HDFC ERGO (Energy Policy specially for Diabetes)

Benefits:

The health coverage (comprehensive cover)

- 1.Day one coverage for all hospitalisation arising out of diabetes and hypertension (No waiting period).
- 2. In-patient hospitalisation
- 3. and post hospitalisation cover of 30 and 60 days respectively.
- 4. Medical expenses for day care procedures.
- 5. Emergency ambulance coverage.
- 6. donor expenses.
- 7. Shared accommodation benefit.
- 8. HbA1C check-up benefit Other Benefits:
- 9. Restore Benefit
- 10. Cumulative Bonus

The wellness program (designed to manage your health).

Wellness Tests: Two complete medical checks administered during the policy year.

Wellness Test 1: HbA1c, Blood Pressure Monitoring, BMI.

Wellness Test 2: HbA1c, FBS, Total Cholesterol, Creatinine, HighDensity Lipoprotein (HDL), Low-Density Lipoprotein (LDL), Triglycerides (TG), Total Protein, Serum Albumin, Gamma-Glutamyltransferase (GGT), Serum Glutamic Oxaloacetic Transaminase (SGOT), Serum Glutamic Pyruvic Transaminase (SGPT), Billirubin, Total Cholesterol: HDL Cholesterol, ECG, Blood Pressure Monitoring, BMI, Doctor Consultation.

Please note: For Gold Plan we offer wellness test on cashless basis if undergone at our network centers. However, in case you choose to undergo tests at a non-network (but approved) center we will reimburse a sum of up to Rs. 2000/- only at the end of policy year. If your go for non-approved center, we will not be able to reimburse the amount or provide you reward points.