

some  
thing  
nice  
for  
Seniors



# Introducing *Optima***SENIOR**

## **A health plan designed just for senior citizens**

So if you are 61 or above and have often worried about your health in future. It's time to lay those worries to rest. This wonderful plan, offers you and your spouse a hassle free cover so that you can have the healthcare during trying times, while making sure that you are not faced with any additional loadings in case you fall ill.

# What makes *Optima***SENIOR** Unique

## **Lifelong renewal**

Once covered you can renew the plan forever.

## **No claim based loading or claim based underwriting**

We will never load your renewal premium or deny you coverage just because you claimed or fell ill after taking our policy.

## **E-opinion**

We shall arrange and pay for a second opinion, on your request, from our medical panel for listed 'Critical Illness' suffered during the policy year.

## **No maximum entry age**

You can enter the plan any time after the age of 61 years.

## **Cashless transactions**

OptimaSENIOR enables you to get treated on a cashless basis across 10000+ network hospitals.

## **No claim discount**

Get a 5% non cumulative discount on the renewal premium payable under the policy after every claim free year, provided that the policy is renewed with us without a break.

## **Portability**

If you are insured with some other company's health insurance and you want to shift to us on renewal, you can. Our Portability Policy is customer friendly, aims to achieve the transfer of most of the accrued benefits and makes due allowances for waiting periods.

## SCHEDULE OF BENEFITS

Sum Insured per Insured Person per Policy Year (Rs. in Lakhs)	2.00, 3.00, 5.00
1a) In-patient Treatment	Covered
1b) Pre-Hospitalisation	Covered, up to 30 Days
1c) Post-Hospitalisation	Covered, up to 60 Days
1d) Day Care Procedures	Covered, medical expenses for Day Care Procedures
1e) Domiciliary Treatment	Covered
1f) Organ Donor	Covered
1g) Emergency Ambulance	Up to Rs. 2,000 per Hospitalisation
2a) E-opinion	One opinion per Policy Year

## PREMIUM RATES

Age Group / Sum Insured (Rs.)	2,00,000	3,00,000	5,00,000
61-65 Yrs	11,932	14,615	22,553
66-70 Yrs	15,137	19,201	30,719
71-75 Yrs	18,367	23,986	39,428
76-80 Yrs	24,219	31,629	52,125
81- 85 Yrs	32,051	42,433	70,849
> 85 Yrs	42,497	57,032	96,402

Goods & Services Tax & Cess (if any) to be charged as applicable. The rates are valid till further notification.

The premium for the policy will remain the same for the policy period as mentioned in the policy schedule. Your renewal premium may change due to change in your age or applicable tax rate.

Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.

## CO-PAY OPTIONS

1. In case of hospitalisation a co-pay of:
  - a) 15% will apply in case of accommodation in a shared accommodation room or lower room type.
  - b) 30% will apply in case of accommodation in a single room or higher room type.
2. Co-payment of 30% applicable on specified illness/surgeries like Cataract (each eye), Hysterectomy, Arthroscopy etc. No additional co-pay will apply, for this condition.
3. Co-payment of 15% shall be applicable to all Day Care Procedures; no additional co-pay's shall apply.

## MAJOR EXCLUSIONS

- All treatments within the first 30 days of cover, except any accidental injury
- Any pre-existing condition will be covered after a waiting period of 3 years.
- Congenital external diseases, cosmetic surgery.
- Abuse of intoxicant or hallucinogenic substances like intoxicating drugs and alcohol.
- Hospitalisation due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind.
- Pregnancy, dental treatment, external aids and appliances.
- 2 years waiting period for specific diseases like cataract, hernia, hysterectomy, joint replacement, hydrocele etc.
- Non-Medical expenses.
- Experimental, investigative and unproven treatment devices and pharmacological regimens.

Please refer to the Policy Wording for the complete list of exclusions.

## TERMS OF RENEWAL

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- No loading shall apply on renewals based on individual claims experience.

## DISCOUNTS

- No Claim Discount - A 5% non-cumulative discount will be offered on the renewal premium payable under the policy after every Claim Free Policy Year, provided that the policy is renewed with us without a break.
- A 5% discount will be offered if both you and your spouse choose to buy this plan.
- An additional 7.5% discount will be offered on total premium for opting a 2 year policy.

## TAX BENEFIT

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

## OptimaSENIOR ELIGIBILITY

- **OptimaSENIOR** is available on individual basis only and will cover persons from the age of 61 onwards.
- There is no maximum cover ceasing age in this policy, which means once you are insured you are covered for life.
- **OptimaSENIOR** is available in the cover options of Rs 2 lacs, 3 lacs and 5 lacs for a period of 1/2/3 years.

### An easy guide to buy your plan.

**Step 1:** Discuss the policy benefits, exclusions, coverage and premium details with your advisor.

**Step 2:** Fill the application form stating your personal & health profile. Ensure that the information given in the form is complete & accurate.

**Step 3:** Handover the application form and the cheque for the premium amount along with necessary documents to your advisor.

**Step 4:** You will be called for a medical check-up on the basis of your age, health declaration and cover opted for. Your medical check-up will include a **medical examination** by a doctor, **blood tests** to measure your cardiac status, cholesterol levels, blood sugar levels among other things, urine analysis and **cardiac tests** to assess the status of your heart and kidneys. (On acceptance of the policy we would reimburse 50% of the total cost incurred by you to conduct these tests)

Based on the details we may accept, or revise our offer to give you an optimal fit for your profile. This will be done with your consent. In case we do not accept your policy we will inform you with a proper reason. In case of acceptance the final policy document and kit will be sent to you.

### Disclaimer >

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

### Statutory Warning >

Section 41 of Insurance Act 1938 as amended by Insurance Laws (Amendment) Act, 2015 Prohibition of Rebates:

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to 10 lakh rupees.



## REACH US

Terms & conditions apply

**HDFC ERGO General Insurance Company Limited.**

IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. **Optima Senior UIN:** HDHHLIP21379V022021 • UID: 6499

**Customer care:** 022 6234 6234 / 0120 6234 6234

**Secured online purchase at:** [www.hdfcergo.com](http://www.hdfcergo.com)

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