

Health Suraksha HDFC ERGO Health Insurance Plan

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

With HDFC ERGO's Health Suraksha, Health Insurance plan designed to provide optimum coverage for treatments including the pre and post hospitalization costs and much more. Ensures complete peace of mind with minimum out-of-pocket expenses. No, make sure that you use your hard-earned savings for the real reasons – Be it your child's higher education or his dream wedding, a well deserved family vacation just about anything you dreamt of all your life.

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.*

*Except for Ayurvedic/Homeopathic Benefit

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

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.