

SECURE HEALTH CONNECT: BENEFIT SCHEDULE

GENERAL DETAILS

Age Group	Minimum Age at Entry (Adult) - 18 Years
	Maximum Age at Entry (Adult) - NO LIMIT
	Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy
Sum Insured	2 lakh- 15 lakh
Renewal	Life Long
Family discount	10% if two or more family members are covered on Individual Sum Insured basis
Tenure	1/2/3 years
Option	Individual Or Family Floater Sum Insured basis
Family members	Individual Sum Insured- Family members as stated in the Policy schedule can cover in a single Policy on Individual Sum Insured basis
	Family Floater Basis- Self+ Spouse+ max up to 3 children can be covered under a single Sum Insured.

Policy Plans		Secure Basic	Secure Elite	Secure Supreme	Secure Complete
Sr.No	Coverage's Description	Sum Insured 2,3,4,5 lakhs	Sum Insured 2,3,4,5,7.5,10 lakhs	Sum Insured 3,4,5,7.5,10 lakh	Sum Insured 2,3,4,5,7.5,10,15 lakh
1	In-patient Hospitalization	Covers Hospitalization medical expenses for a period more than 24 hours as an In-patient. Room rent/ICU and associated charges available as per the Plan opted.	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 3000/day whichever is lower ICU sub limit: 2 % of Sum Insured or maximum up to INR 6000/day	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 5000/day whichever is lower ICU sub limit: 2 % of Sum Insured or maximum up to INR 7500/day	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 5000/day whichever is lower ICU sub limit: 2 % of Sum Insured or maximum up to INR 5000/day

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			whichever is lower	whichever is lower		whichever is lower
2	Pre-Hospitalization	Medical expenses incurred prior to the Hospitalization	30DAYS	30 DAYS	45 DAYS	30DAYS
			Medical Expenses up to 1% of Sum Insured accrued up to maximum 30 days.	Medical Expenses up to 1% of Sum Insured accrued up to maximum 30 days.	Medical Expenses up to 1.5% of Sum Insured accrued up to maximum 45 days.	No Sub limits applicable
3	Post-Hospitalization	Medical expenses incurred after the Hospitalization	45 DAYS	45 DAYS	60DAYS	45 DAYS
			Medical Expenses up to 1 % of Sum Insured accrued up to maximum 45 days.	Medical Expenses up to 1 % of Sum Insured accrued up to maximum 45 days.	Medical Expenses up to 1.5 % of Sum Insured accrued up to maximum 60 days.	No Sub limits applicable
4	Day care Procedures	405 day care procedures undertaken in a hospital/day care Centre in less than 24 hours due to Technological advancement	√	√	√	√
5	Emergency Local Road Ambulance Charges	Emergency Ambulance charges for transferring to the nearest Hospital	1% of SI , subject to max INR 1,000 per Insured per year	1% of SI , subject to max INR 2,000 per Insured per year	1% of SI , subject to max INR 3,000 per Insured per year	√
6	Daily Cash Allowance	Daily cash of allowance up to 10th day of continuous hospitalization. A deductible of first	√	√	√	INR 500 / per day

		48 hours of hospitalization is applicable				
7	Cumulative Bonus or Renewal Premium Discount	Auto increase in Sum Insured for every claim free year or Avail 2.25% discount on Renewal Premium for claim free renewal	Per Year: 10% Max up to 50%	Per Year: 10% Max up to 50%	Per Year: 10% Max up to 50%	Per Year: 25% Max up to 100%
8	Sub limits on Medical Expenses	Disease wise sublimit as per Annexure attached	√	√	√	√
9	Co-pay	Non-network Hospital: 10 % Co-pay Insured above 60 years: 10% Co-Pay	√	√	Co-Pay Applicable Not	√
10	Health Check up	Per Insured Person 18 yrs. and above limited to max 2 adult Insured/s, Health Check up at every 2 continuous claim free renewal.	√	√	√	√
11	Stay Fit Perks	Additional perks on every block of two claim free Policy renewals with Us as per the SI and Plan opted. This will be accumulated in your Policy automatically and may be utilized after the 2nd claim free Policy renewal against any non-medical expenses, Co-Pay or	SI up to INR 5 Lakh: Lump sum amount of INR 3000	SI up to INR 5 Lakh: Lump sum amount of INR 4000	SI up to INR 5 Lakh: Lump sum amount of INR 5000	SI up to INR 5 Lakh: Lump sum amount of INR 4000
				SI above INR 5 Lakh: Lump sum amount of INR 5000	SI above INR 5 Lakh: Lump sum amount of INR 7000	SI above INR 5 Lakh: Lump sum amount of INR 5000

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		Sub limits as applicable under the Policy				
12	AYUSH Treatment#	<p>"AYUSH treatment" refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.</p> <p>#Added pursuant to "Guidelines on providing AYUSH Coverage in Health insurance policies" dated 31 January, 2024 issued by the IRDAT effective 1st April 2024.</p>	Upto Basic SI	Upto Basic SI	Upto Basic SI	Upto Basic SI
Optional Cover (s)						
1	Reload of Sum Insured	Sum Insured can be reloaded equivalent to the original Sum Insured opted.	√	√	√	√
2	Enhanced Cumulative Bonus	Total Cumulative Bonus (Cumulative Bonus + Optional Cover Cumulative Bonus) per year shall be enhanced by opting this option and as per the Plan opted.	Per Year: 20% Max upto 100%	Per Year: 25% Max upto 100%	Per Year: 30% Max upto 150%	x
3	Waiver of Medical Expenses sub-limits	Sublimit specified in the Annexure are waived off by opting this Optional Cover	√	√	√	√
Waiting Period(s)						

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1	30 days	30 days	√	√	√	√
2	2 Years	2 Years	√	√	√	√
3	Pre-existing Diseases (PED)	3 Years	√	√	√	√

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