

Product Benefit Table
OneHealth 10.0

Base Covers	Sum Insured (SI) Rs.	INR 3L / 4L / 5L / 7.5L / 10L / 15L / 20L / 25L / 30L / 50L / 1 Cr / 2 Cr / 3Cr / Unlimited
	In-patient care	Covered up to Sum Insured
	Room Rent Eligibility	Single private AC room
	Pre Hospitalization Expenses	60 days
	Post Hospitalization Expenses	180 days
	Day Care Treatment	Up to Sum Insured; List to be indicative
	Road Ambulance Cover	Up to INR 5,000 per hospitalization
	Organ Donor Expenses	Up to Sum Insured
	Domiciliary Hospitalisation	Up to Sum Insured
	Inpatient AYUSH Treatment	Up to Sum Insured
	IVF Treatment Cover	Up to INR 1,00,000
	Bariatric Surgery Cover	Up to INR 1,00,000
	Psychiatric treatment Cover	Covered up to Sum Insured (sub-limit of INR 50,000 applicable for few conditions)
	HIV/AIDS Cover	Covered up to Sum Insured
	Modern Treatment Procedures	Up to INR 2,00,000
	Cumulative Bonus	For SI < 10L - 20% of SI, subject to a maximum of 100% For SI > = 10L - 50% of SI, subject to a maximum of 100%
	Recharge of Sum Insured	100% of SI for unlimited times and all illness on exhaustion and insufficiency from 2 nd claim onwards
	Companion Benefit	INR. 1,000 per day
	Fitness Rewards and Wellness Services	Applicable (Fitness Rewards points maximum up to 10% of premium can be earned)
Optional Covers	Critical Illness Cover	Equal to Sum Insured or INR 1Cr whichever is lower
	Personal Accident Cover	3L/4L/5L/7.5L/10L/20L/25L/30L/50L/75L/1Cr/2Cr/3Cr/4Cr/5Cr
	Aggregate Deductible	For SI 5L: 25K/50K/1L/2L/3L/4L/5L For SI 7.5L: 25K/50K/1L/2L/3L/4L/5L For SI 10L,15L, 20L,25L: 25K/50K/1L/2L/3L/4L/5L/10L For SI 30L, 50L: 25K/50K/1L/2L/3L/4L/5L/10L For SI 1Cr and above: 25K/50K/1L/2L/3L/4L/5L/10L/15L
	Voluntary Co-Payment	10% or 20%
	Hospital Cash	INR 500/1,000/1,500
	Maternity Benefit	OPTION A Maternity cover up to INR 1,00,000 OR INR 2,00,000 Pre and Post Natal Inpatient hospitalization up to INR 15,000 New born baby up to 50,000; New born baby vaccination cover up to 25,000 (included within New born baby cover limits) Waiting Period – 24 months. OR

		OPTION B Maternity cover up to INR 1,00,000 OR INR 2,00,000 Pre and Post Natal Inpatient hospitalization up to INR 15,000 New born baby up to 50,000; New born baby vaccination cover up to 25,000 (included within New born baby cover limits) Waiting Period – 12 months. With => than 3-year policy tenure
	Home treatment additional daily cash	INR 1,000 per day
	Non-payable expense Cover	Available
	Smart Flexi Saver	Available (Applicable only if Aggregate Deductible Optional Cover is opted)
	Air Ambulance Cover	Up to INR 2,00,000
	Removal of Mandatory Co Pay	Available
	Outpatient Cover	Option A Up to INR 10,000 OR Option B Up to INR 20,000
	Switch on switch off	Worldwide Emergency Treatment Covered, Upto Sum Insured or 3 Cr whichever is lower.
	Global Cover	Up to Sum Insured or 3 Cr whichever is lower
	Enhanced sub limits for Cataract	Option A Coverage of Sum Insured INR 1,00,000 per eye per year OR Option B Increase 20% of Cataract Limit every year, maximum up to 50% of base Sum Insured per eye.
	Enhanced Coverage	2X Sum Insured for 1 st claim where X is the Base Sum Insured
	Durable Equipment Cover1. Ventilator 2. Wheelchair (Upto Rs.1 Lac) 3. Prosthetic Device 4. Suction Machine 5. Commode Chairs 6. Infusion Pump 7. Continuous Passive Motion Devices in case of Knee Replacement 8. Oxygen Concentrator	A combined sub-limit of INR 5 Lacs or up to Sum Insured whichever is lower
	Surrogacy Cover	For SI upto 7.5L–Rs. 25,000 For SI above 7.5L to 25L– Rs. 50,000 For SI above 25L – Rs. 1,00,000
	Oocyte Donor Cover	For SI upto 7.5L–Rs. 25,000 For SI above 7.5L to 25L– Rs. 50,000 For SI above 25L – Rs. 1,00,000
	Bonus Booster Plus	100% of SI, subject to a maximum of 700% SI
	Infinite Bonus Booster	100% of SI, subject to a maximum of unlimited sum insured
	Unlimited Xtra Recharge of Sum Insured	150% for unlimited times and all illness on exhaustion and insufficiency from 2 nd Claim onwards.

	Insta Cover	Coverage for listed ailments in the policy 1. Asthma 2. Blood Pressure medically known as Hypertension 3. Cholesterol known as Hyperlipidemia 4. Diabetes 5. Obesity 6. Coronary Artery Disease with PTCA 7. Coronary Artery Bypass Graft 8. Chronic Obstructive Pulmonary Disease (COPD) Option to cover 1. All illness (Insta8) 2. 1st four illness (Insta4)
	Unlimited Care	Available
	Futuristic Cover	Available for Spouse, Spouse + Children, Children
	Room Rent Modifier	Option A Any Room Or Option B Twin Sharing
	Smart Network Benefit	10% Discount Applicable
	Reduction of First Thirty Days Waiting Period	Reduction to 7 Days OR Reduction to 1 Day
	Reduction of Specific disease Waiting period	Reduction to 1 Year
	Reduction of Pre-existing disease waiting period (Other than those listed under Insta Cover)	Reduction to 2 Years OR Reduction 1 Year OR Reduction 1 Day
	Convalescence Benefit	INR 20,000
	Enhanced Road Ambulance Cover	Up to INR 10,000 per hospitalization
	Modern Treatment Modifier	Option A INR 1,00,000 Option B Up to Sum Insured
	Freeze Your Price	Available
	Room Eligibility cover for Road Traffic Accident	Any Room
	Everything Payable	Available
	Upgrade Your Coverage	Available
	Waiver of 'No active line of treatment'	Available
	Occupation Care Cover	IT Professionals Shop Owner
	Annual Health Check up	Option A Up to INR 2,000 OR Option B Up to INR 3,000 OR Option C Up to INR 5,000 OR Option D Up to INR 7,500 OR Option E Up to INR 10,000
Waiting Period	Initial waiting period	30 days

	Specific Disease waiting Period	2 years
	Pre-Existing Disease Waiting Period	3 years
Cost Sharing	Mandatory Co-pay	20% if entry age is 61 years or more
	Cataract sub-limit	Up to Rs. 40,000 /eye/policy year