

ICICI Lombard Group Health Insurance details

1. Important Links

Please find below important links from ICICI website for reference.

ICICI Lombard Main Page - <https://www.icicilombard.com/IL-Health-Care>

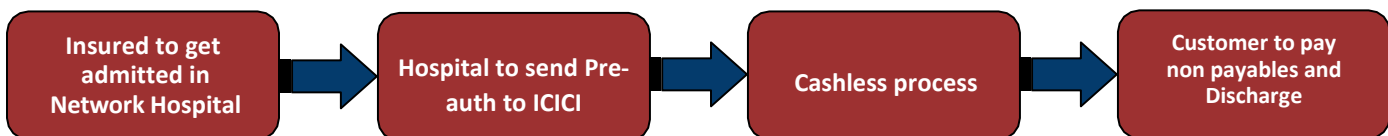
Claim Process (Cashless and Reimbursement) - <https://ilhc.icicilombard.com/documents-required.html>

Claim Status - <https://ilhc.icicilombard.com/Customer/ClaimStatus>

Health Card Download - <https://ilhc.icicilombard.com/Customer/iCard>

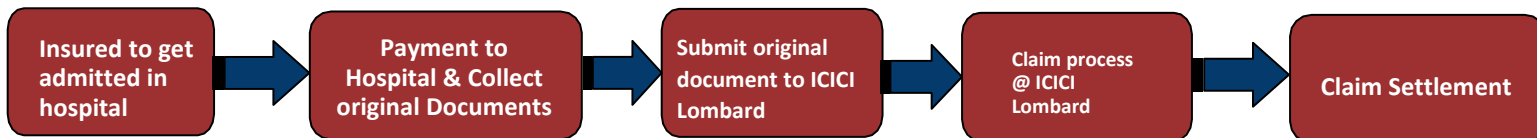
Cashless Hospitals list - <https://ilhc.icicilombard.com/Customer/GetHospitalList>

2. Cashless Process



- Customer to carry ID proof & E-card copy

3. Reimbursement Process



4. Documents to be submitted for Reimbursement.

- Duly filled Claim form (signed by the Insured and the Treating Doctor) -Total claim amount should be mentioned, and part C should be filled for employee Fund transfer policies.
- Discharge summary (with details of complaints and the treatment availed)
- Final Hospital Bill (Cost wise break-up) along with interim bills
- Payment Receipts
- Doctor's consultation papers
- All investigation reports (E.g., Original Blood report, X-ray, Sonography, CT scan, MRI, etc.)
- All pharmacy bills are supported by doctor prescriptions.
- Implant sticker / invoice, if used (E.g., lens details in cataract case, stent details in angioplasty)
- Medico Legal Certificate (MLC) and / or FIR for all accident cases
- For miscellaneous charges - detailed bills with supporting prescription of the Treating Doctor
- Photocopy of Health card
- Any other related documents
- Cancelled cheque photocopy or ID proof with self-attestation for policies with fund transfer to employee account directly.
- **Please note all documents should be in Original.**

* This is not an exhaustive list; any other document could require post assessment of your case.

5. Contact Details

Relationship Manager: Sharad Sanklecha - 7972610448

Document Dispatch Address: ICICI Lombard healthcare, Plot no 12, ICICI bank Tower, Financial District Nanakramguda, Gachibowli, Hyderabad, Telangana - 500032

Call Centre: 18002666

Email: ihealthcare@icicilombard.com

6. Health Card Download

Link - <https://ilhcc.icicilombard.com/Customer/iCard>

- Select Corporate
- Under Card Number mention your UHID (Refer to 'ICICI Health Card IDs 2025' in Keka under organization documents)
- Mention your date of birth under DOB and click on search

ilhcc.icicilombard.com/Customer/iCard

Hoomture Mail Office 365 Hoonartek Email Share Point. Keka Verifacts Pricing | Keka My files - OneDrive

ICICI Lombard Health Care Claims & Wellness Management (Available 9 am to 9 pm) **ICICI Lombard** GENERAL INSURANCE


Search PrintICard

☐ Retail ☒ Corporate

Card Number:

OR

Company Name: & Employee No:

DOB:  Age of Primary Member*:

7. Sum Insured amount level wise

Employee Level	Health Insurance Cover	Personal Accident Cover
Level 1	₹ 2,00,000	₹ 5,00,000
Level 2	₹ 2,00,000	₹ 10,00,000
Level 3	₹ 4,00,000	₹ 15,00,000
Level 4	₹ 4,00,000	₹ 15,00,000
Level 5	₹ 6,00,000	₹ 20,00,000
Level 6	₹ 6,00,000	₹ 20,00,000

Premium for Health Insurance

Level	Sum Insured Coverage 2025	Premium 2025
1 & 2	2,00,000	100% by Employer
3 & 4	4,00,000	Sum insured for 2 lacs will be paid by Employer. Additional sum insured must be paid by employee as per rate or 50% whichever is less
5 & 6	6,00,000	

Sum Insured/Age Band	3 Months to 18 yrs.	19 to 35 yrs.	36 to 45 yrs.	46 to 55 yrs.	56 to 60 yrs.
200000	1,926	3,346	3,795	5,878	12,879
400000	3,982	5,166	5,694	8,813	19,297
600000	5,064	6,059	6,678	10,340	22,618
800000	7,716	9,233	10,175	15,756	34,466
1000000	9,163	10,965	12,083	18,710	40,929

Example:

Level: 3A

Sum Insured: 4,00,000

Age: 33

Premium Calculation: $5166 - 3346 = 1820$

PROPOSER DETAILS		POLICY SUMMARY	
Name of the Client	Hoonar Tekwurks Private Limited	Policy Start Date	6-Jan-25
Location of the Proposer	Pune	Policy End Date	5-Jan-26
Industry Type	IT/Software	Policy type	Floater
Previous Insurer	ICICI Lombard	Policy Construct	Employer Employee
		Service Category	Both Cashless & Reimbursement
Floater/non-floater	Floater	OPD/IPD	IPD
Family Definition	Employee, Spouse and 2 dependent children up to 25 yrs. of age	Third Party Administrator	ICICI Lombard Healthcare
		30 Days waiting period	Waived Off
		IPD Claim Intimation Period	30 Days
POLICY CONDITIONS			
Age Band	1 day - 70 yrs. only		
Family Definition	Employee, Spouse and 2 dependent children up to 25 yrs. of age		
Sum Insured	Sum Insured Per Family Rs. ---200000---400000--600000-800000-- during the policy period as per annexure attached herewith.		
Room Rent	1.5% of SI for Normal and 3% of SI for ICU (including Nursing Charges). If insured is admitted in a higher category, then insured will bear difference of all Medical Expenses as in final hospital bill in same proportion		
Maternity Benefit for Normal & C- Section	For metro and non-metro 750000 - 75000 for normal and C-section respectively for 2 children		
9 months waiting period	Waived off		
Pre-Existing Diseases	Pre-Existing Diseases Expenses Covered		
Pre - Post Hospitalization	Pre-Hospitalization and Post Hospitalization for 60 days & 90 days respectively are covered.		
Baby Day 1	Baby covered from day1 within Family Sum Insured		
Pre/Post Natal Expenses	Pre-Post Natal Expenses to the limit of Rs 5000 is covered within Maternity Limit		
Ambulance Service	Ambulance Charges limited to Rs.2000 per hospitalization.		
OPD Cover (Reimbursement)	Not covered		
1st Year waiting period	Waived Off		
Domiciliary Hospitalization	Excluded		
Exclusion	Septoplasty, Infertility & Related Ailments incl. Male sterility; Treatment on trial/experimental basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; Any device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring are outside the scope of the policy		
Special Condition	Ayurvedic treatment will be covered in a Government Hospital, on the prescription of a registered medical practitioner only but to Sum Insured.		

Co-Payment	No Copay
Day Care Procedures	Day Care Procedures are Covered as per the standard list
Mid-Term Inclusion	Mid-term inclusion of dependents will be possible only in case of a) spouse (on account of marriage during the policy term) b) children (childbirth during the policy term but after the child has completed 91 days of age) subject to not more than 2 children being covered Health Assistance is a dedicated medical care service)
Health assistance services	Health Assistance is a dedicated medical care service that assists you in all your health-related queries for identifying Specialist/ Hospital/ fixing an appointment with Doctors/ Nutritionist/ facilitating 2 nd opinion, etc. To avail this facility please call our Helpline at 040 6627 4205 (9:30 am to 6 pm Mon to Sat, excluding public holidays) or write to healthassistance@icicilombard.com
Home Healthcare	Home Health Care on cashless (IL empaneled providers) basis is covered. If the treating doctor advises an active line of treatment at home instead of being admitted in hospital. Services are available in 9 Major cities only i.e. Bangalore, Chandigarh, Chennai, Delhi (NCR), Hyderabad, Jaipur, Kolkata, Mumbai and Pune. To avail please call ICICI Lombard Health Assistance Team
Special Condition 1	Lasik Surgery is covered if correction index is +/- 6.5 D
Special Condition 2	Terrorism is covered
Special Condition 3	Liability for Nasal Sinus Surgeries up to Rs.35,000; Hospitalization arising out of Psychiatric ailments up to Rs.30,000; 50% Co-Pay for cyberknife treatment/Stem Cell Transplantation. Cochlear Implant
Special Condition 4	Air Ambulance is covered up to Rs. 100,000 or family sum insured whichever is less.
Special Condition 5	Attendant charges are covered up to Rs 5,000 (Per life incase case of Employee only policy or else it's Per Family within Family sum insured) if length of stay for the patient is more than 5 days. Add on covers cost pertaining to boarding and lodging of the attendant in a hospital/location
Special Condition 6	Lucentis is covered upto Rs 50,000 Per family within the Sum Insured
Special Condition 7	Internal Congenital disease is covered, and External congenital disease is covered in life threatening situation.
Special Condition 8	Claims must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it.
Reasonable and Customary Charges	The Policy covers Reasonable and Customary Charges incurred towards the medical treatment taken by the Insured Person during the Policy Period following an Illness or Injury that occurs during the Policy Period, subject to availability of the Sum Insured and any specific limits specified in the Schedule of Benefits and the terms, conditions and exclusions specified in the Policy document
Add-Del of Lives	Premium to be charged on Pro-Rata for addition/deletion endorsement., No Refund for deletion-if lives less than minimum required & if insured has claimed during policy

DISEASE-WISE SUBLIMITS	METRO	NON-METRO
Appendix	No Sublimit	No Sublimit
Eye related	No Sublimit	No Sublimit
Gall Bladder	No Sublimit	No Sublimit
Hernia	No Sublimit	No Sublimit
Hydrocele	No Sublimit	No Sublimit
Hysterectomy	No Sublimit	No Sublimit
Piles	No Sublimit	No Sublimit
Urinary Stone (incl DJ stent removal for same stone)	No Sublimit	No Sublimit
Joint Replacement including Vertebral joints (Per knee)	No Sublimit	No Sublimit

For addition in health Insurance, please share following details on hrmops@hoonartek.com

- Employee ID
- Full Name
- Date of birth
- Gender
- Marriage date (in case of spouse)

Contact Us

Call us toll free at 1800 2666 (accessible even through your mobile)

By Email - Would you like to mail us? Mail us directly at ihealthcare@icicilombard.com

You can send us a postal mail or visit us at the following address.

ICICI Lombard Healthcare, Varun Tower II, 1st, 4th, 5th & 6th Floor, Begumpet, Hyderabad, Telangana, Pin code – 500016.

****All Claims will be settled as per the policy document and insurance guidelines.***