

iHEALTH PLAN

Key Features:

- No sub-limits*, No co-payment, No Room Rent capping
- Sum Insured: 3, 5, 7, 10 lacs
- In patient hospitalization (up to Sum Insured)
- Day Care Treatment (up to Sum Insured , for 150 procedures)
- Pre and Post hospitalisation coverage for 30 days & 60 days (up to Sum Insured)
- In Patient AYUSH (up to Sum Insured)
- Domestic Road Emergency Ambulance cover (up to Rs.1,500 per hospitalisation)
- Reset Benefit (up to Sum Insured, applicable once a policy year, not applicable on same illness)
- 2 years of waiting period for Pre-Existing Disease
- Claim Service Guarantee: ICICI Lombard guarantees on time claim service
- Policy Tenure Options: 1 year or 2 years available in the plans
- Buy 2 year plan and get 10% Additional Discount on premium
- Lifetime Renewability: Covers maximum of 2 Adults and 3 Children providing life long renewal
- Wellness Program: Wellness program intends to promote, incentivize and reward healthy behavior through various wellness services
- Complimentary health check up coupons irrespective of claims (max 2 coupons per floater policy)

*For cataract treatment, a sublimit of Rs. 20,000 is applicable per eye per policy year for plans with sum insured up to 5 lacs and Rs. 1,00,000 per eye per policy period for plans with sum insured above 5 lacs.

Optional Cover 1

- Hospital Daily Cash (Rs 1,000 per day for 3/5 lacs and Rs 2,000 per day for 7/10 lacs for minimum of 3 days and maximum of 10 days hospitalisation)
- Convalescence Benefit (Rs. 10,000 per member for a minimum of 10 days hospitalisation)

Optional Cover 6

- Critical Illness cover (as per Policy SI, applicable on maximum 2 adults up to the age of 60 years)
- Donor Expenses (up to Rs 50,000 per member)

Individual	3 lacs	5 lacs	7 lacs	10 lacs
06-20	3,479	4,242	4,820	5,071
21-25	3,479	4,242	4,820	5,071
26-35	5,015	6,506	6,955	7,432
36-45	6,549	8,298	8,904	9,547
46-50	10,978	12,428	13,383	14,395
51-55	15,209	17,357	18,773	20,273
56-60	21,036	24,045	26,028	28,129
61-65	27,945	31,743	34,245	36,897

2A	3 lacs	5 lacs	7 lacs	10 lacs
21-25	5,248	6,392	7,259	7,636
26-35	7,552	9,788	10,462	11,177
36-45	9,853	12,477	13,386	14,349
46-50	17,589	19,908	21,436	23,056
51-55	24,358	27,795	30,059	32,460
56-60	33,681	38,496	41,668	45,030
61-65	44,736	50,812	54,815	59,058

2A + 1C	3 lacs	5 lacs	7 lacs	10 lacs
21-25	7,359	8,961	10,174	10,703
26-35	9,509	12,130	13,164	14,007
36-45	11,657	14,640	15,892	16,968
46-50	19,121	21,868	23,733	25,440
51-55	25,467	29,262	31,817	34,256
56-60	34,207	39,294	42,700	46,041
61-65	44,571	50,840	55,026	59,192



2A + 2C	3 lacs	5 lacs	7 lacs	10 lacs
21-25	9,811	11,948	13,565	14,270
26-35	11,962	15,117	16,555	17,575
36-45	14,110	17,627	19,284	20,536
46-50	21,745	25,064	27,362	29,259
51-55	28,090	32,458	35,447	38,075
56-60	36,831	42,490	46,330	49,859
61-65	47,195	54,036	58,655	63,011

1A + 1C	3 lacs	5 lacs	7 lacs	10 lacs
21-25	5,248	6,392	7,259	7,636
26-35	6,400	8,090	8,860	9,407
36-45	7,550	9,435	10,322	10,993
46-50	11,589	13,359	14,585	15,597
51-55	14,974	17,303	18,897	20,299
56-60	19,635	22,653	24,701	26,584
61-65	25,163	28,811	31,275	33,598

1A + 2C	3 lacs	5 lacs	7 lacs	10 lacs
21-25	7,359	8,961	10,174	10,703
26-35	8,434	10,546	11,669	12,355
36-45	9,508	11,800	13,033	13,835
46-50	13,496	15,728	17,311	18,447
51-55	16,669	19,425	21,353	22,856
56-60	21,039	24,441	26,794	28,748
61-65	26,221	30,214	32,957	35,324

2A + 3C	3 lacs	5 lacs	7 lacs	10 lacs
21-25	12,264	14,935	16,957	17,838
26-35	14,415	18,104	19,946	21,142
36-45	16,563	20,614	22,675	24,103
46-50	24,368	28,260	30,992	33,077
51-55	30,714	35,654	39,076	41,893
56-60	39,455	45,686	49,959	53,678
61-65	49,818	57,232	62,284	66,829

Premium for optional cover 6 (Per Adult)						
Age Band\Sum Insured	21-25	26-35	36-45	46-50	51-55	56-60
3 Lacs	767	1,121	2,679	5,334	10,290	12,202
5 Lacs	1,121	1,711	4,307	8,732	16,992	20,178
7 Lacs	1,475	2,301	5,936	12,131	23,695	28,155
10 Lacs	2,006	3,186	8,378	17,228	33,748	40,120

Premium for optional cover 1							
Sum Insured	Individual	2A	2A + 1C	2A + 2C	1A + 1C	1A + 2C	2A + 3C
3 Lacs	797	1,594	2,391	3,188	1,594	2,391	3,985
5 Lacs	797	1,594	2,391	3,188	1,594	2,391	3,985
7 Lacs	1,436	2,872	4,308	5,744	2,872	4,308	7,180
10 Lacs	1,436	2,872	4,308	5,744	2,872	4,308	7,180

A = Adult, C = Child

Individuals up to 20yrs are considered as children in floater plan

Premiums are inclusive of GST @ 18%

