



*Lite* on Pocket,  
Large on  
*Coverage*



Introducing  
**Optima  
Lite Health  
Insurance**

Looking for an affordable yet holistic health insurance plan? Choose **Optima Lite** for maximum coverage with minimal hassle and enjoy peace of mind when it matters most. With benefits ranging from Modern Treatment Coverage to Automatic Restorations (unlimited times)\* and more, Optima Lite ensures you and your loved ones get the support you need, all at a price that's easy to manage.

## Key Coverages



### Automatic Restore Benefit\*

Enjoy peace of mind with our Automatic Restore benefit that offers unlimited restorations during the policy year for both, same as well as different illnesses



### Cumulative Bonus

Enhance your protection by earning a bonus of 10% of the basic sum insured every policy year irrespective of any claims, maximum up to 100%



### Preventive Health Check-up

Keep a track of your health status by availing a preventive health check-up annually post the 1<sup>st</sup> policy year



### Hospitalisation Expenses°

Covers expenses incurred on in-patient hospitalisation of the insured person following an illness or injury. Room rent and ICU expenses shall be covered with defined limits



### E-Opinion

Offers e-opinion for each insured person in a policy year for listed critical illnesses, enabling you to make informed decisions about your health



### Daily Cash for Shared Room

Daily cash of ₹800 per day up to a maximum of ₹4,800 on hospitalisation is provided when you choose a shared room in a network hospital, and the hospitalisation period exceeds 48 hours



### Ambulance Charges

Covers road ambulance services fully at actuals and air ambulance charges up to ₹5 lakhs

# Coverage That Goes Beyond



## Pre-Post Hospitalisation

Get 30 & 60 days pre & post hospitalisation respectively which covers tests, medicine purchases and other medical expenses



## Home Healthcare

This policy covers treatment availed from the comfort of one's home, and as per everyone's convenience on cashless basis. This includes doctor visits, nursing charges, etc.



## Organ Donor Expenses

Get reimbursements for medical expenses incurred for organ donor's in-patient treatment for harvesting of the organ donated



## AYUSH Treatments

Covers in-patient care treatment expenses for alternate treatment methods like Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy

# Optional Benefits



## Plus Benefit\*\*

Doubles your coverage post 2 policy years. Bonus of 50% of the basic sum insured in every policy year irrespective of any claims, maximum up to 100%



## Aggregate Deductible

Optimize your premiums further with our flexible aggregate deductible options of 10K/25K/50K, offering premium discounts of up to 40%



## Protect Benefit\*\*\*

Embrace a worry-free recovery with our health insurance that includes coverage for listed non-medical expenses & consumables, supporting your journey to recovery

## Why Choose Optima Lite



### Affordable

Value base offering with premium optimizing options



### Simple

Simple plan structure and straightforward coverage



### Flexible

Plenty of optional covers to choose from that aptly suit your needs

## Why Choose HDFC ERGO



15,000+ healthcare providers across India<sup>#</sup>



24x7 call center servicing in 10 languages



100% health claim settlement<sup>~</sup>



2 claims processed every minute<sup>^^</sup>



1.4 cr+ happy customers<sup>@</sup>

Visit [www.hdfcergo.com](http://www.hdfcergo.com) or call us on 022 6242 6242

Terms & Conditions Apply. Optima Lite is a plan available under my: Optima Secure Health Insurance. \*Room rent is capped at 1% of Base Sum Insured per day and ICU is capped at 2% of Base Sum Insured per day. Proportionate deductions shall apply if the defined limits are exceeded. . \*The Sum Insured will be restored unlimited times in a Policy Year. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. Automatic Restore benefit is applicable for all subsequent claims that arise during a policy year. A single claim in a policy year cannot exceed Basic Sum Insured. \*\*\*Please refer the list of Non-Medical Expenses specified in the policy wording. \*\*Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. #Figure as on February 2025. ^^Based on claims processed on working days in FY24. ~Based on NL reports for FY24 - Settlement ratio in FY24 for Health Claims - 100%. Formula used for settlement ratio = number of (Claims Paid + Claims Repudiated + Claims Closed) divided by number of claim reported. @Figure as on 31st January 2025 (includes members of the group). HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. UIN: my: Optima Secure – HDFHLIP25041V062425. UID: 16811.