

Lite on Pocket,
Large on
Coverage



Introducing
**Optima
Lite Health
Insurance**

Looking for an affordable yet holistic health insurance plan? Choose **Optima Lite** for maximum coverage with minimal hassle and enjoy peace of mind when it matters most. With benefits ranging from Modern Treatment Coverage to Automatic Restorations (unlimited times)* and more, Optima Lite ensures you and your loved ones get the support you need, all at a price that's easy to manage.

Key Coverages



Automatic Restore Benefit*

Enjoy peace of mind with our Automatic Restore benefit that offers unlimited restorations during the policy year for both, same as well as different illnesses



Cumulative Bonus

Enhance your protection by earning a bonus of 10% of the basic sum insured every policy year irrespective of any claims, maximum up to 100%



Preventive Health Check-up

Keep a track of your health status by availing a preventive health check-up annually post the 1st policy year



Hospitalisation Expenses°

Covers expenses incurred on in-patient hospitalisation of the insured person following an illness or injury. Room rent and ICU expenses shall be covered with defined limits



E-Opinion

Offers e-opinion for each insured person in a policy year for listed critical illnesses, enabling you to make informed decisions about your health



Daily Cash for Shared Room

Daily cash of ₹800 per day up to a maximum of ₹4,800 on hospitalisation is provided when you choose a shared room in a network hospital, and the hospitalisation period exceeds 48 hours



Ambulance Charges

Covers road ambulance services fully at actuals and air ambulance charges up to ₹5 lakhs

Coverage That Goes Beyond



Pre-Post Hospitalisation

Get 30 & 60 days pre & post hospitalisation respectively which covers tests, medicine purchases and other medical expenses



Home Healthcare

This policy covers treatment availed from the comfort of one's home, and as per everyone's convenience on cashless basis. This includes doctor visits, nursing charges, etc.



Organ Donor Expenses

Get reimbursements for medical expenses incurred for organ donor's in-patient treatment for harvesting of the organ donated



AYUSH Treatments

Covers in-patient care treatment expenses for alternate treatment methods like Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy

Optional Benefits



Plus Benefit**

Doubles your coverage post 2 policy years. Bonus of 50% of the basic sum insured in every policy year irrespective of any claims, maximum up to 100%



Aggregate Deductible

Optimize your premiums further with our flexible aggregate deductible options of 10K/25K/50K, offering premium discounts of up to 40%



Protect Benefit***

Embrace a worry-free recovery with our health insurance that includes coverage for listed non-medical expenses & consumables, supporting your journey to recovery

Why Choose Optima Lite



Affordable

Value base offering with premium optimizing options



Simple

Simple plan structure and straightforward coverage



Flexible

Plenty of optional covers to choose from that aptly suit your need

Why Choose HDFC ERGO



16,000+ cashless healthcare providers[#]



24x7 call center servicing in 10 languages



100% health claim settlement[~]



2 claims processed every minute^{^^}



1.6 cr+ happy customers[@]

Visit www.hdfcergo.com or call us on 022 6242 6242

Terms & Conditions Apply. Optima Lite is a plan available under my: Optima Secure Health Insurance. *Room rent is capped at 1% of Base Sum Insured per day and ICU is capped at 2% of Base Sum Insured per day. Proportionate deductions shall apply if the defined limits are exceeded. . *The Sum Insured will be restored unlimited times in a Policy Year. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. Automatic Restore benefit is applicable for all subsequent claims that arise during a policy year. A single claim in a policy year cannot exceed Basic Sum Insured. ***Please refer the list of Non-Medical Expenses specified in the policy wording. **Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. #Figure as on 30th June 2024. ^^Based on claims processed on working days in FY24. ~Based on NL reports for FY24 - Settlement ratio in FY24 for Health Claims - 100%. Formula used for settlement ratio = number of (Claims Paid + Claims Repudiated + Claims Closed) divided by number of claim reported. @Figure as on 31st March 2024 (includes members of the group). 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 – HDFHLP25041V062425. UID: 16811.