

Important Update Regarding Your HDFC Group Health Insurance - Platinum Plan

Dear Customer,

Thanks for being our valuable customer. This is an important information regarding your HDFC Group Health Insurance - Platinum Plan - HDFC ERGO GIC LTD

While the core responsibility of the Insurance Company is to service customer and pay claim, they also need to ensure about their financial stability to pay present and future claims. Hence, the sustainability of products are constantly reviewed. We would like to inform you that in consent that HDFC ERGO have decided to withdraw HDFC Group Health Insurance -Platinum Plan product at renewal from our Platform.

We understand that the continuity of health insurance coverage is of highest importance; considering your existing coverage and ever increasing medical treatment costs, we would suggest the HDFC ERGO Group Health Insurance, which is feature loaded and future ready health insurance plan designed to cover your health insurance needs optimally. Rest assured all accrued benefits including the continuity and waiting period benefits of your previous policy years would be extended in the new policy. The migration to the new plan may impact your renewal premium and the details will be communicated closer to your renewal date by HDFCERGO.

The proposed HDFC ERGO Group Health Insurance Plan provides the following coverage:

Product Features/ Partner	Features of proposed Plan	Features of existing plan
Product Offered	HDFC ERGO Group Health Insurance	HDFC Group Health Insurance-Platinum (2811)
Sum Insured	3, 4, 5, 7.5, 10 and 15 L	3, 4, 5, 7.5, 10 and 15 L
Age group	18 to 70 years with no maximum cover ceasing age on continuous renewals.	18 to 70 years with no maximum cover ceasing age on continuous renewals.
Age at entry for Dependent children	3 months to 25 years	3 months to 25 years
In Patient Hospitalization	Covered upto Sum Insured	Covered upto Sum Insured
Pre Hospitalisation	60 days	60 days
Post Hospitalization	180 days	180 days
Room Rent	No Sub- limits	No Limit
Daycare Treatment	All day care covered	Covered
Domiciliary Hospitalisation	Covered upto Sum Insured	Covered
Road Ambulance	Upto Rs. 2000 per hospitalisation	Rs. 2,000/- per hospitalization
Hospital Daily Cash	Rs 500 per day; maximum 30 days with Time Deductible of 48 hours	Rs. 1,000 per day, max 30 days
Day Care Procedures	All Day Care Treatments covered	All Day Care Treatments covered
Organ Donor Expenses	Covered upto Sum Insured	Covered
AYUSH / Alternative Treatments	AYUSH covered Upto 50% of SI	Upto 50% of Sum Insured
Preventive Health Check Up Booster /Health Check up	1% of Sum Insured at each renewal irrespective of claims; subject to maximum of Rs. 5,000 per policy	1% of Sum Insured, max Rs. 7.500/- for every claim free year
Co-pay	25% Co-Pay on all claims	Not Applicable
Initial waiting Period	30 days	Applicable
For Listed illness/ Procedures	24 months	24 months
Pre Existing Diseases	36 months	36 months
Restore Benefit	Not Covered	100% of Sum Insured
Cumulative Bonus	10% increase in basic Sum Insured for every claim free year; maximum upto 50%	10% for each claim free year, max 50%

Also, all details pertaining to the same will be communicated to you by HDFC ERGO, 90 Days in advance followed by the Renewal Notice 45 days in advance to your registered Email ID.

We wish you to be your partner with good health and well-being. For any assistance or clarifications, please visit our Nearest Branch.

Regards,
Team Equitas.

