

**A WIN-WIN HEALTH  
INSURANCE PLAN  
JUST FOR YOU.**

**HEALTH WALLET** •





## Insure yourself with the revolutionary Health Wallet.

Health wallet is a win-win health insurance plan, through which you not only insure your health today but also secure your health for future. Health Wallet doesn't let you lose your sleep or money over healthcare related issues. With Health wallet you not only save but you also earn bonus. It provides you comprehensive protection

### Wonders of Health Wallet



Reserve Benefit



Deductible (Optional)



Restore Benefit



Ambulance Cover Benefit



Multiplier Benefit



Tax Benefit



Recovery Benefit



Preventive Health Check-Up Benefit



## Features



### Reserve benefit

A benefit that not only covers your present but also grows continuously to help cushion the impact of healthcare cost in old age. Reserve Benefit is designed in such a way that it carries forward the unused amount to next policy year.

The amount that is carried forward also earns a 6% bonus at the time of renewal.

And the good news is, that you can pay up to 50% of your renewal premium from the accrued Reserve benefit post 5 continuous renewals.

Reserve benefit also takes care of your out-of pocket expenses. With Reserve benefit you can now pay for consultations with a medical practitioner, physiotherapist, dietician, speech therapist, you can also make purchase of medicines, vaccinations, dental expenses, spectacles, contact lenses, medical device like blood pressure and sugar monitors, oxymeters, prosthetics etc.

It also covers for your outpatient diagnostic test and purchase of special health food supplements and many more.

Reserve benefit also gives you the flexibility of paying for non-payable items that are generally excluded from any health insurance claim such as Co-payment and/or deductible.

With reserve benefit you can also pay for other medical expenses that are not payable otherwise under any medical insurance plan (Please refer to the policy wordings for complete understanding of





## Restore benefit

Another striking feature of the Health Wallet is Restore Benefit that automatically restores the sum insured, if the base sum insured and Multiplier Benefit (if any) is exhausted during the policy period. Restore sum insured (equal to 100% of the base sum insured) will be automatically reinstated for that policy period, provided that:

- ▶ The restore sum insured will be triggered only after the base sum insured and Multiplier Benefit (if any) have been completely exhausted.
- ▶ The restore sum insured can be used for only future claims made by the insured person and not against any claim for an illness/disease (including its complications) for which a claim has been paid in the current policy year.
- ▶ If the restore sum insured is not utilized in a policy year, it shall not be carried forward to any subsequent policy year.
- ▶ The restore sum insured will only be applied once for the insured person



## Multiplier benefit

Health Wallet comes with an amazing feature called Multiplier Benefit. In case of a claim free year, your basic sum insured will increase by 50% at the time of renewal. And if you do not claim even in the 2nd policy year, your basic sum insured gets doubled.





### Recovery benefit\*

To cater to incidental expenses, Health Wallet offers you a lump sum amount of ₹10,000 in case your hospital stay exceeds 10 continuous



### World Wide Coverage

Covers in-patient treatment and daycare medical expenses incurred for emergency treatments for an illness or injury sustained or contracted outside of India which cannot be postponed until one returns to India, provided such treatment was medically necessary



### Deductible (optional)

No problem if you already have a health insurance cover, you will still win with health wallet by opting for the deductible option. Deductible is cost sharing feature. It means that the insured takes care of his healthcare costs upto the deductible amount in the policy year by himself or through another existing policy. Healthcare expenses beyond the deductible amount will be covered by the insurer.

- ▶ The deductible will apply on Individual basis in case of individual sum insured policy and on Family Floater basis in case of Family Floater policy.
- ▶ A deductible does not reduce the sum insured.





### Ambulance cover benefit

Health Wallet covers expenses incurred on transportation of the insured person to a hospital for treatment in case of an emergency subject to ₹2000 per hospitalization.



### Tax benefit

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act, subject to applicable tax



### Preventive health check-up benefit

Health Wallet helps to keep track of your health status by offering a preventive health check-up at renewal irrespective of claims made. However, eligibility of health check-up limit is based on Reserve Benefit



### Unlimited restore (add on)<sup>^^</sup>

This cover will provide instant addition of 100% Basic Sum Insured on complete or partial utilization of Your Sum Insured rebound or Unlimited Restore benefit (as applicable) during the policy year. This Add-on will trigger unlimited times and is available for all subsequent claims in a Policy Year.





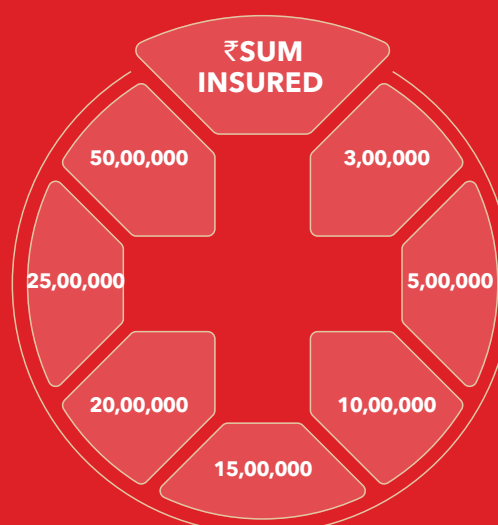
## Who can buy health wallet?

Health Wallet is the perfect solution for any individual aged 91 days to 65 years who cares for his health and wallet too. Children between 91 days to 5 years can be covered if either of their parents own Health Wallet.

Individuals can buy Health Wallet either for themselves or their family members which include spouse, dependent children,

## What are the options of coverage In health wallet?

Health Wallet has been designed to cater to varied needs of our customers and bearing in mind the diversity in cost of treatment in different Indian cities. Hence, it offers a wide



## Additional features

- ▶ **Waiting period:** Health Wallet comes with initial waiting period of 30 days and 2 year exclusion for specific diseases; such as Cataract, Hernia, Hysterectomy and Joint replacement. Any pre-existing diseases/conditions will be covered after a waiting period of 3 years.
- ▶ **Sum insured enhancement:** Sum insured can be enhanced at the time of renewal only. In case of enhancement with one grid up, there is no requirement of medicals. However, in case of more than one grid up, policy holder may have to undergo medicals as stipulated by the company and the decision of enhancement will be done at the discretion of company.
- ▶ **Portability:** Health Wallet offers you easy portability so if you are insured under another insurer's health insurance policy, you can transfer to Health Wallet with all your accrued benefits after due allowances for waiting periods and enjoy all benefits of Health Wallet.
- ▶ **Free-look cancellation:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
  - i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
  - ii. where the risk has already commenced and the option of return of the policy is





## Exclusions

Please be aware of the list of exclusions under Health Wallet which are as follows:

- ▶ External Congenital diseases
- ▶ Expense attributable directly or indirectly to pregnancy (including voluntary termination), miscarriage (except as a result of an accident or illness)
- ▶ Abuse of intoxicant or hallucinogenic substances like intoxicating drugs and alcohol
- ▶ Drugs or treatments which are not supported by a prescription
- ▶ Hospitalization due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind.
- ▶ External aids and appliances
- ▶ Experimental, investigative and unproven treatment devices and pharmacological regimens
- ▶ Plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment



## How to buy

- a. Fill the application form stating your personal information and health profile. Ensure that the information given in the form is complete and accurate.
- b. Handover the application form and the premium amount in your preferred mode of payment along with necessary documents to the company representative.
- c. Pre policy check will be organized at a network center near you on cashless basis. In case your proposal is declined, the cost of pre policy check will be deducted from the refundable premium.
- d. Based on the details, we may accept or revise our offer to give you an optimal plan as per your profile. This will be done with your consent. In case we do not accept your policy we

## Disclaimer

For in depth detail on benefits, waiting periods and exclusions kindly refer to prospectus and policywordings documents before concluding sale. Please seek the advice of your insurance advisor if you require any further information or clarification

## Statutory warning

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may





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

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\*This benefit is not applicable if optional Deductible is chosen. Subject to change In tax laws. ^^Additional premium will be charged for optional and add on covers.Terms & conditions apply. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. UIN: Health Wallet - HDHHLIP21337V022021 and Unlimited Restore (Add On) - HDFHLIA22188V012122. UID: 10987.