

HDFC ERGO (Health Suraksha)

Policy Description and Features :

Medical Expenses Coverage: All three plans (Silver Smart, Gold Smart, and Platinum Smart) cover medical expenses at actual costs. This includes room rent and ICU charges. Mental healthcare, home healthcare, and domiciliary hospitalization are also covered under all plans.

Pre and Post Hospitalization: For all three plans, pre-hospitalization expenses are covered for 60 days, while post-hospitalization expenses are covered for 180 days. Day care procedures are also covered under all plans.

Organ Donor Expenses and Alternative Treatment: These are covered under all three plans.

Air Ambulance Cover: This is not covered under the Silver Smart plan. The Gold Smart plan covers air ambulance expenses up to Rs. 2 lakhs, while the Platinum Smart plan covers up to Rs. 5 lakhs.

Recovery Benefit: The Silver Smart plan offers Rs. 5,000, Gold Smart offers Rs. 15,000, and Platinum Smart offers Rs. 25,000 as recovery benefit.

Sum Insured Rebound: This is covered under all three plans.

Basic Sum Insured: Silver Smart offers coverage of 3 lakhs, 4 lakhs, or 5 lakhs. Gold Smart offers 7.5 lakhs, 10 lakhs, or 15 lakhs. Platinum Smart offers 20 lakhs, 25 lakhs, 50 lakhs, or 75 lakhs.

Road Ambulance: The coverage varies based on the sum insured. For Silver Smart (3 to 5 lakhs), it's Rs. 2,000. For Gold Smart (7.5 to 15 lakhs) and Platinum Smart (20 to 50 lakhs), it's Rs. 3,500. For Platinum Smart above 50 lakhs, it's Rs. 15,000.

Cumulative Bonus: Silver Smart and Gold Smart offer a 10% bonus for each claim-free year, up to a maximum of 100%. Platinum Smart offers a 25% bonus, up to a maximum of 200%.

Additional Benefits: All plans include my:health Active, Preventive Health Check-up, and Booster coverage.

Waiting Periods and Exclusions **Waiting periods:** 30 days initial waiting period | 24 months waiting period on specific illnesses & surgical procedures | 36 months waiting period on pre-existing diseases **Standard exclusions:** Investigation and evaluation purposes | obesity control | cosmetic surgery | hazardous sports | breach of law | alcoholism, drug or substance abuse | unproven treatments | sterility and infertility | maternity