<u>Life Insurance</u> - <u>Health Insurance</u> - <u>Investments</u> - <u>Wealth Management</u> - *Loans* - <u>Mediclaim</u> - <u>India</u>

## Health Suraksha HDFC ERGO Health Insurance Plan

Health Suraksha HDFC ERGO Health Insurance Plan: With medical conspirating out of control and the increase shift to lifestyle diseases, healthcare today at its all-time-high in terms of treatment cost in the event of an unforeseen illness, you may have no option other than to utilize you hard - earned savings, built over through your life time. Finally, what's more import than your health and what better way protect it than with the right Health Insurar plan.

With HDFC ERGO's Health Suraksha, Health Insurance plan designed to provoptimum coverage for treatments include the pre and post hospitalization costs a much more. Ensures complete peace of m with minimum out-of-pocket expenses. No make sure that you use your hard-earn savings for the real reasons — Be it you child's higher education or his drewedding, a well deserved family vacation just about anything you dreamt of all your learners.

## **Key Highlights of Health Suraksha (HDFC ERGO Health Insurance Plan)**

- Optimum Coverage at an affordable price
- Option to cover on Individual or Family Floater Basis
- Option to for an annual or two year policy
- Cumulative Bonus for each claim free year
- Provides Cost of Health Check up after 4 claim free years
- Cashless Claims Service across India at 4000+ network hospital
- Income Tax Benefit Under Section 80D of the Income Tax Act
- Hassle free Claims Process with minimum documentation and turn around times
- No Sub-limits on any disease, room rent, hospital charges and doctor fees.\*

Coverage Features Table (Click Benefits Table, Open in New Window)

<sup>\*</sup>Except for Ayurvedic/Homeopathic Benefit



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## What is NOT Covered

- 30 days Waiting Period
- 2 year Waiting Period for Specific Illnesses and Treatments like internal tumors, cysts, surgery on tonsils and sinuses etc.
- Pre-existing Conditions (until 48 months of continuous coverage)
- War or any act of war
- Any breach of any law with criminal intent
- Self-destruction or self inflicted injury, attempted suicide or suicide
- Terrorism, war or radioactivity
- Any claim arising out of the use of Intoxicating Drugs and Alcohol
- AIDS/HIV
- Plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment
- All preventive care, vaccination including inoculation and immunisations

For a complete list, kindly refer the Policy Wordings

- \*Please note these are illustrative exclusions. For detailed list, kindly refer the policy wordings.
- \*This content is descriptive only. Actual coverage is subject to language policy issued.

To know more about various plans available for Health Insurance (Mediclaim) click **Get Mediclaim** and we would contact you to discuss your needs and offer best solutions from variety of choices available in the market.