

Family Health Optima Insurance Plan							
Sum Insured Option (Lakh)	3	4	5	10	15	20	25
Policy Period	1 Year			1 Year			
Family Definition(Dependent child from 16 Day upto 25 Years)	2A + 3C			2A + 3C			
Hospitalization Room Rent Limitper day	Up to Rs 5000/			Single Standard AC Room			
ICU Operation Theater Charges	Actual			Actual			
No . Of Day Care Treatment / Procedures covered	All			All			
Sub Limit for treatment of Cataract	Applicable			Applicable			
Ambulance Charges - By Road	Upto fix 750/- per hospitalization and overall limit of Rs 1500/- per period						
Air Ambulance (Per policy period)	NA			Up to 10 % of Sum Insured			
Pre Hospitalization	60 Days			60 Days			
Post Hospitalization	90 Days			90 Days			
Domiciliary Hospitalization	Yes			Yes			
Organ Donor Expenses	Upto 10 % of SI or maximum of RS.1,00,000/						
Additional Benefits (In built)							
Cost of Health Check Up -(Benefit Payble up to in Rs) (available after every claim free year per policy)	Rs 750/-	Rs 1,000/-	Rs 1,500/-	Rs 2,000/-	Rs 2,500/-	Rs 3,000/-	Rs 3,500/-
Coverage for New Born Baby (Provided if mother is insured for 12 Months without break)	Upto 10% of SI or maximum Rs 50k subject to availability of the SI (From 16 Dayto till expiry of the policy)						
Emergency Domestic Medical Evacuation (per Hospitalization)	Upto Rs 5,000/-		Upto Rs 7,500/-			Upto 10,000/-	
Sum Insured Option (Lakh)	3	4	5	10	15	20	25
Compassionate Travel	NA			Upto Rs 5,000/- per Hospitalization			
Repatriation of Mortal Remains (Benefit in Rs)	Upto Rs 5,000/- per policy period						
Treatment in preferred Network Hospitals (payble aslamp sum)	Up to 1 % of SI subject to maximum of Rs 5,000/-per policy period						
Share Accommodation (bene fit per day in Rs)	For SI 3 Lakh to 15 Lakh -Rs 800/-					Rs 1000/-	
AYUSH Treatmant (Per Policy period)	Upto Rs 10,000/-		Upto Rs 15,000/-			Upto Rs 20,000/-	
Second Medical Opinion	Yes			Yes			
Assisted Reproduction Treatment (payable after a waiting period of 36 Months)	NA		Rs 1,00,000	For SI 10 Lakh to 25 Lakh - 2,00,000			
Automatic Restoration of Basic Sum Insured 3 Times during the policy period 100 % each time	Yes			Yes			
Recharge Benefit (Provided once the policy period)	Rs 75,000	Rs 1,00,000	Rs 1,50,000				
Additional Sum Insured for Road Traffic Accident (RTA)	Up to 20 % of Sum Insured subject to maximum of Rs 5 Lakh (once in a policy period						
Bonus - Maximum allowable bonus is 100 %	25 % Sum Insured after first year if claim free and additional 10% for the subsequent years						
Waiting Period							
30 days for fresh proposals excluding accidental Hospitalization	Yes			Yes			
24 Months - for specified illness / disease	Yes			Yes			
48 Months - for Pre Existing disease	Yes			Yes			