens aged 65 & above. [Click here to know more](#)
- ➤ Reimbursement of OPD expenses upto Rs. 10,000/- This includes diagnostics tests, dental treatment, etc. (OPD Benefit depends on age of senior most insured member and the plan chosen)
- ➤ Declared pre-existing illness covered after 2 years, i.e. from the 3rd year.
- ➤ Cashless claim facility available at over 3,500 network hospitals across India.

- ➤ No health check up required upto the age of 55 years (as on last birthday).
- ➤ Free health check-up coupon for any one insured family member.  
Click here to know more.
- ➤ Medical check-up mandatory for insured of age 56 years and above. Click here for Medical Test Details

\*Optimum Tax Benefit of Rs 5099/- subject to the provisions of Section 80D of the Income Tax Act, 1961 and amendments made thereafter. (assuming highest tax bracket and premium of Rs. 15,000)

### **Eligibility**

- ➤ The enrolment age (of the senior most family member) should be between 5 years to 65 years.
- ➤ The policy cover is renewable till the age of 70 years.
- ➤ The customer can buy the policy only for his two family members - defined as self, spouse or dependent children or dependent parents for the purpose of income tax exemption u/s Sec. 80D.

### **Need for Policy**

- ➤ The plan covers you against hospitalization expenses that occur due to Terrorism and Acts of Terrorism.
- ➤ Save Tax up to Rs. 5099/- under section 80 D of the Income Tax Act
- ➤ Supplements employer-based health plans with higher sum insured and medical benefits
- ➤ Individuals require to have an insurance that caters solely to their health needs, apart from life insurance and investments, that provides cover against expenses incurred during hospitalisation, as well as before and after
- ➤ Avail cashless hospitalisation through ICICI Lombard's network of 3500+ hospitals across India