

HDFC ERGO (Energy Policy specially for Diabetes)

Eligibility:(who can be covered)

The plan covers individuals in the age group of 18 to 65 years at entry, who are currently diagnosed with Type I Diabetes or Type II Diabetes or Pre-Diabetes (Impaired Fasting Glucose/ Impaired Glucose Tolerance) or Hypertension.

Sum Insured (how much is covered):

The plan can be issued to an individual only and can be taken for the sum insureds of Rs. 2,00,000; 3,00,000; 5,00,000; 10,00,000; 15,00,000; 20,00,000; 25,00,000 and 50,00,000

Variants (my options) :

- Silver plan: cost for wellness tests is excluded
 - a. Without Co-pay
 - b. With 20% Co-pay*
- Gold plan: cost for wellness tests is included
 - a. Without Co-pay
 - b. With 20% Co-pay*