

Sum Insured (SI) (in Rs.)	Premium Coverage	5 Crores
Zones		Zone based - 4 zones; No Zone Based Copay
Pricing		Age band wise; 5 years age band; maximum of 2 Adults + 3 Childrens
Entry Age		18 Years to No Limit
Age		Adult 18+ and Child upto 30 Years
Base covers		
In-patient Treatment		Up to SI
Room rent		Any room
ICU		As per actuals
Day care Procedures/Treatment		Up to SI
Modern treatments		Up to SI
Pre-Hospitalization Medical Expenses		90 days
Post-Hospitalization Medical Expenses		180 days
In patient AYUSH Hospitalization		Up to SI
Domestic Road Ambulance		Up to SI
Donor expenses		Up to SI
Domiciliary Hospitalization		Up to SI
Bariatric surgery		Up to SI
Claim protector (Consumables)		Up to SI
In Patient Treatment for Surrogate Mothers		Up to Rs. 5 Lakh
In Patient Treatment for Oocyte donor		Up to Rs. 5 Lakh
Wellness program		Up to 30% discount on renewal premium (on the basis of wellness points accrued)
Optional covers		
Maternity Benefit i. Maternity Expenses ii. New Born Baby Cover iii. Vaccinations for new born baby in the first year	Optional	Maternity Expenses: (Annual Premium); waiting period of 2 years with option to reduce i. Up to 10% of SI - 50k,75k, 100k ii. Twice the SI of Maternity iii. 1% of SI, max upto 10,000
BeFit (OPD)	Add On	All plans covered (Cashless only)
Domestic Air Ambulance Cover	Optional	Up to SI
Health Check-Up	Optional	0.5% of SI, max up to Rs. 5,000; listed tests on cashless basis
Worldwide Cover	Optional	Upto 3 cr. ; 2 years waiting period with option to reduce
Waiting periods		
Initial waiting period		30 days
PED waiting Period		3 years
Specific disease waiting period		2 years
Maternity waiting period		2 years
Bariatric surgery		2 years
Critical Illness Waiting Period/Survival Period		90 days/0 days
Waiting period for Diabetes, Hypertension & Cardiac conditions unless PED		90 days