



Let's Uncomplicate **Diabetes**

Energy



Active Wellness Program

Wellness program and personalized health coach to help you monitor and manage your health.



No waiting Period

Get coverage from Day One for all hospitalisation arising out of Diabetes and Hypertension.



Rewards

Stay healthy and earn reward points to avail reduced premiums.



Comprehensive Cover - No Waiting Period

- Day one coverage for all hospitalisation arising out of Diabetes and Hypertension.
- In-patient hospitalisation
- Pre and post hospitalisation cover of 30 and 60 days respectively.
- Restore benefit
- Cumulative bonus of 10% up to a maximum of 100%
- HbA1c Checkup benefit
- Shared Accommodation benefit
- Day care coverage for Medical expenses for day care procedures.
- Emergency ambulance coverage.
- Organ donor expenses



Designed to Manage Your Health - Active Wellness Program

- A medical check-up program that includes a bi-annual diagnostic health check.
- A personalized health coach who will help create a diet and fitness plan, advice you based on diagnostic records and also answer any health related queries.
- Access to a personalized health and wellness portal that allows you to track your health, store medical records online, set appointments and provide you access to important health articles.



Rewards for Staying Healthy

- Based on the results of your medical tests and key health parameters such as BMI, BP, HbA1c and Cholesterol we offer you incentives for staying healthy.
- Renewal premium discounts of up to 25% for management of health conditions.
- Reimbursement up to 25% of renewal premium towards your medical expenses (like consultation charges, medicines and drugs, diagnostic expenses, fitness packages & fitness, devices dental expenses & other miscellaneous charges not covered under any medical insurance)

Eligibility

- 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. Diabetic dependent on Insulin can also avail this plan.

Sum Insured

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

- Silver plan: cost for wellness tests is excluded
- Gold plan: cost for wellness tests is included.
(Both the variants are available with a co-payment options. You will have to bear 20% of the claim amount payable)

Terms of Renewal

- Life-long coverage: We offer life-long renewal unless the insured person or one acting on behalf of an insured person has acted in an improper, dishonest or fraudulent manner.
- Grace Period: A grace period of 30 days for renewing the policy is provided under this policy.
- Tax benefit - 80 D: The premium amount paid under this policy qualifies for deduction U/S 80D of the Income Tax Act (Tax benefits are subject to changes in Tax Laws).

Exclusions

- Any pre-existing condition (other than diabetes or hypertension) will be covered after a waiting period of 2 years.
- Congenital external diseases, cosmetic surgery.
- Abuse of intoxicant or hallucinogenic substances like intoxicating drugs and alcohol.
- Hospitalization due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind.
- Pregnancy, dental treatment, external aids and appliances.
- 2 years waiting period for specific diseases like cataract, hernia, joint replacement surgeries, surgery of hydrocele etc.
- Non-medical expenses.
- Experimental, investigative and unproven treatment devices and pharmacological regimens.
- Please refer to the Policy Wording for the complete list of exclusions.