

Health Suraksha Top Up

Why do I need a Top Up Plus plan for Health Insurance?

Health insurance will protect you and your family against any financial contingency arising due to a medical emergency. However a top up plan on your base policy is of equal importance due to various reasons...

- It supplements your existing medical insurance
- It covers one against medical emergency in case of exhaustion of the basic cover
- It covers one against medical emergency in case of change in job
- It supplements your savings when the treatment costs exceed your savings...

What are the benefits under this policy?

The Health Suraksha Top Up Plus plan triggers upon exhaustion of the stated deductible amount. The exhaustion of deductible can happen as multiple claims consuming the deductible amount in multiple hospitalizations/conditions/claims etc. Benefits under the policy are as under :

- **In-patient Treatment** - Medical expenses for room rent, boarding expenses, nursing, ICU, anesthesia, blood, oxygen, medicines, drugs and consumables, diagnostic procedures etc
- **Pre-Hospitalization** - expenses 60 days immediately before hospitalization
- **Post-Hospitalization** - Medical expenses 90 days immediately after hospitalization
- **Day care procedures** - Medical expenses for **141** day care procedures which do not require 24 hours hospitalization due to technological advancement in medical science.
- **Domiciliary Treatment** - Medical expenses incurred by an Insured Person for availing medical treatment at his home which would otherwise have required hospitalization.
- **Organ Donor** - Medical expenses on harvesting the organ from the donor
- **Emergency Ambulance** - Expenses up to Rs. 2000 per hospitalization for utilizing ambulance service for transporting insured person to hospital

What are the plans available under this policy?

You can opt for combinations of Sum Insured against Deductibles E.g. Sum Insured 5,00,000 with Deductible 2,00,000 or 3,00,000

- 1 Adult
- 1 Adult 1 Child
- 2 Adults
- 2 Adults 1 Child
- 2 Adults 2 Children

The policy offers option for covering on individual sum insured basis and on family floater basis.

Is there any eligibility criterion for purchasing this policy?

Health Suraksha top up plus is open to individuals from the age of 91 Days to 65 years. However there will be no exit-age for ceasing of the cover.

Is there any tax exemption under the policy?

Yes, you can avail upto Rs.15,000 as tax benefit under 'Section 80D'. In case of senior citizens, you can avail upto Rs.20,000 as tax benefit under 'Section 80D'.

Are there any medical tests that I need to undergo to enroll myself?

No pre policy medical check-up is required for individuals upto 55 years.

What is Family Floater and what are its advantages?

Family Floater is a policy wherein the entire family of the insured comprising of insured and his dependents are covered under single sum insured.

The advantages of such a policy are:

- All members of the family (as defined above) can be covered under one policy.
- Single Premium is payable for the entire family.
- The amount of Sum Insured floats over the entire family i.e. the limit can be used by any member of the family and for any number of times.
- One does not have to keep a track of renewals for different members; a single renewal date is to be remembered.

Are there any special discounts available under the policy?

The policy provides a Family Discount of 10% if 3 or more family members are covered on Individual Sum Insured basis under 1 Adult plan in the same policy.

What are Pre and Post Hospitalisation expenses?

Pre hospitalisation expenses means the medical expenses incurred for specified number of days prior to hospitalisation for any disease / illness / injury sustained which is covered under the Policy. And post hospitalization expenses means the medical expenses incurred for a specified number of days after discharge from the Hospital.

In 'Health Suraksha Top Up Plus' the pre-hospitalisation period is 60 days while the post-hospitalisation period is 90 days.

What is meant by Day Care Procedures?

Day care procedures are the medical procedures/surgeries wherein the person does not need to get hospitalised for more than 24 hours due to technological advancement.

What are Domiciliary Hospitalisation expenses?

Domiciliary Hospitalisation means medical treatment for a period exceeding three days for such illness/disease/injury which in the normal course would require care and treatment at a hospital/nursing home but are actually taken while confined at home in India but only under the following circumstances:

- The condition of the patient is such that he/she cannot be moved to a hospital/nursing home or
- The patient cannot be moved to a hospital/nursing home for lack of accommodation therein

What is meant by Organ Donor Expenses?

Organ donor expenses are hospitalisation expenses incurred by the donor for donating an organ (excluding the cost of the organ) to the insured during the course of an organ transplant.

What do you mean by Pre-Existing Diseases?

Any condition, ailment or injury or related condition(s) for which insured person had signs or symptoms and/or was diagnosed and/or received medical advice/treatment within 48 months prior to your first policy with the company.

What is Cumulative Bonus?

Cumulative Bonus is an increase in sum insured by a specified percentage for every claim free year subject to a certain maximum; provided that the policy should be renewed without any break.

Under Health Suraksha Top Up Plus, you can avail of 5% cumulative bonus for every claim free year upto 50% of sum insured.

Whom to contact in case of hospitalization?

Claims related to Health Top Up product shall be serviced by In house claims team .
Contact Details already appearing on claim intimation form, claim form & claims process.
(Toll Free No - 1800 2700 700)