

Product Highlights

Types of Plans:

One stop solution for all your health insurance cover needs. We have 5 variants viz. Support, Secure, Support Plus, Shield and Premium.

Features:

- Recharge of Sum Insured: Restore your Sum Insured in case Sum Insured and Cumulative Bonus is insufficient due to previous claim in policy year, valid upto 5 times per policy year.
- Hospital Daily Cash benefit: Additional lump sum daily cash benefit amount for each day of hospitalization.
- Cumulative Bonus: For each claim-free policy year, a percentage of Sum Insured will be awarded as Cumulative Bonus. This bonus is not reduced in case of claim except if utilized in the form of payout.
- Free Health check-up: Annual free health check-up irrespective of claims in a policy year.

New age Covers:

We understand the health insurance needs of new age customers. Hence, we also offer gen-next covers like:

- i) Loss of Income Benefit ii) Psychiatric Inpatient iii) Bariatric Surgery iv) Lasik Surgery v) In-vitro Fertilisation (IVF)

Eligibility

Age:

Proposer/policyholder has to be minimum 18 years of age. Minimum entry age: For Individual Plan - 5 years, for Floater Plan - 91 days | Maximum entry age is 65 years | Renewal - Life long

Policy Type:

Individual Plan: Covers single person
Floater Plan: Covers maximum up to 4 Adults and up to 3 children

Optional Covers

1. Critical Illness:

Lump sum payment if insured suffers defined Critical Illness

Critical Illness Sum Insured

Support	Secure	Support Plus	Shield	Premium
Equal to Sum Insured			Equal to Sum Insured or ₹ 10,00,000 whichever is lower	₹ 10,00,000

2. Personal Accident: Lump sum payment in case of:

- Accidental death
- Permanent Total Disability

Personal Accident Sum Insured:

Support	Secure	Support Plus	Shield	Premium
Equal to Sum Insured			Equal to Sum Insured or ₹ 10,00,000 whichever is lower	₹ 10,00,000

3. Voluntary Co-payment:

You can choose this 10% or 20% co-payment optional cover and avail discount on premium. By opting for this, a defined percentage of each claim has to be borne by you, rest will be paid by us.

Key Additional Features

Early Joining benefits:

If you buy this policy with us before the age of 40 and renew it continuously, and there is no claim, we give additional benefit amount -

- ₹ 2,500 in 6th Policy year, (i.e. 5 claim-free policy years)
- Additional ₹ 5,000 in 11th Policy year (i.e. 10 claim - free policy years)

You can claim this amount as OPD expenses (including pharmacy). Unutilized amount will be carried forward to subsequent years.

Second E-Opinion:

You can choose to avail second e-opinion in case of any specified Critical Illness.

Fitness rewards and Wellness services:

Undertake fitness activities and earn fitness reward points. Redeem these as discount on your renewal premium.
Wellness Services: Avail Wellness Services like Doctor-on-call, Nutritionist e-consultation, etc.

Avail Top-Up Policy

You can convert this into a top-up policy by opting aggregate deductible optional cover and by paying applicable discounted premium. Claim in a Policy Year becomes payable by us only after deductible limit is crossed.

Sum Insured (₹)	Deductible Options (₹)
2L, 3L	1L/2L/3L
4L	1L/2L/3L/4L
5L	1L/2L/3L/4L/5L
7.5L	2L/3L/4L/5L
10L, 15L, 20L	2L/3L/4L/5L/10L
25L, 30L, 50L	3L/4L/5L/10L
1Cr	5L/10L

Your Premium Zone

Pay premium as per zone opted:

- Zone 1: Delhi including National Capital Region, Mumbai including Thane, Navi Mumbai, Vasai-Virar, Bangalore and Gujarat
Zone 2: Coimbatore, Pune, Hyderabad, Chandigarh, Chennai, Kolkata and Kerala
Zone 3: Rest of India

In case of treatment in higher zone, co-pay is applicable. Please read the policy wordings for details.

Opt for multi-year policy and avail tenure discount:

- 2-year tenure policy: 10% discount
3-year tenure policy: 12.5% discount

Tax Benefits:

Payment of Premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.

Exclusion:

Indicative list of permanent exclusion regarding claims for conditions arising out of or related to -

- Substance abuse
- External congenital anomaly
- Treatment not supported by prescription
- Hazardous sports
- Cosmetic treatment

This is an indicative list. Please refer to policy wordings for complete details.

Claim Procedure:

You can avail cashless facility at our Network hospital or claim as reimbursement.

Claims made easy - Download our "Magma HDI" mobile app or visit our website "www.magmahdi.com" to avail the following:

- Intimate and track claims
- Avail wellness services
- Download forms
- Search hospital for cashless facility
- Access your policy features and health card, and more.

Freelook:

We provide you 15 days period from the date of receipt of the Policy document to review the terms and conditions of this Policy. If you are not satisfied, you can request cancellation within this period - we will refund your premium after adjusting for pre-policy medical test cost, if conducted.

Disclaimer:

Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.

During the proposal stage, proposer may need to undergo pre-policy medical check-up (PPMC) at network diagnostic centres at cashless basis, if applicable under Magma HDI health underwriting guidelines. In case of non-acceptance of proposals, premium will be refunded after adjusting the cost of PPMC.

Toll Free No. 1800 266 3202

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Statutory Warning: Prohibition of Rebates (Under Section 41 of Insurance Act, 1938): (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

TRUTH **MUST** BE TOLD

IN SICKNESS AND IN HEALTH

Our new and improved OneHealth insurance protects you, come what may.



OneHealth
Health Insurance

MAGMA HDI
General Insurance Company Ltd.

	Plan	Support	Secure	Support Plus	Shield	Premium	
	Sum Insured (SI) Rs.	2L 3L 4L 5L	2L 3L 4L 5L 7.5L 10L	2L 3L 4L 5L 7.5L 10L	5L 7.5L 10L 15L 20L 25L 30L 50L	10L 15L 20L 25L 30L 50L 1Cr	
Base Covers	1 In-patient care Room Rent Capping	Covered up to SI; Room rent capped at 1% for normal room and 2% for ICU	Covered up to SI; Single private room	Covered up to SI; No room rent capping	Covered up to SI; No room rent capping	Covered up to SI; No room rent capping	
	2 Pre Hospitalisation Expenses	30 days	30 days	30 days	60 days	60 days	
	3 Post Hospitalisation Expenses	60 days	60 days	60 days	90 days	90 days	
	4 Day Care Treatment	Covered up to SI					
	5 Ambulance Cover	Up to Rs. 2,000	Up to 2,500	Up to Rs. 5,000	Up to Rs. 7,500	Up to Rs. 10,000	
	6 Organ Donor Expenses	Covered up to SI					
	7 Domiciliary Hospitalisation	Covered up to SI					
	8 AYUSH Treatment	Covered up to 10% of SI	Covered up to 10% of SI	Covered up to 50% of SI	Covered up to SI	Covered up to SI	
	9 IVF Treatment Cover	Up to Rs. 50,000					
	10 Bariatric Surgery Cover	Up to Rs. 1,00,000					
	11 Psychiatric treatment Cover	Covered up to SI (sub-limit of Rs. 50,000 applicable for few conditions)					
	12 Lasik Surgery Cover	Up to Rs. 25,000					
	13 HIV/AIDS Cover	Covered up to 50,000					
Additional Covers	14 Cumulative Bonus	10% of SI, subject to a maximum of 50%	10% of SI, subject to a maximum of 50%	10% of SI, subject to a maximum of 100%	20% of SI, subject to a maximum of 100%	33.33% of SI, subject to a maximum of 100%	
	15 E Opinion for Critical Illness	Covered					
	16 Annual Health Check-up	Annual					
	17 Fitness Rewards and Wellness Services	Applicable (Fitness Rewards points maximum up to 10% of premium can be earned)					
	18 Early Joining Benefit	One time benefit amount of Rs 2,500 for 5 claim-free years and Rs 5,000 for 10 claim-free years					
	19 Green Channel Benefit	Rs.1,000 for claims up to 50,000 and Rs. 2,000 for claims above 50,000 if treatment taken at PPN					
	20 Recharge of Sum Insured	Not Applicable	Recharge up to 100% of SI, max 5 times a policy year	Recharge up to 100% of SI, max 5 times a policy year	Recharge up to 100% of SI, max 5 times a policy year	Recharge up to 100% of SI, max 5 times a policy year	
	21 Hospital Cash	Not Applicable	Not Applicable	Rs. 500 per day	Rs. 1,000 per day	Rs. 1,500 per day	
	22 Compassionate visit in case of CI	Not Applicable	Not Applicable	Rs. 5,000	Rs. 15,000	Rs. 30,000	
	23 Loss of Income benefit	Not Applicable	Not Applicable	1/12th of SI or 1/12th of annual salary, whichever is lower; payable in lump sum each month for 6 months			
	24 Enhanced Daily cash Benefit	Not Applicable	Rs. 1,000 per day	Rs. 1,000 per day	Rs. 1,000 per day	Rs. 1,500 per day	
	25 Home Treatment Additional Daily Cash Benefit	Home treatment covered up to SI; Daily cash - Not Applicable	Home treatment covered up to SI; Daily cash - Not Applicable	Home treatment covered up to SI; Daily cash - Not Applicable	Home treatment covered up to SI; Daily cash - For Zone 1 & 2: Rs. 2,000 per day; For Zone 3: Rs. 1,500 per day	Home treatment covered up to SI; Daily cash - For Zone 1 & 2: Rs. 3,000 per day; For Zone 3: Rs. 2,000 per day	
	26 Companion Benefit	Not Applicable	Not Applicable	Not Applicable	Rs. 1,000 per day	Rs. 1,500 per day	
	27 Maternity Benefits						
		1) Maternity Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 1,00,000
		2) New Born Baby Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 50,000
		3) Vaccination for New Born	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs.10,000 (included within limit defined for New Born Baby Cover)
28 Outpatient Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 20,000 (sublimit of 30% of this limit is available once in 2 policy years towards Dental treatment, spectacles, contact lenses and hearing aids)	
29 Convalescence Benefit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Rs. 20,000	
30 Worldwide Emergency Hospitalization Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to 50% of SI or Rs.20,00,000, whichever is lower Deductible of Rs. 2L	
31 Air Ambulance Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 1,00,000	
Optional Covers	1 Critical Illness Cover	Equal to SI	Equal to SI	Equal to SI	Equal to SI or 10,00,000 whichever is lower	Rs. 10,00,000	
	2 Personal Accident Cover	Equal to SI	Equal to SI	Equal to SI	Equal to SI or 10,00,000 whichever is lower	Rs. 10,00,000	
	3 Aggregate Deductible	For SI 2,3L: 1L/ 2L/ 3L For SI 4L: 1L/ 2L/ 3L/ 4L For SI 5L: 1L/ 2L/ 3L/ 4L/ 5L For SI 7.5L: 2L/ 3L/ 4L/ 5L For SI 10L: 2L/ 3L/ 4L/ 5L/10L	For SI 2,3L: 1L/ 2L/ 3L For SI 4L: 1L/ 2L/ 3L/ 4L For SI 5L: 1L/ 2L/ 3L/ 4L/ 5L For SI 7.5L: 2L/ 3L/ 4L/ 5L For SI 10L: 2L/ 3L/ 4L/ 5L/10L	For SI 2,3L: 1L/ 2L/ 3L For SI 4L: 1L/ 2L/ 3L/ 4L For SI 5L: 1L/ 2L/ 3L/ 4L/ 5L For SI 7.5L: 2L/ 3L/ 4L/ 5L For SI 10L: 2L/ 3L/ 4L/ 5L/10L	For SI 5L: 1L/ 2L/ 3L/ 4L/ 5L For SI 7.5L: 2L/ 3L/ 4L/ 5L For SI 10L,15L, 20L: 2L/ 3L/ 4L/ 5L/10L For SI 25L,30L, 50 L: 3L/ 4L/ 5L/10L	For SI 10L,15L, 20L: 2L/ 3L/ 4L/ 5L/10L For SI 25L,30L, 50L: 3L/ 4L/ 5L/10L For SI 1Cr: 5L/10L	
	4 Voluntary Co-Payment	10% or 20%	10% or 20%	10% or 20%	10% or 20%	10% or 20%	
Waiting Period	1 Initial waiting period	30 days	30 days	30 days	30 days	30 days	
	2 Specific Disease waiting Period	2 years	2 years	2 years	2 years	2 years	
	3 Pre-Existing Disease Waiting Period	4 years	3 years	3 years	3 years	2 years	
	4 IVF, Psychiatric, Bariatric and Lasik treatments	3 years	3 years	3 years	3 years	3 years	
	5 HIV Cover waiting period	4 years	4 years	4 years	4 years	4 years	
Instalment Options	1 Premium in Instalments	Quarterly / Semi Annual					