

**Product Highlights**

**Types of Plans:**

One stop-shop for your health insurance needs. We offer 5 different variants viz. Support, Secure, Support Plus, Shield and Premium.

**Features:**

- Recharge of Sum Insured: Unlimited recharge of your Sum Insured in case Sum Insured and Cumulative Bonus is insufficient due to previous claim in policy year.
  - Hospital Cash\*: Additional lump sum daily cash benefit for each day of hospitalization.
  - Cumulative Bonus: For each claim-free policy year, a percentage of Sum Insured will be awarded as Cumulative Bonus. This bonus is not reduced in case of claim, except if utilized in the form of payout.
  - Annual Health check-up\*\*: Annual health check-up irrespective of claims in a policy year.
  - Need-based covers# like: i) Loss of Income Benefit\* ii) Psychiatric Treatment iii) Bariatric Surgery iv) Lasik Surgery v) In-vitro Fertilization (IVF)
- \*Available on select plans. #For details on covers, please refer to the Benefit Table.  
 \*\*Available for members aged 26 years & above, and offered on cashless basis through our empaneled network providers only.

**Eligibility**

**Age:**

- Proposer/policyholder has to be minimum 18 years of age.
- Minimum entry age: For Individual Plan - 5 years; for Floater Plan - 91 days
- Maximum entry age: No upper cap
- Renewal - Lifelong

**Policy Type:**

Individual Plan: Covers single person  
 Floater Plan: Covers maximum of 7 (up to 4 adults and 3 children)

**Optional Covers**

**1. Critical Illness\*:** Lump sum payment if the insured suffers from a defined Critical Illness.

Support Plan	Secure Plan	Support Plus Plan	Shield Plan	Premium Plan
Equal to Sum Insured			Equal to Sum Insured or ₹ 10,00,000 whichever is lower	₹ 10,00,000

**2. Personal Accident\*:** Lump sum payment in case of:

- Accidental death
- Permanent Total Disability

Support Plan	Secure Plan	Support Plus Plan	Shield Plan	Premium Plan
Equal to Sum Insured			Equal to Sum Insured or ₹ 10,00,000 whichever is lower	₹ 10,00,000

\*Available on payment of additional premium.

**3. Voluntary Co-payment\*:**

You can choose 10% or 20% co-payment optional cover and avail reduction in premium on the premium. By opting for this, a defined percentage of each claim has to be borne by you, and the rest will be paid by us.

**Key Additional Features**

**Early Joining benefits:**

If you buy this policy with us before the age of 40, renew it continuously, and there is no claim, we give additional benefit amount:

- ₹ 2,500 in the 6th Policy year, (i.e. 5 claim-free policy years)
- Additional ₹ 5,000 in the 11th Policy year (i.e. 10 claim - free policy years)

You can claim this amount as OPD expenses (including pharmacy). Unutilized amount will be carried forward to subsequent years.

**E Opinion for Critical Illness:**

You can choose to avail a second opinion (via electronic modes) in case of any specified Critical Illness.

**Fitness rewards and Wellness services:**

Undertake fitness activities and earn fitness reward points. Redeem these as discount on your renewal premium.

Wellness Services: Avail Wellness Services like Doctor-on-call, Nutritionist e-counselling etc.

**Aggregate Deductible\*:**

You can convert this into a top-up policy by opting aggregate deductible optional cover and by paying applicable discounted premium. Claim in a Policy Year becomes payable by us only after deductible limit is crossed.

Sum Insured (₹)	Deductible Options (₹)
2L, 3L	1L/2L/3L
4L	1L/2L/3L/4L
5L	1L/2L/3L/4L/5L
7.5L	2L/3L/4L/5L
10L, 15L, 20L	2L/3L/4L/5L/10L
25L, 30L, 50L	3L/4L/5L/10L
1Cr	5L/10L

**Your Premium Zone:**

Pay premium as per zone opted:

- Zone 1: Delhi including National Capital Region, Mumbai including Thane, Navi Mumbai, Vasai-Virar, Bangalore and Gujarat
- Zone 2: Coimbatore, Pune, Hyderabad, Chandigarh, Chennai, Kolkata and Kerala
- Zone 3: Rest of India

In case of treatment in higher zone, co-pay is applicable. Please read the policy wordings for details.

**Opt for multi-year policy and avail tenure discount:**

- 2-year tenure policy: 10% discount
- 3-year tenure policy: 12.5% discount

**Tax Benefits:**

Payment of Premium by any mode other than cash for this insurance is eligible for deduction as per the provisions of Section 80D of the Income Tax Act 1961 (Subject to change in the applicable tax laws.)

**Exclusions:**

Conditions arising out of or related to:

- Substance abuse
- External congenital anomaly
- Treatment not supported by prescription
- Hazardous or adventure sports
- Cosmetic treatment

are exclusions in the policy where no claim is payable. This is an indicative list; please refer to the policy wordings for complete details.

**Claim Procedure:**

Experience hassle-free cashless service at our network of 8700+ hospitals. You can also opt for the 'On-Request Cashless\*' feature at any hospital of your preference.

Claims made easy - Download our "Magma HDI" mobile app or visit our website "[www.magmahdi.com](http://www.magmahdi.com)"

1. Intimate and track claims
2. Avail wellness services
3. Download forms
4. Search hospital for cashless facility
5. Access your policy features and health card, and more.

**Freelook:**

We provide you with a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If you are not satisfied, you can request for cancellation within this period and we will refund your premium for the unexpired policy period, after adjusting for pre-policy medical test cost, if conducted.

**Disclaimer:**

Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.

**Toll Free No. 1800 266 3202**

\*On-Request Cashless facility is subject to acceptance from the non-network hospital and Magma HDI Insurance Co Ltd. \*For Planned admission, customer to intimate 48 hrs before admission. For emergency admission, customer to intimate within 48 hrs of admission.

As of 24th Feb,2024 During the proposal stage, proposer may need to undergo pre-policy medical check-up (PPMC) at network diagnostic centres at cashless basis, if applicable under Magma HDI health underwriting guidelines. In case of non-acceptance of proposals, premium will be refunded after adjusting the cost of PPMC.

For complete list and details of exclusions, please refer to the policy wordings on [www.magmahdi.com](http://www.magmahdi.com)

The advertisement contains only an indication of covers offered. Benefits may vary according to the plan opted for. For more details on risk factors, terms and conditions please read the policy document carefully before concluding a sale. | Toll Free No.: 1800 266 3202 | [www.magmahdi.com](http://www.magmahdi.com) | E-mail: [customercare@magma-hdi.co.in](mailto:customercare@magma-hdi.co.in) | Registered Office: Development House, 24 Park Street, Kolkata – 700016, West Bengal. | CIN: U66000WB2009PLC136327 | **IRDAI Reg. No. 149** | OneHealth UIN: MAGHLIP24088V052324 | Trade Logo displayed above belongs to Magma Ventures Private Limited and HDI Global SE, and is used by Magma HDI General Insurance Company Limited, under license.

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**Statutory Warning:** Prohibition of Rebates Under Section 41 of Insurance Law (Amendment) Act, 2015: (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 insurer; (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

# IN SICKNESS AND IN HEALTH

Our new and improved OneHealth insurance protects you, come what may.



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**OneHealth**  
Health Insurance

**MAGMA HDI**  
General Insurance Company Ltd.

		Plan	Support	Secure	Support Plus	Shield	Premium	
		Sum Insured (SI) Rs.	2L   3L   4L   5L	2L   3L   4L   5L   7.5L   10L   15L   20L   25L	2L   3L   4L   5L   7.5L   10L   15L   20L   25L   30L   50L	5L   7.5L   10L   15L   20L   25L   30L   50L   1 Cr	10L   15L   20L   25L   30L   50L   1Cr   2 Cr   3 Cr	
Base Covers	1	In-patient care Room Rent Capping	Covered up to SI; Room rent capped at 1% for normal room and 2% for ICU	Covered up to SI; Single private room	Covered up to SI; No room rent capping	Covered up to SI; No room rent capping	Covered up to SI; No room rent capping	
	2	Pre Hospitalization Expenses	30 days	30 days	30 days	60 days	60 days	
	3	Post Hospitalization Expenses	60 days	60 days	60 days	90 days	90 days	
	4	Day Care Treatment	Covered up to SI					
	5	Ambulance Cover	Up to Rs. 2,000 per hospitalisation	Up to Rs. 2,500 per hospitalisation	Up to Rs. 5,000 per hospitalisation	Up to Rs. 7,500 per hospitalisation	Up to Rs. 10,000 per hospitalisation	
	6	Organ Donor Expenses	Covered up to SI					
	7	Domiciliary Hospitalization	Covered up to SI					
	8	AYUSH Treatment	Covered up to SI	Covered up to SI	Covered up to SI	Covered up to SI	Covered up to SI	
	9	IVF Treatment Cover	Up to Rs. 50,000					
	10	Bariatric Surgery Cover	Covered up to Rs. 1,00,000					
	11	Psychiatric Treatment Cover	Covered up to SI (sub-limit of Rs. 50,000 applicable for few conditions)					
	12	Lasik Surgery Cover	Covered Up to Rs. 25,000					
	13	HIV/AIDS Cover	Covered up to SI					
	14	Modern Treatment Procedures	Covered up to SI					
Additional Covers	15	Cumulative Bonus	10% of SI, subject to a maximum of 50%	10% of SI, subject to a maximum of 50%	10% of SI, subject to a maximum of 100%	20% of SI, subject to a maximum of 100%	33.33% of SI, subject to a maximum of 100%	
	16	E-Opinion for Critical Illness	Covered					
	17	Annual Health Check-up**	Annual					
	18	Fitness Rewards and Wellness Services	Applicable (Fitness Rewards points maximum up to 10% of premium can be earned)					
	19	Early Joining Benefit	One time benefit amount of Rs. 2,500 for 5 claim-free years and Rs. 5,000 for 10 claim-free years					
	20	Green Channel Benefit	Rs.1,000 for claims up to Rs. 50,000 and Rs. 2,000 for claims above Rs. 50,000 if treatment taken at PPN					
	21	Recharge of Sum Insured	Not Applicable	Unlimited recharge up to 100% of SI in a policy year				
	22	Hospital Cash	Not Applicable	Not Applicable	Rs. 500 per day	Rs. 1,000 per day	Rs. 1,500 per day	
	23	Compassionate visit in case of CI	Not Applicable	Not Applicable	Rs. 5,000	Rs. 15,000	Rs. 30,000	
	24	Loss of Income benefit	Not Applicable	Not Applicable	1/12th of SI or 1/12th of annual salary, whichever is lower; payable in lump sum each month for 6 months			
	25	Enhanced Daily cash Benefit	Not Applicable	Rs. 1,000 per day	Rs. 1,000 per day	Rs. 1,000 per day	Rs. 1,500 per day	
	26	Home Treatment Additional Daily Cash Benefit	Home treatment covered up to SI; Daily cash - Not Applicable	Home treatment covered up to SI; Daily cash - Not Applicable	Home treatment covered up to SI; Daily cash - Not Applicable	Home treatment covered up to SI; Daily cash - For Zone 1& 2: Rs. 2,000 per day; For Zone 3: Rs. 1,500 per day	Home treatment covered up to SI; Daily cash - For Zone 1 & 2: Rs. 3,000 per day; For Zone 3: Rs. 2,000 per day	
	27	Companion Benefit	Not Applicable	Not Applicable	Not Applicable	Rs. 1,000 per day	Rs. 1,500 per day	
	28	Maternity Benefits						
		1) Maternity Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 1,00,000	
		2) New Born Baby Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 50,000	
		3) Vaccination for New Born	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 10,000 (included within the limit defined for New Born Baby Cover)	
	29	Outpatient Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 20,000 (Sub-limit of 30% of this limit is available towards Dental treatment, spectacles, contact lenses and hearing aids)	
30	Convalescence Benefit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Rs. 20,000		
31	Worldwide Emergency Hospitalization Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to 50% of SI or Rs.20,00,000, whichever is lower Deductible of Rs. 2L		
32	Air Ambulance Cover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Up to Rs. 1,00,000		
Optional Covers*	1	Critical Illness Cover	Equal to SI	Equal to SI	Equal to SI	Equal to SI or 10,00,000 whichever is lower	Rs. 10,00,000	
	2	Personal Accident Cover	Equal to SI	Equal to SI	Equal to SI	Equal to SI or 10,00,000 whichever is lower	Rs. 10,00,000	
	3	Aggregate Deductible	For SI 2, 3L: 1L/ 2L/ 3L For SI 4L: 1L/ 2L/ 3L/ 4L For SI 5L: 1L/ 2L/ 3L/ 4L/ 5L	For SI 2, 3L: 1L/ 2L/ 3L For SI 4L: 1L/ 2L/ 3L/ 4L For SI 5L: 1L/ 2L/ 3L/ 4L/ 5L For SI 7.5L: 2L/ 3L/ 4L/ 5L For SI 10L: 2L/ 3L/ 4L/ 5L/10L	For SI 2,3L: 1L/ 2L/ 3L For SI 4L: 1L/ 2L/ 3L/ 4L For SI 5L: 1L/ 2L/ 3L/ 4L/ 5L For SI 7.5L: 2L/ 3L/ 4L/ 5L For SI 10L: 2L/ 3L/ 4L/ 5L/10L	For SI 5L: 1L/ 2L/ 3L/ 4L/ 5L For SI 7.5L: 2L/ 3L/ 4L/ 5L For SI 10L,15L, 20L: 2L/ 3L/ 4L/ 5L/10L For SI 25L, 30L, 50L: 3L/ 4L/ 5L/10L For SI 1Cr: 5L/10L	For SI 10L,15L, 20L: 2L/ 3L/ 4L/ 5L/10L For SI 25L, 30L, 50L: 3L/ 4L/ 5L/10L For SI 1Cr: 5L/10L	
	4	Voluntary Co-Payment	10% or 20%	10% or 20%	10% or 20%	10% or 20%	10% or 20%	
	5	Hospital Cash Optional cover	Rs. 1,000 per day			Not Available		Not Available
	6	Bonus Booster	20% of SI, subject to a maximum of 100%			Not Available		Not Available
	7	Maternity Benefit optional Cover (Available for SI 5L and above only)	Maternity cover up to Rs. 50,000 ; New born baby up to Rs. 25,000; New born baby vaccination cover up to Rs. 5,000 (included within New born baby cover limits)				Not Available	
	8	Home treatment additional daily cash optional cover	Rs. 1,000 per day			Not Available		Not Available
	9	Enhanced pre & post hospitalization cover	Pre-hospitalization 60 days, Post hospitalization 90 days			Not Available		Not Available
	10	Worldwide Emergency hospitalization cover (Available for SI 5 L and above only)	50% of SI, max Rs. 10 Lakh, Deductible of Rs. 2 Lakh				Not Available	
	11	OPD & Home Care for Covid-19 (per person limit)	Rs. 10,000/ Rs. 15,000 / Rs. 20,000				Rs. 10,000 / Rs. 15,000 / Rs. 20,000 / Rs. 25,000	
	12	Non-payable expense Cover	Covered	Covered	Covered	Covered	Covered	
	13	Recharge Benefit for same illnesses	Not Available	Covered	Covered	Covered	Covered	
	14	Zone wise Co-pay waiver	Covered	Covered	Covered	Covered	Covered	
	15	Waiver of Deductible	Available	Available	Available	Available	Not Available	
	16	Air Ambulance Cover	Up to Rs. 2,00,000	Up to Rs. 2,00,000	Up to Rs. 2,00,000	Up to Rs. 2,00,000	Up to Rs. 2,00,000	
	17	Removal of Mandatory Co Pay	Available	Available	Available	Available	Available	
	18	Reduction of Pre-existing disease waiting period	3 Years	2 Years	2 Years	2 Years	Not Available	
	19	Reduction of First Thirty Days Waiting Period	7 Days	7 Days	7 Days	7 Days	7 Days	
	20	Outpatient Cover	Up to Rs. 5,000/10,000 (sublimit of 30% of this limit is available towards Dental treatment, spectacles, contact lenses and hearing aids)	Up to Rs. 5,000 / 10,000 (sublimit of 30% of this limit is available towards Dental treatment spectacles, contact lenses and hearing aids)	Up to Rs. 5,000 / 10,000 (sublimit of 30% of this limit is available towards Dental treatment spectacles, contact lenses and hearing aids)	Up to Rs. 5,000 / 10,000 (sublimit of 30% of this limit is available towards Dental treatment spectacles, contact lenses and hearing aids)	Not Available	
	21	Global Cover	Not Available	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured or 50L whichever is lower	Up to Sum Insured or 50L whichever is lower	
	22	Enhanced Maternity Benefit	Waiting period reduction to 2 Years	Waiting period reduction to 2 Years	Waiting period reduction to 2 Years	Waiting period reduction to 2 Years	Waiting period reduction to 2 Years	
	23	Extensive Post hospitalisation Benefit	Post Hospitalisation days increased to 180 days	Post Hospitalisation days increased to 180 days	Post Hospitalisation days increased to 180 days	Post Hospitalisation days increased to 180 days	Post Hospitalisation days increased to 180 days	
Waiting Period	1	Initial waiting period	30 days	30 days	30 days	30 days	30 days	
	2	Specific Disease waiting Period	2 years	2 years	2 years	2 years	2 years	
	3	Pre-Existing Disease Waiting Period	4 years	3 years	3 years	3 years	2 years	

\*Available on payment of additional premium if applicable.