

WORRIED ABOUT HEALTH INSURANCE

**WE'VE GOT
YOU COVERED.**



INTRODUCING **ONEHEALTH 10.0** HEALTH INSURANCE

A Health Cover That's 10 Steps Ahead

OneHealth 10.0 is designed to stay ahead of your health insurance needs — not just with extensive coverage and wellness support, but also with smarter claims-focused features that reduce stress when you need support the most. From upgrading your coverage even during a claim or renewal, to getting compensated for claim inconveniences, OneHealth 10.0 helps you face medical uncertainties with greater confidence and peace of mind.



Upgrade Your Coverage

Even during a claim or at
the time of renewal



Everything Payable⁺

Get full coverage for
your hospital bills



Claim Service Standards

You get compensated for
claim inconveniences

PRODUCT HIGHLIGHTS



Upgrade Your Coverage**

Upgrade your Sum Insured to 20L/50L/1Cr even at the time of claim or renewal



Claim Service Standards#

Get compensated for delay in cashless claim settlement or if a cashless claim is initially denied but later approved under reimbursement



Freeze Your Price*

pay premium as per your entry age, even as you grow older. Your age-based premium remains locked until a claim is made under the policy.

Everything Payable*

Enjoy comprehensive coverage for all expenses in your itemized bill, subject to reasonable and customary charge



Unlimited Xtra Recharge Of Sum Insured*

Enjoy a 150% recharge of your Sum Insured, available unlimited times for both related and unrelated illnesses.



Waiver of 'No Active Line of Treatment'*

Covers expenses related to diagnosis and treatment of any illness and injury even if there is no positive existence or presence of any illness or injury



ELIGIBILITY

Age

Proposer/Policyholder
Minimum Age: 18 years
and above

Minimum Entry Age:
Adult - 18 Years, Dependent
Child - 91 Days
(For individual Policies,
minimum entry age is 5 years)

Maximum Entry Age:
Adult - No limit ,
Dependent Child - 25 Years

POLICY TYPE

Individual/Multi-individual/Floater

Family Floater Plan

Covers family with maximum 4 adults and any number of children under a single Sum Insured option.

Family includes:

Self | Spouse / Live-in Partner (same or opposite sex) | Any Children | Parents | Parents-in-law
| Grandchildren | Son-in-law / Daughter-in-law | Brother / Sister

Policy Period

Available for: 1 Year | 2 Years | 3 Years | 4 Years | 5 Years

Sum Insured Options

₹5L / ₹7.5L / ₹10L / ₹15L / ₹20L / ₹25L / ₹30L / ₹50L / ₹1Cr / ₹2Cr / ₹3Cr / Unlimited



OPTIONAL COVERS



Maternity Benefit

Comprehensive maternity coverage

- Maternity Cover up to ₹1,00,000 or ₹2,00,000
- Pre and Post Natal Inpatient Hospitalization up to ₹15,000
- New Born Baby Cover up to ₹50,000
- New Born Baby Vaccination Cover up to ₹25,000 (within the New Born Baby Cover limit)
- Waiting Period: 24 months (12 months for policies with tenure of 3 years or more)



Global Cover

- Covers medical expenses up to the Sum Insured or ₹3 Cr, whichever is lower
- Coverage is available where the illness, accident, or diagnosis is made in India and the insured travels abroad for treatment



Switch On Switch Off

Turn off domestic cover and unlock worldwide emergency coverage up to your SI or ₹3 Crore, whichever is lower, for 90 days a year.



Unlimited Xtra Recharge of Sum Insured

Enjoy a 150% recharge of your Sum Insured, available unlimited times for both related and unrelated illnesses.



Insta Cover

Get day 1 coverage for below listed PED

- Asthma
- Blood Pressure medically known as Hypertension
- Cholesterol known as Hyperlipidemia
- Diabetes
- Obesity
- Coronary Artery Disease with PTCA
- Coronary Artery Bypass Graft
- Chronic Obstructive Pulmonary Disease (COPD)

Option to cover

- All illness (Insta8)
- 1st four illness (Insta4)



Unlimited Care

Enjoy unlimited coverage for any one claim during your policy lifetime, provided the cover is renewed continuously until it is utilized



Futuristic Cover

Provides continuity benefits for waiting periods already served by the insured member to a newly added spouse and children in the future, subject to eligibility and policy terms. This cover must be opted at first purchase and continued without interruption to avail the benefit



Freeze Your Price

Locks your premium at the entry age until a claim is made, protecting you from age-based premium increases during that period



Everything Payable

We shall cover expenses as listed in your itemised hospital bill under Inpatient Care and Day Care treatment provided they are reasonable and customary



Upgrade Your Coverage

Enhance your coverage to Rs. 20L, 50L or 1Cr even during an active claim or at the time of policy renewal



Waiver of 'No active line of treatment'

Covers expenses related to diagnosis and treatment of any illness and injury even if there is no positive existence or presence of any illness or injury



Occupation Care Cover

Specialized coverage designed for occupation-specific health risks and medical needs



WAITING PERIOD



Initial Waiting Period: 30 Days



Specific Disease Waiting Period: 2 Years



Pre-Existing Disease Waiting Period: 3 Years

Options available for reduction of waiting period up to Day 1

DISCOUNTS

Tenure Discount:

Policy Period	2 years	3 years	4 years	5 years
Discount Percentage	7.5%	10%	12.5%	15%

Employee Discount: A discount of 15% is offered.

Cross sell discount: A discount of 5% will be offered if the proposer is a Policyholder with Us on or prior to inception of this Policy.

Direct Sourcing Discount: A discount of 10% will be offered if the Policy is purchased through direct channel of distribution. This discount will not be offered if Employee discount is availed.

Online Discount: If you are an individual directly buying the policy online through website or mobile app of our insurance partner - fintech partners, health tech partners or any web aggregator you shall get a 7.5% discount on the premium.

Family Discount :- 10% discount on the premium is applicable for covering 2 members or more under the same individual Policy on Multi-Individual basis.

NRI Discounts: A discount of 40% is offered.

NOTE: Maximum up to 20% discount shall be offered based on the following parameters (Tenure Discount, Employee Discount, Cross Sell Discount, Direct Sourcing Discount, Credit Score Discount and surrender of Bonus Booster Plus Discount).



CONTACT INFORMATION:



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*Optional Covers-

- This is available under optional covers, subject to terms and conditions.
- An additional premium is applicable for all optional covers.

*All expenses in itemized bill will be covered on reasonable and customary basis.

**This optional cover can only be opted for at the time of the policy's initial inception.

**The upgrade option is available only once during the lifetime of the policy.

#Compensation is applicable only in defined claim scenarios, as per policy conditions.

For complete details of coverages, benefits, exclusions, terms and conditions, customers are advised to refer to the Policy Wording and Prospectus before concluding the sale. Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | www.magmainsurance.com | Email: customercare@magmainsurance.com | Toll-Free: 1800 266 3202 | Registered Office: Equinox Business Park, Tower 3, Ambedkar Nagar, 2nd Floor, Unit Number 1B & 2B, LBS Marg, Kurla (West), Mumbai-400070, Maharashtra, India | CIN: U66000MH2009PLC460693 | Product Name: OneHealth 10.0 | Product UIN: MAGHLIP27040V012627 | For more details on risk factors, terms & conditions, please read the Policy Wordings carefully before concluding a sale | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license. | Chat with MIRA on our website or say "Hi" on WhatsApp No. 7208976789