

HDFC Ergo - Optima Secure Global

Coverages

60 and 180 days pre and post hospitalisation covered:

Instead of 30 and 90 days availed normally, Optima Secure covers medical expenses for 60 days pre and 180 days post hospitalisation. These cover tests, medicine purchases and other medical expenses that member has incurred during these aforementioned days.

Home healthcare:

This policy covers treatment availed from comfort of homes, and as per everyone's convenience on cashless basis. So, during Member home treatment, which in normal course would have required hospitalisation, all his medical expenses including doctor visits, nursing charges, etc. get covered by it.

Daily cash for shared room:

With this, daily cash of INR 800 per day up to a maximum of INR 4800 on hospitalisation is provided as out of pocket expenses when you choose a shared accommodation in a network hospital, and the hospitalisation period exceeds 48 hours. These include all the peripheral costs incurred by Mr. Sharma or his caregiver on travelling, food, lodging and so on, which is incurred at the time of claim.

Preventive health check-up:

You will be provided preventive health check-up benefits post completion of every policy year, irrespective of claim status. Member can choose tests of his choice up to a sub-limit as mentioned below for any insured person (including children)

Individual Policy (per insured) – 8,000

Floater policy (per policy) – 15,000

E-opinion:

Get e-opinion on 51 critical illnesses through network provider in India.

Hospitalisation expenses:

Covers medical expenses incurred at the time of hospitalisation that include room rent at actuals, ICU expenses, nursing expenses, surgeon's fee, road ambulance charges and so on. It also covers all day care treatments that require hospitalisation for less than 24 hours.

AYUSH treatment:

Optima Secure covers In-patient care treatment expenses even for alternate treatment methods viz. Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy.

Domiciliary hospitalisation:

Secures all medical expenses during Domiciliary hospitalisation

Organ donor expenses:

Get reimbursements for medical expenses incurred for organ donor's in-patient treatment for harvesting of the organ donated

Emergency air ambulance:

The policy pays for air ambulance transportation services during your emergency needs

Global Health Cover (Emergency Treatments Only) :

Coverage for below listed benefits for emergency medical expenses diagnosed and incurred outside India.

- Hospitalisation Expense
- Ayush Treatment
- Organ Donor Expenses
- Emergency Air Ambulance
- Protect Benefit
- Plus Benefit
- E-opinion for Critical Illness

