



**AB AAPKA  
OPTIMA SECURE  
HEALTH INSURANCE  
BANA AUR  
BHI BEHETAR.**



**Our flagship product  
has got a new upgrade  
and it's better and  
bigger than before!**

After insuring 12 lakh<sup>8</sup> lives in the past 2 years, Optima Secure is now back with more comprehensive offerings along with global plans and other exciting benefits.

## Coverages\* Guaranteed^^ (at no additional charge!!)

### Secure Benefit



**2X coverage from day 1**  
The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it

### Plus Benefit



**100% increase in coverage after 2 years**  
The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made

### Restore Benefit



**100% restore coverage**  
If a claim is made, 100% of the base sum insured gets restored in the policy automatically

### Protect Benefit



**Zero deduction on non-medical expenses**  
Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

## Coverages Offered



**60 and 180 days pre and post hospitalisation covered**  
Instead of 30 and 90 days availed normally, get 60 and 180 days pre and post hospitalisation medical expenses covered



**Preventive health check-ups**  
Get health check-ups after completion of each year and irrespective of claims



**Get up to 65% discount on premium**  
Choose to pay a small amount on claim and get up to 65% discount on premium year-on-year



**Daily cash for shared room**  
Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation, as out-of-pocket expenses



**Room rent at actuals**  
Expenses on room rent covered without any capping



**E-opinion on 51 illnesses**  
Avail e-opinion on 51 critical illnesses through network providers in India

## New Upgrades



**New Global plans under my: Optima Secure**  
Plans that cover medical expenses within as well as outside India

- Optima Secure Global Plan
- Optima Secure Global Plus Plan



**Overseas Travel Secure (Optional Cover with Global Plans)**  
Pays for travel expenses of the insured and an accompanying person along with accommodation expenses for that accompanying person



**Higher Deductible Options**  
Choose from deductible options up to INR 5 lakhs



**Optima Wellbeing (Add-on)**  
Avail unlimited cashless access to host of outpatient benefits



**NRI Discount**  
40% discount on premium for NRIs

## Option to Choose



**Coverage**  
From INR 5 lakhs to INR 2 crores



**Policy options**  
Individual and Family Floater options



**Tenure**  
Policy tenure from 1 to 3 years



**Premium instalment options**  
Monthly/Quarterly/  
Half Yearly

## Premium Saving Choice



### Value buy

- ✦ A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in
- ✦ You can reduce your premium by 25% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year
- ✦ You can enjoy up to 65% discount every year by choosing to pay a little bit more
- ✦ Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy<sup>~</sup>

## Know Your Premium

Tier I	Sum Insured : 5L			Sum Insured : 10L		
	Family / Age	1A	2A	2A1C	1A	2A
25 years	14,573	20,733	24,396	16,520	23,423	27,591
35 years	16,343	23,299	27,759	18,762	26,700	31,931
45 years	18,113	25,866	32,025	21,948	30,922	37,825

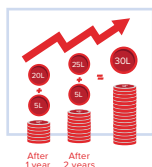
Premium shown above is for Optima Secure plan Tier 1 (Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara) which includes tax. This is not an exhaustive premium chart as each age point has a separate premium. For calculating exact premium, please visit [www.hdfcergo.com](http://www.hdfcergo.com). For calculating premium of a family floater policy, age of each member is required. The premium shown above considers age of eldest member. Age of 2<sup>nd</sup> adult is taken as eldest member minus 5 years. Age of child is taken as eldest member minus 25 years.

**Mr. Sharma, a 35-year-old married businessman from Delhi buys an Optima Secure policy of INR 10 lakhs base cover for his family. He pays a premium of INR 26,700/-<sup>~</sup> for it.**

### Secure Benefit

1

Secure Benefit instantly makes his 10 lakhs base cover to 20 lakhs, at no extra cost.



2

### Plus Benefit

When he renews the plan for 1 year, Plus Benefit increases his base cover of 10 lakhs by 50% and in 2<sup>nd</sup> year by 100%, making it 15 lakhs and 20 lakhs respectively. Plus Benefit and Secure Benefit together take the total coverage to 30 lakhs.

### Restore Benefit

3

Any time Mr. Sharma claims partial or total 10 lakhs base cover, it gets 100% restored, making it 30+10 = 40 lakhs.



4

### Protect Benefit

During hospitalisation, his non-medical expenses that add up to 10-20% of the total bill amount also get covered by Protect Benefit.





By opting to pay the first INR 25,000/- of claim in a policy year, Mr. Sharma gets a **discount of 25%** on his premium, bringing it down to INR 20,025/-



With all of these, Mr. Sharma gets access to a **network of 16,000+ hospitals and healthcare providers\*\***

### 4X coverage

With 10 lakhs base cover eventually becoming **40 lakhs**, Mr. Sharma gets **4X coverage after 2 years!**

## Add-on covers (can be opted on payment of extra premium)

#### (i) my:health Critical Illness

Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000

#### (iii) Unlimited Restore (Add-on)

Provides Unlimited Restorations in a policy year

#### (v) Optima Wellbeing (Add-on)

Avail unlimited cashless access to host of outpatient benefits

#### (ii) my:health Hospital Cash Benefit Add-on

Get sum insured options of INR 500/INR 1,000/INR 1,500/INR 2,000/INR 2,500/INR 3,000/INR 5,000/INR 7,500/INR 10,000 to cover your out-of-pocket expenses

#### (iv) Individual Personal Accident Rider

Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement

## Trust



#### Network of hospitals and healthcare providers

16,000+ network hospitals and healthcare service providers\*\*



#### Customer service

24x7 call centre servicing in 10 languages



#### Family of millions

Family of 1.6+ Cr happy customers®

**For more details, log on to [www.hdfcergo.com](http://www.hdfcergo.com) or call us on 022 6242 6242**

Terms & Conditions Apply. \*\*This is a one-time option which can only be availed if the eldest member is less than 50 years at the time of purchasing this Policy (with aggregate deductible) and is less than 61 years at the time of availing this option, subject to underwriting. <sup>1</sup>Data Shared is from the period of July 2021 to June 2023. <sup>2</sup>4X means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. A single claim in a Policy Year cannot exceed the sum of Basic Sum Insured, Plus Benefit (if applicable) and Secure Benefit (if applicable). Home health care available only on cashless basis in select cities only. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation. Preventive health check-ups at each renewal of the Policy. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. Up to 50% discount available by choosing option of Aggregate deductible of Rs. 1 lac up to basic Sum Insured of equal to or less than 20 lacs. <sup>3</sup>Get Guaranteed Secure, Plus, Protect and Restore Benefits. <sup>4</sup>₹26,700/- premium is including tax and for a 2 member family floater policy with age 35 years & 30 years. <sup>5</sup>Data as on 30<sup>th</sup> June 2024. <sup>6</sup>Data as on 31<sup>st</sup> March, 2024 (includes members of the group). For add-on covers, additional premium will be charged. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. UIN: my: Optima Secure - HDFHLIP25011V052425 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On) HDFHLIA22188V012122 | IPA Rider - APOPAIP19004V011920 | Optima Wellbeing HDFHLIA24099V012324. UID: 16049.