






OPTIMA RESTORE POLICY BECOME BIGGER BETTER BRIGHTER


Now get more coverage and less exclusions

What's new*?

 **Coverage for modern treatments**
Our customer deserves the best and the latest medical treatment. Now we cover modern treatment methods like robotic surgeries, stem cell therapy, oral chemotherapy etc.
Refer Annexure I for modern treatment methods being covered (if taken as in-patient or domiciliary hospitalization or day care treatment basis)

 **Covering illnesses which were not covered earlier**
We would now be covering treatment of genetic disorders, injury or illness associated with hazardous activities, neurodegenerative disorders like parkinson, alzheimer, peritoneal dialysis.
Refer Annexure II for conditions or treatments which will be covered now.

 **Reduced list of non-payable items (Lesser Out of Pocket Expenses)**
We have reduced the list of expenses from a list of 189 to 68 items for which customer had to pay from his/her own pocket at the time of claim settlement.

 **We value your relationship with us**
We promise that your claim will be paid even if it is due to a non-disclosed condition provided you continue your policy for 8 years with us .

ANNEXURE I: Modern Treatment Methods covered now

S.No	Additional Procedures covered
1	Oral chemotherapy
2	Stem cell therapy
3	Deep Brain stimulation
4	Uterine Artery Embolization & HIFU
5	Immunotherapy- Monoclonal Antibody to be given as injection
6	Stereotactic radio surgeries
7	Robotic surgeries
8	Intra vitreal injections
9	Bronchical Thermoplasty
10	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
11	IONM - (Intra Operative Monitoring) Neuro
12	Balloon Sinuplasty

ANNEXURE II: Conditions and Treatments covered now

S.No.	Additional treatments/conditions covered
1	Injury or illness due to participation in hazardous activities pursued for adventure purposes
2	Treatment for correction of eye sight due to refractive error beyond +/- 7.5 dioptries
3	Genetic diseases or disorders
4	Neurodegenerative disorders like Parkinson's, Alzheimer's
5	Any mental illness, stress or psychological disorders
6	Peritoneal dialysis
7	Expenses related to any admission primarily for enteral feedings
8	Obesity/Weight control treatment (if specified conditions are met)
9	Post Hospitalization expenses for Domiciliary treatment
10	Age Related Macular Degeneration (ARMD)
11	Expenses on Artificial life maintenance (including life support machine use) up to the vegetative state, irrespective of whether such treatment results in recovery of restoration of previous state of health or not

*Refer to Policy documents for detailed coverage and terms & conditions.