

WELLSURANCE EXECUTIVE

A comprehensive Health Insurance policy from Tata AIG General Insurance Company Ltd

- ⇒ This document has been prepared to assist you in understanding the above insurance product.
- ⇒ It should be read concurrently with the policy wordings.
- ⇒ We recommend that you keep this document for future reference.
- ⇒ This is only a summary of the key features of the product and should not be construed as an advertisement.

GENERAL INFORMATION

What is Wellsurance Executive policy?

Wellsurance Executive is a unique combination of Health insurance and a wellness program.

- Provides coverage for Critical Illnesses.
- Provides Hospitalisation & Surgical Expenses, Hospital Cash & Recuperation benefit all in one policy.
- Offers Cashless hospitalisation in a network of 3000+ hospitals.
- Provides access to a Health Line, Health portal, Health newsletters, response to your Health queries by experts.
- Offers Health discounts at select diagnostic centres, gymnasiums and spas.

It is an annually renewable plan.

Website:

<http://www.tataaigwellsurance.com>

Please refer to the policy schedule and wordings for the terms and conditions including exclusions.

KEY BENEFITS

A: Insurance Coverage:

1. **Critical Illness benefits:** Available on diagnosis of specified Critical Illnesses without hospitalisation of the insured. In case of hospitalisation you can convert this benefit into cashless claim facility.
2. **Hospitalisation benefits:** It includes major & minor surgeries will be payable on hospitalisation as per the limits specified in the policy schedule. Tata AIG offers a cashless claims settlement service for settlement of such expenses.
3. **Hospital Cash benefits:** This is payable basis the number of days the insured is hospitalized. These benefits take care of the incidental expenses including ICU charges incurred during hospitalisation. This benefit will be paid, regardless of the expenses incurred.
4. **Convalescence benefit:** It is paid in lumpsum after every continuous hospitalisation of 5 nights.

B: Value Added Benefits

1. **Free Health Helpline:** You can avail help on Health & wellness related information from expert medical practitioners.
2. **Comprehensive Health Portal (www.tata-aigwellsurance.com):** You can explore a host of benefits like a personalized Health tracker that helps you monitor your Health & fitness levels, get access to exclusive Health & wellness articles. View the list of network hospitals, check and compare cost of various medical services provided by different hospitals. Get your Health queries answered by specialized medical practitioners.
3. **Health Offers & Discounts:** Avail discounts on the network of selected Gyms, Spas, Skin care & Weight Management Centres. List of updated offers available on the portal.
4. **Health Perks:** Get discounts on selected Health check up packages at our wide range network hospitals

C: Tax Benefit

The premium paid under Wellsurance Executive (upto Rs 15,000) is exempted from income tax under Sec 80D of the Income Tax Act.

COVERAGE DETAILS

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		Sum Insured (In Rupees)		
	Benefits	Classic	Supreme	Elite
1	Diagnosed Critical Illness (waiting period 90 days, survival period 30 days)			
i>	Cancer	300000	500000	750000
ii>	First Heart Attack	300000	500000	750000
iii>	Stroke	300000	500000	750000
iv>	Kidney Failure	300000	500000	750000
v>	Coma	300000	500000	750000
vi>	Total Blindness	300000	500000	750000
vii>	Paralysis	300000	500000	750000
viii>	Multiple Sclerosis	300000	500000	750000
ix>	Major Burns	300000	500000	750000
2	Hospitalization:			
a	Hospitalization Miscellaneous			
	Nursing services - Max upto 90 days	750	1000	1250
	Physician's visit - Max upto 90 days	750	1000	1250
	Investigation- MRI	2500	3500	3500
	Investigation- CT scan or Doppler study	1250	1750	1750
	Physiotherapy(while hospital confined) max upto 30 days	750	1000	1250
	Investigation- lab test, and or x-ray and or ECG	350	500	750
b	Operation charges			
	Anesthetist's fees	2500	5000	7500
c	Major surgeries			
1	CABG- coronary artery bypass grafting	100000	150000	200000
	Angioplasty –PTCA			
2	(percutaneous transluminal coronary angioplasty)	100000	150000	200000
3	Brain surgery including Craniotomy, tumor removal and intercranial drainage	100000	150000	200000
4	Post traumatic surgery	50000	75000	100000
	Skull fracture			
	Traumatic amputation of upper and /or lower limb			
	Pelvis / Hip Fracture			
	Compound communicated fracture of any part where ORIF is required			
5	Bone marrow transplant	100000	150000	200000
6	Major organ transplant (Heart, Lung, Liver, Pancreas)	100000	150000	200000
7	Knee replacement	75000	125000	150000
	Traumatic / septic arthritis			
	Severe irreparable knee injury			
8	Hip replacement	75000	100000	150000
	Traumatic hip injury- both partial and total			
9	Spinal surgeries	40000	75000	100000
	Traumatic spinal injuries			
10	Enucleation	40000	60000	75000
	Malignant tumor of eye ball			
	Severe trauma to eye ball			
	Odontogenic cyst			
11	Heart valve replacement	100000	150000	200000
12	Pacemaker implant	75000	100000	125000
13	Knee ligament surgery - trauma related	75000	125000	150000
d	Minor Surgeries			
1	Appendectomy	10000	10000	15000
2	Cholecystectomy / Removal of Gall Stone	15000	20000	20000
3	Removal of kidney stones	10000	10000	15000

4	Hernia repair	15000	20000	20000
5	Hemorrhoids	10000	10000	15000
6	Biopsy of growth	15000	20000	20000
3	<u>Outpatient</u>			
	Post operative Physiotherapy eligibility Min 2 visits	3500	5000	7000
	Chemotherapy and/or radiation eligibility Min 3 visits	150000	250000	300000
	Kidney Dialysis	150000	200000	250000
4	<u>Ambulance Charges</u>			
	while admitting and while discharging from the Hospital	2000	2000	2000
5	Hospital Cash (Max 90 days) (Per Day)	2000	3000	4000
6	ICU Benefit - Max 15 days per policy year (Per Day)	3000	4500	6000
7	Convalescence Benefit	1500	2500	4000
	(payable after continuous Hospitalization for 5 nights)			

ELIGIBILITY

- ⇒ 18-65 years at entry
- ⇒ Life time Renewals

SURVIVAL & WAITING PERIOD

Waiting period:

- 90 days for all Sickness related hospitalisation benefits and minor surgeries
- 120 days for Major Surgeries
- Nil for Accident related hospitalisation benefits
- Hospital Cash - 1 day deductible for Hospital Cash benefit. Not applicable for hospitalization due to accident

Survival period:

- Survival period of 30 days for all Critical Illness benefits

CANCELLATION RATES

Cancellation date	Refund amount	Cancellation date	Refund amount
Up to 14 days	Full premium less Rs 99	Upto 4 months	50% of annual premium
Upto 1 month	75% of annual premium	Upto 6 months	37.5% of annual premium
Upto 3 months	62.5% of annual premium	Upto 8 months	12.5% of annual premium
		After 8 months	No refund

*Cancellation date is from the date of dispatch of the policy document

EXCLUSIONS

This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:

* Any Pre-existing Condition * Acquired Immune Deficiency Syndrome (AIDS) * Human Immune deficiency Virus (HIV) infection * Suicide * Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, * participation in an actual or attempted felony, riot, crime, misdemeanour, operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; War, civil war, invasion, insurrection, Act of Terrorism; * Under the influence of drugs or alcohol and more.

*If You are admitted to a Hospital within 90 days immediately following the Effective Date of Coverage stated in the Schedule, unless hospitalization is caused by Injury

*If You are admitted to a Hospital during the first 3 months immediately following the Policy Effective Date as a result of cataract(s), benign prostatic hypertrophy, hysterectomy for menorrhagia or fibromyoma, hernia, hydrocele, fistula in anus, piles, sinusitis and related disorders;

* Is caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date.

*Congenital anomalies and conditions arising out of or resulting there from; or Confinement in a Hospital which is not Medically Necessary.

For more details on Exclusions, please refer to the policy wordings