



Health Total Insurance (FGIICL)

Health Total is a Comprehensive Retail Health Product with wider and long term coverage.

There are 3 different plans:

- Vital
- Superior
- Premiere

All plans are available with individual and floater option and with Lifelong renewal facility.

Key Features

- **Family discount** – 10% discount is available in case more than one person is covered in the same policy in case of Individual Sum Insured option.
- **Floater Discount** – Premium applicable for the primary insured will be the standard individual premiums. For remaining dependant members, floater discounts will be applicable on their respective premium as per their age.
- **Voluntary deductible discount** – Discount of 10% to 25% on premium as per the voluntary deductible and plan opted.
- **Long-term discount** – Discount of up to 10% applicable in case of upfront premium payment for long term policy.
- **Instalment Facility** – In case of policies which are on long term basis, there is a facility of instalment payment is available monthly, quarterly and half yearly.
- **Loading on Claim experience** – There will be no loading on premium for adverse claims experience.
- **Tax benefit** – Premium paid by any mode other than cash is eligible for tax relief as provided under Section 80-D of the Income Tax Act.

Benefits of Health Total Insurance:

- ✓ Hospitalisation Medical Expenses
- ✓ Day Care Treatment Expenses
- ✓ Pre-Hospitalisation Medical Expenses
- ✓ Post-Hospitalisation Medical Expenses
- ✓ Restoration of Sum Insured
- ✓ Maternity Expenses
- ✓ Organ Donor Expenses
- ✓ Patient Care
- ✓ Accidental Hospitalisation
- ✓ Accompanying Person Expenses
- ✓ Road Ambulance charges
- ✓ Domiciliary Hospitalisation
- ✓ Alternative Treatment Cover
- ✓ Wellness Care
- ✓ Cumulative Bonus

- ✓ Emergency Medical Evacuation (Applicable for Superior and Premier Plans)
- ✓ Outpatient Medical Expenses (Applicable for Superior and Premier Plans)
- ✓ Newborn Baby (Applicable for Superior and Premier Plans)
- ✓ Child Vaccination Benefit (Applicable for Premier Plan)
- ✓ Medical Treatment Abroad (Applicable for Premier Plan)
- ✓ Covers up to 15 family members under Superior and Premiere plan

What's Covered

- ✓ **Medical Expenses** – Covers Hospitalization Medical Expenses, Day Care Treatment expenses, Pre-hospitalization Medical Expenses, Post-hospitalization Medical Expenses, Organ Donor Expenses, Domiciliary Hospitalisation Expenses.
- ✓ **Restoration of the Sum Insured** - If the Sum Insured and Cumulative Bonus (if any) is exhausted due to claims payable, Restore Sum Insured (equal to 100% of the Sum Insured) will be automatically available for the particular Policy Year subject to Terms and Conditions of the policy.
- ✓ **Maternity Expenses** – Maternity benefit with only two years of waiting period when both husband and wife are covered together
- ✓ **Accidental Hospitalization** – Increase in the Sum Insured by 25% of the available balance Sum Insured subject to maximum 10 lakhs in case of Accidental Hospitalisation.
- ✓ **Emergency Medical Evacuation** (applicable for Superior Plan and Premiere Plan) – We will reimburse expenses under this Benefit incurred for medical evacuation from the place of local Hospitalisation/ Accident to any other Hospital within India.
- ✓ **Out Patient Medical Expenses** (applicable for Superior Plan and Premiere Plan) – We will reimburse the expenses incurred on OPD Treatment for consultation, diagnostic tests and medications for prescribed drugs for the Insured Person due to an Illness, Injury or a pregnancy provided that diagnostic tests and medications must be prescribed by a Medical Practitioner.
- ✓ **Reimburse Expenses** – We shall reimburse expenses towards consultation, diagnostic tests and medications prescribed as per plan opted.
- ✓ **Child Vaccination Benefits** (applicable for Premiere Plan) – We will cover charges for vaccinations for child less than 12 years of age.
- ✓ **New Born Baby** (applicable for Superior Plan and Premiere Plan) – If We have accepted a maternity benefits claim, then We will also cover
 - ✓ the expenses for treatment of the Insured Person's Newborn Baby while Insured Person is Hospitalised as an in-patient for delivery and cover the Newborn Baby as an Insured Person until the expiry date of the Policy Year in which the Newborn Baby is born, within the Sum Insured as applicable for the Insured Person (mother) without payment of any additional premium.
 - ✓ the vaccination expenses of the Newborn Baby up to the specified sublimit under the Schedule of Benefits for vaccinations, until the Newborn Baby completes one year of age.
- ✓ **Medical Treatment Abroad for listed conditions** (applicable for Premiere Plan) – We shall reimburse the Medical Expenses for treatment of the Insured Person incurred outside India for the listed diseases subject to the terms and conditions of the policy provided the Insured Person will be covered for a continuous period of 48 months.
- ✓ **Additional covers** – Patient care, Accompanying Person, Road Ambulance Charges, E-Opinion in respect of an Illness or Injury, Alternative Treatment, Wellness Care
- ✓ **Cumulative Bonus** – 50% for every claim's free year to a maximum of 100% * Product coverage's applicable would be as per plan opted

What's Not Covered:

- Any hospital admission primarily for investigation diagnostic purpose
- Infertility, External Congenital Anomaly and related Illness/ defect.
- Circumcision, sex change treatment, Cosmetic treatment and plastic surgery
- Refractive error correction, dental treatment Surgery of any kind unless requiring Hospitalisation as a result of Injury

- Substance abuse, self-inflicted injuries, STDs other than HIV/AIDS
- External Congenital Anomaly and related illness/ defect.
- Injury or illness directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operations (whether war be declared or not)

Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing

Plan Comparison:

FEATURES	VITAL	SUPERIOR	PREMIER
Pre-hospitalisation	60 days	60 days	60 days
Post-hospitalisation	90 days	120 days	180 days
Maternity benefit – normal delivery (in ₹)	3 L – Rs. 15000 5 L – Rs. 20000 10 L – Rs. 25000	15 L – Rs. 30000 20 L – Rs. 40000 25 L – Rs. 40000	50 L – Rs. 50000 1 Cr – Rs. 50000
Maternity benefit – LSCS (caesarian) (in ₹)	3 L – Rs. 25000 5 L – Rs. 35000 10 L – Rs. 40000	15 L – Rs. 50000 20 L – Rs. 60000 25 L – Rs. 60000	50 L – Rs. 100000 1 Cr – Rs. 100000
Pre-natal hospitalisation (within maternity limits)	X	90 days	90 days
Post-natal hospitalisation (within maternity limits)	X	45 days	45 days
New born baby benefits: Automatic cover within mother's/ floater Sum Insured up to expiry date of policy	X	√	√
New born baby benefits: Reasonable vaccination benefits up to 1 year of age (in ₹)	X	Max 3500	Max 5000
Patient care (above 60 years) - per day benefit up to max (in ₹)	350/ day	500/ day	1000/ day
Medical treatment abroad (after waiting period of 4 years)	X	X	√
Road ambulance charges – network hospitals (in ₹)	1500	Actuals	Actuals
Road ambulance charges – non network hospitals (reimbursement up to a maximum) (in ₹)	1500	2000	5000
Emergency medical evacuation - 5% of SI (reimbursement up to a maximum)	X	√	√
Out-patient medical expenses (in ₹)	X	3,000 for Individual option/ 10,000 for floater option	10,000 for Individual option/ 20,000 for floater option

Child vaccination benefits (reimbursement up to a maximum)	X	X	Up to 12 years of age (₹ 5,000 per annum)
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For more clarity Please visit FUTURE GENERALI INDIA INSIRANCE COMPANY LTD WEB address
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