

ALL-IN-ONE CARE, RIGHT BY YOUR SIDE AT EVERY STEP

OneHealth keeps you covered,
no matter what



— INTRODUCING —

OneHealth

Health Insurance

Product Highlights

We've reimagined and upgraded OneHealth with new optional covers* to bring you even greater value and protection. With updated features and expanded protection, you get enhanced coverage, savings, and peace of mind. We offer five variants: Support, Secure, Support Plus, Shield, and Premium.



Recharge of Sum Insured^

Unlimited recharge of your Sum Insured in case Sum Insured and Cumulative Bonus is insufficient due to previous claim in policy year



Cumulative Bonus

A specified percentage of Sum Insured will be awarded as Cumulative Bonus irrespective of claims (Refer to the Benefit Table for details)



Annual Health Check-Up§

Available



Hospital Cash ^^

Additional lump sum daily cash benefit for each day of hospitalisation



Need-Based Covers#

- i) Loss of Income Benefit
- ii) Bariatric Surgery
- iii) Lasik Surgery
- iv) In-Vitro Fertilisation (IVF)

Eligibility

Age

- Proposer's/Policyholder's Age
Minimum 18 years

- Minimum Entry Age
Individual Plan - 5 years;
Floater Plan - 91 days

- Maximum Entry Age
No upper cap

Policy Type

- Individual Plan
Covers single person
- Floater Plan
Covers maximum of 7 members
(up to 4 adults and 3 children)



Optional Covers*



Infinite Bonus Booster^

Coverage - 100% of SI, for unlimited times, irrespective of claims



Enhanced Maternity Benefit

Maternity benefit with waiting period of 24 months only



1-Year Waiting Period for Maternity

Maternity benefit with waiting period of 12 months only



Recharge Benefit (unlimited & for same illness)^

Provides coverage for the same illness an unlimited number of times



Bonus Booster Plus^

Coverage – 100% of SI, subject to a maximum of 500%, irrespective of claims



Global Cover^AA

Provides coverage for Medical Expenses of the Insured Person incurred outside India, up to the sum insured or ₹ 50 lakhs whichever is lower



Air Ambulance

Provides coverage of up to ₹ 2 lakhs for expenses incurred towards the Insured Person's transportation in an airplane or helicopter certified to be used as an ambulance to the nearest hospital with adequate facilities in an emergency following an illness or injury during the policy period



PA Cover

Provides personal accident coverage with higher SI options in case of Accidental Death and Permanent Total Disablement without relation to base SI (as stated in the Policy Schedule/Product Benefits Table)



Zone-Wise Co-Pay Waiver

This benefit allows to waive off co-pay in case treatment is taken in a zone higher

Exclusions***

Substance abuse, hazardous or adventure sports, cosmetic treatments, treatments without prescription and external congenital anomalies

Cashless Service

Access 11,000+** network hospitals

On-Request Cashless

Available at non-network hospitals†



Track Claims

Track and manage your claims easily through the Magma mobile app

Free-look Period

You get 30 days from the policy start date to review the terms and conditions. If the policy doesn't meet your expectations, you can cancel it and receive a refund after applicable deductions

Your Premium Zone

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 deduction as per the provisions of Section 80D of the Income Tax Act 1961 (Subject to change in the applicable tax laws).

CONTACT INFORMATION:

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Chat with MIRA: Available on our website or WhatsApp at **7208976789**



Disclaimer: *Optional Covers - All optional covers are subject to payment of additional premium

**As of December 2025

¹Refer to the list of Non-Network Hospitals for On-Request Cashless available on the website

^{***}Refer to policy documents for a complete list of exclusions

[^]Not available under Support plan.

^{^^}Available under Support Plus, Shield, and Premium variants (As provided in the Benefit Table)

^{^^^}Not available under Support plan. Available up to SI for Secure and Support Plus plans. Available up to SI or ₹50 lakhs whichever is less, for Shield and Premium plans

#For details on covers, please refer to the Benefit Table

⁹Available once per Policy Year per Insured Person, aged 18 years and above

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 | OneHealth UIN: MAGHLIP25038V062425 | 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.

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