

TRUTH **MUST** BE TOLD



OneHealth

A health insurance
well-suited to your needs.



 **MAGMA HDI**
General Insurance Company Ltd.

Plan Name				
	Support	Support Plus	Shield	Premium
Sum Insured (₹)	2, 3, 4, 5 lacs		5, 7.5, 10, 15 lacs	20, 30, 40, 50 lacs

Base Covers				
	Support	Support Plus	Shield	Premium
Room Rent Capping	Room rent capped at 1% for normal room and 2% for ICU	Room rent capped at 1% for normal room and 2% for ICU for Sum Insured ₹ 2 Lacs and 3 Lacs	No room rent capping	
Pre-Hospitalization Expenses	30 days		60 days	
Post Hospitalization Expenses	60 days		90 days	
Ambulance Cover	Up to ₹ 2,000	Up to ₹ 5,000	Up to ₹ 7,500	Up to ₹ 10,000
In-patient Care	Covered up to Sum Insured			
Day Care Treatment				
Organ Donor Expenses				
Domiciliary Hospitalization				
AYUSH Treatment	Covered up to 10% of Sum Insured	Covered up to 50% of Sum Insured	Covered up to Sum Insured	
IVF Treatment Cover	Up to ₹ 50,000			
Psychiatric Treatment Cover	Up to ₹ 1,00,000			
Bariatric Surgery Cover	Up to ₹ 25,000			
Lasik Surgery Cover	Up to ₹ 25,000			

Additional Benefits - Over and Above Sum Insured				
Cumulative Bonus	10% of Sum Insured, subject to a maximum of 50%	10% of Sum Insured, subject to a maximum of 100%	20% of Sum Insured, subject to a maximum of 100%	33.33% of Sum Insured, subject to a maximum of 100%
E-opinion for Critical Illness	Covered			
Free Health Check-up	Annual			
Fitness Rewards and Wellness Services	Applicable (Fitness Reward points maximum up to 10% of premium can be earned)			
Early Joining Benefit	One-time benefit amount of ₹ 2,500 for 5 claim-free years and ₹ 5,000 for 10 claim-free years			
Green Channel Benefit	Benefit of ₹ 1,000 for claims up to ₹ 50,000 and ₹ 2,000 for claims above ₹ 50,000, if treatment taken at Preferred Provider Network			
Restoration of Sum Insured	Up to 100% of Sum Insured			
Hospital Cash	Not Applicable	₹ 500 per day	₹ 1,000 per day	₹ 1,500 per day
Compassionate visit in case of Critical Illness		₹ 5,000	₹ 15,000	₹ 30,000
Loss of Income Benefit		1/12th of Sum Insured or 1/12th of annual salary, whichever is lower; payable in lump sum each month for 6 months		
Enhanced Daily Cash Benefit		₹ 1,000 per day for Sum Insured ₹ 4 and 5 Lacs	₹ 1,000 per day	₹ 1,500 per day

Plan Name				
	Support	Support Plus	Shield	Premium
Home treatment Additional Daily Cash Benefit	Home treatment covered	Home treatment covered	Home treatment covered Additional Daily Cash for Zone 1 & 2: ₹ 2,000 per day; Zone 3: ₹ 1,500 per day	Home treatment covered Additional Daily Cash for Zone 1 & 2: ₹ 3,000 per day; Zone 3: ₹ 2,000 per day
Maternity Benefits: 1) Maternity Cover 2) New Born Baby Cover 3) Vaccination for New Born	Not Applicable			Up to ₹ 1,00,000 Up to ₹ 50,000 Up to ₹ 10,000 (included within limit defined for New Born Baby Cover)
Outpatient Cover	Not Applicable			Up to ₹ 20,000
Convalescence Benefit	Not Applicable			₹ 20,000
Worldwide Emergency Hospitalization Cover	Not Applicable			Up to 50% of Sum Insured or ₹ 20,00,000, whichever is lower, with deductible of ₹ 2,00,000
Air Ambulance Cover	Not Applicable			Up to ₹ 1,00,000

Optional Coverages			
Critical Illness Cover	Equal to Sum Insured		₹ 10,00,000
Personal Accident Cover	Equal to Sum Insured or ₹ 10,00,000, whichever is lower		₹ 10,00,000
Voluntary Co-Payment	10% or 20%		
Aggregate Deductible	₹ 1, 2, 3 lacs	₹ 2, 3, 4, 5 lacs	₹ 3, 4, 5 lacs

Waiting Period				
Initial Waiting Period	30 days			
Specific Disease Waiting Period	2 years			
Pre-Existing Disease Waiting Period	4 years	3 years	3 years	2 years
Maternity Benefits	Not Applicable			4 years
IVF, Psychiatric, Bariatric and Lasik treatments	3 years			

Product Highlights

Different Types of Plan:

One stop solution for all your health insurance cover needs. We have 4 variant viz. Support, Support Plus, Shield and Premium.

Features:

- Restoration Benefit: Restore your Sum Insured in case Sum Insured and Cumulative Bonus is exhausted due to previous claim in 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 the new age customers hence we also offer gen-next covers like:

i) Loss of Income Benefit ii) Psychiatric Inpatient iii) Bariatric Surgeryiv) 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 Cover

1. Critical Illness:

Lump sum payment if insured suffers defined Critical Illness

Critical Illness Sum Insured:

Support	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	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 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 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) once in 5 policy years. 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:

Do 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.

Deductible Options:

Support	Support Plus	Shield	Premium
₹ 1, 2, 3 lacs		₹ 2, 3, 4, 5 lacs	₹ 3, 4, 5 lacs

Your Premium

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

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.magma-hdi.co.in" to avail the following:

1. Intimate and track claims
2. Avail wellness services
3. Download forms
4. Search hospital for cashless facility
5. 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 adjustment the cost of PPMC.

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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.