



ICICI Lombard Complete Health Insurance

New Plans Launch

Introduction

10 new add on covers

- Unlimited reset
- Donor expenses
- Domiciliary hospitalisation
- Air ambulance
- Emergency assistance
- Super no claim bonus
- Claim protector
- Additional SI protector
- SI protector
- International cover

Revised plans of Complete Health Insurance

- **Health Shield**– Non OPD plan
- **Health Shield Plus** – Non OPD + International cover
- **Health Elite**– OPD + Maternity plan
- **Health Elite Plus** – OPD + Maternity + International cover



Understanding New Covers / Features (1/2)

Cover Name	Coverage Details	Current CHI
ASI Protector	ASI accrued by the customer shall not be impacted if any one claim or multiple claims admissible in the previous year does not exceed the overall amount of Rs. 50,000	Not Offered
Claim Protector	In case the customer has opted for this cover, the IRDAI list of excluded items shall become payable in case of a claim	Not Offered
Sum Insured Protector	In case the customer has opted for this cover, the SI will be increased at renewal on the basis of inflation rate of previous year	Not Offered
World Wide Cover	In case the customer has opted for this cover, Hospitalization expenses incurred abroad shall be paid with a co-pay of 10%	Not Offered
Domiciliary hospitalisation	Coverage for medical expenses in a situation where the Insured Person is in such a state that he/she cannot be moved to a hospital or the treatment is taken at home if there's a non-availability of room in the hospital	Not Offered



Understanding New Covers / Features (2/2)

Cover Name	Coverage Details	Current CHI
Super No claim Bonus	In case the customer has opted for this cover, there will be a 50% bonus awarded for every claim free year subject to a maximum of 100% for SI options up to 10L and up to 200% for SI options 15L and above	Additional SI offered 10% per year max up to 50%
Unlimited Reset benefit	Unlimited Times Reset of 100% of Sum insured in case the Sum insured including accrued Additional Sum Insured (if any) is insufficient as a result of previous claims in the policy year	Reset available only once in a policy year
Air Ambulance Cover	Coverage for Air Ambulance expenses incurred to transfer the Insured Person following an emergency to the nearest Hospital it is covered up to Sum Insured.	Available only up to Rs. 50k/member in SI >15L
Donor Expenses	Medical Expenses incurred in respect of the donor for any of the organ transplant surgery, provided the organ donated is for the insured person's use. Its is covered up to SI up to a maximum of 10 lacs	Available only as optional cover up to Rs. 50k
Emergency Services	<ul style="list-style-type: none">i. Domestic Road Ambulance - Expenses incurred on road ambulance services will be covered (1% of Sum Insured covered up to a maximum of INR 10,000/incident)ii. Assistance for ambulanceiii. Virtual consultation via audio/video/online portal	Only domestic ambulance offered up to Rs.1,500/event



New Plans Under CHI – Basic Covers

Cover Name	Health Shield	Health Shield Plus	Health Elite	Health Elite Plus
Plan Type	Non OPD	Non OPD with Worldwide Cover	OPD / Maternity	OPD / Maternity with Worldwide Cover
Sum Insured (in lacs)	3,4,5,7,10,15,20,25,50	15,20,25,50	3,4,5,7,10,15,20,25,50	15,20,25,50
In Patient Treatment	✓	✓	✓	✓
Pre Hospitalisation	30 D	30 D	30 D	30 D
Post Hospitalisation	60 D	60 D	60 D	60 D
In Patient AYUSH hospitalisation	✓	✓	✓	✓
Daycare procedures/ treatment	✓	✓	✓	✓
PED waiting period	2 years	2 years	2 years	2 years
Additional Sum Insured (Cumulative bonus)*	✓	✓	✓	✓
Wellness Program	✓	✓	✓	✓
Value added service (VAS)	✓	✓	✓	✓
Free Health Check-up	✓	✓	✓	✓



* 10% of annual sum insured for each completed claim free year subject to a maximum of 50%

New Plans Under CHI – Mandatory Add-Ons (1/2)

Cover Name	Health Shield	Health Shield Plus	Health Elite	Health Elite Plus
Plan Type	Non OPD	Non OPD with Worldwide Cover	OPD / Maternity	OPD / Maternity with Worldwide Cover
Sum Insured (in lacs)	3,4,5,7,10,15,20,25,50	15,20,25,50	3,4,5,7,10,15,20,25,50	15,20,25,50
Donor Expenses	Upto 10 Lacs	Upto 10 Lacs	Upto 10 Lacs	Upto 10 Lacs
Unlimited Reset benefit	✓	✓	✓	✓
Domiciliary hospitalisation	✓	✓	✓	✓
Air Ambulance Cover	✓	✓	✓	✓
ASI Protector	✓	✓	✓	✓
Emergency Services	✓	✓	✓	✓
Claim Protector	✗	✓	✗	✓
Sum Insured Protector	✗	✓	✗	✓
World Wide Cover*	✗	✓	✗	✓
Super No claim Bonus#	✗	✗	✗	✓
Nursing at Home + Compassionate Visit	✗	✗	✗	Nursing at Home: Rs 3,000/day up to a maximum of 15 days Compassionate Visit: Rs. 20,000



* 10% Co-Pay Applicable

50% increase in Sum Insured upto 100% for SI options upto 10L and up to 200% for SI options 15L and above;
reduced by 50 % during claim

ASI Protector, Claim Protector, Sum Insured protector Super No Claim Bonus will not be available for on 3 lac & 4 lacs

New Plans Under CHI – Mandatory Add-Ons (2/2)

Cover Name	Health Shield	Health Shield Plus	Health Elite	Health Elite Plus
Maternity + OPD Benefits*	x	x	✓	✓
Hospital Daily Cash + Convalescence Benefit	x	x	Hospital Daily Cash: a) Sum Insured of Rs 3/4/5 L - Rs 1,000 per day (for max. 10 days with 3 day deductible) b) Sum Insured of Rs 7/10 L Rs 2,000 per day (for max. 10 days with 3 day deductible) c) Sum insured of greater than 10 L - Rs. 3,000 per day (for max. 10 days with 3 day deductible) Convalescence Benefit of Rs 10,000	Hospital Daily Cash of Rs 3,000 per day (for max. 10 days with 3 day deductible) Convalescence Benefit of Rs 10,000

Benefit	T&Cs	Health Elite			Health Elite Plus
		SI – 3, 4, 5 L	SI – 7,10 L	SI - 10 L +	
Maternity	Normal Delivery	INR 15,000	INR 25,000	INR 25,000	INR 25,000
	Caesarean Section	INR 25,000	INR 50,000	INR 50,000	INR 50,000
	Pre Post Natal Expenses	INR 2,000	INR 2,000	INR 2,000	INR 2,000
	Waiting Period	3 years	3 years	3 years	3 years
	OPD	INR 5,000	INR 10,000	INR 15,000	INR 20,000



**In OPD only Pharmacy, Diagnostics & Consultation bills will be covered and using ILTakecare can avail cashless & reimbursement also to be filed through the same. Gym, Spectacle, Spa, etc will not be covered*

New Plans Under CHI – Optional Add-Ons (1/2)

Cover Name	Health Shield	Health Shield Plus	Health Elite	Health Elite Plus
Critical Illness	<p>For SI up to 10L –Up to Sum Insured</p> <p>For SI 15L and above - Up to 50% of Sum Insured</p>	Up to 50% of Sum Insured	<p>For SI up to 10L –Up to Sum Insured</p> <p>For SI 15L and above - Up to 50% of Sum Insured</p>	Up to 50% of Sum Insured
Personal Accident	✓	✓	✓	✓
Claim Protector	✓	✗	✓	✗
Sum Insured Protector	✓	✗	✓	✗
Super No claim bonus[#]	✓	✓	✓	✗

[#] 50% increase in Sum Insured upto 100% for SI options upto 10L and up to 200% for SI options 15L and above; reduced by 50 % during claim



New Plans Under CHI – Optional Add-Ons (2/2)

Cover Name	Health Shield	Health Shield Plus	Health Elite	Health Elite Plus
Hospital Daily Cash* +	Hospital Daily Cash: a) SI of Rs 3/4/5 Lacs - Rs 1,000 per day b) SI of Rs 7/10 Lacs - Rs 2,000 per day c) SI greater than 10 Lacs - Rs. 3,000 per day	Hospital Daily Cash: Rs 3,000 per day	-	-
	Convalescence Benefit	Convalescence Benefit: Rs 10,000	Convalescence Benefit: Rs 10,000	-
Nursing at Home +	Nursing at Home: SI 3,4,5 L - Rs. 2,000 per day up to maximum of 15 days SI 7 L + :Rs 3,000/- per day upto maximum of 15 days	Nursing at Home: Rs 3,000/- per day upto maximum of 15 days	Nursing at Home: SI 3,4,5 L - Rs. 2,000 per day up to maximum of 15 days SI 7 L + :Rs 3,000/- per day upto maximum of 15 days	-
	Compassionate Visit	Compassionate Visit: SI 3,4,5 L: Rs 10,000 SI 7 L +: Rs. 20,000	Compassionate Visit: Rs. 20,000	Compassionate Visit: SI 3,4,5 L: Rs 10,000 SI 7 L +: Rs. 20,000



* for max. 10 days with 3 day deductible

Product Benchmarking (1/2)

Product Features	ICICI Lombard		Religare	HDFC Health	Star Health	Bajaj Allianz	TATA AIG	MAX BUPA
	Health Shield	Health Elite Plus	Care 3, 4 & 5	Optima Restore	Comprehensive	Health Guard	MEDICARE PREMIUM	HEALTH COMPANION
Room rent Capping	x	x	x	x	x	x	x	x
ICU room capping	x	x	x	x	x	x	x	x
Pre and Post Hospitalization (days)	30 / 60	30 / 60	30 / 60	60 / / 80	30 / 60	60 / 90	30 / 60	60 / 90
PED waiting period	2 years	2 years	4 years	3 years	4 years	3 years	2-4 YEARS	2-4 YEARS
SI Reset	Unlimited	Unlimited	Optional	Unlimited	Onetime	Onetime (SI Limit)	Onetime	Onetime
Donor Expenses	✓	✓	✓	✓	✓	✓	✓	✓
Domiciliary Expenses	✓	✓	✓	✓	✓	✓	✓	✓
Road Ambulance	Up to 10000	Up to 10000	Up to 3000	Up to 3000	Up to 5000	Up to 20000	Up to 5000	Up to 5000
Emergency Assistance	✓	✓	x	x	✓	x	x	x
Co Payment	No	No	20% for fresh policy if age is above 60	Not Applicable	10% on every claim for insured above 60 years	Yes*	No	No
Cumulative bonus	✓	✓	✓	✓	✓	✓	✓	✓
Additional SI Protector	✓	✓	x	x	x	x	x	x
Health Check-up	Annual	Annual	Annual	Yes, Annual; Rs 1,500 to Rs 5,000	Once every three years	1% of the SI upto a maximum of Rs. 5,000/- (block of 2 years)	1% of SI upto a maximum of 10,000. Once in 2 continuous claim free year	Annual; Individual Rs 5000 floater Rs 10,000

This benchmarking has been prepared using information from market and if there are any gaps please highlight

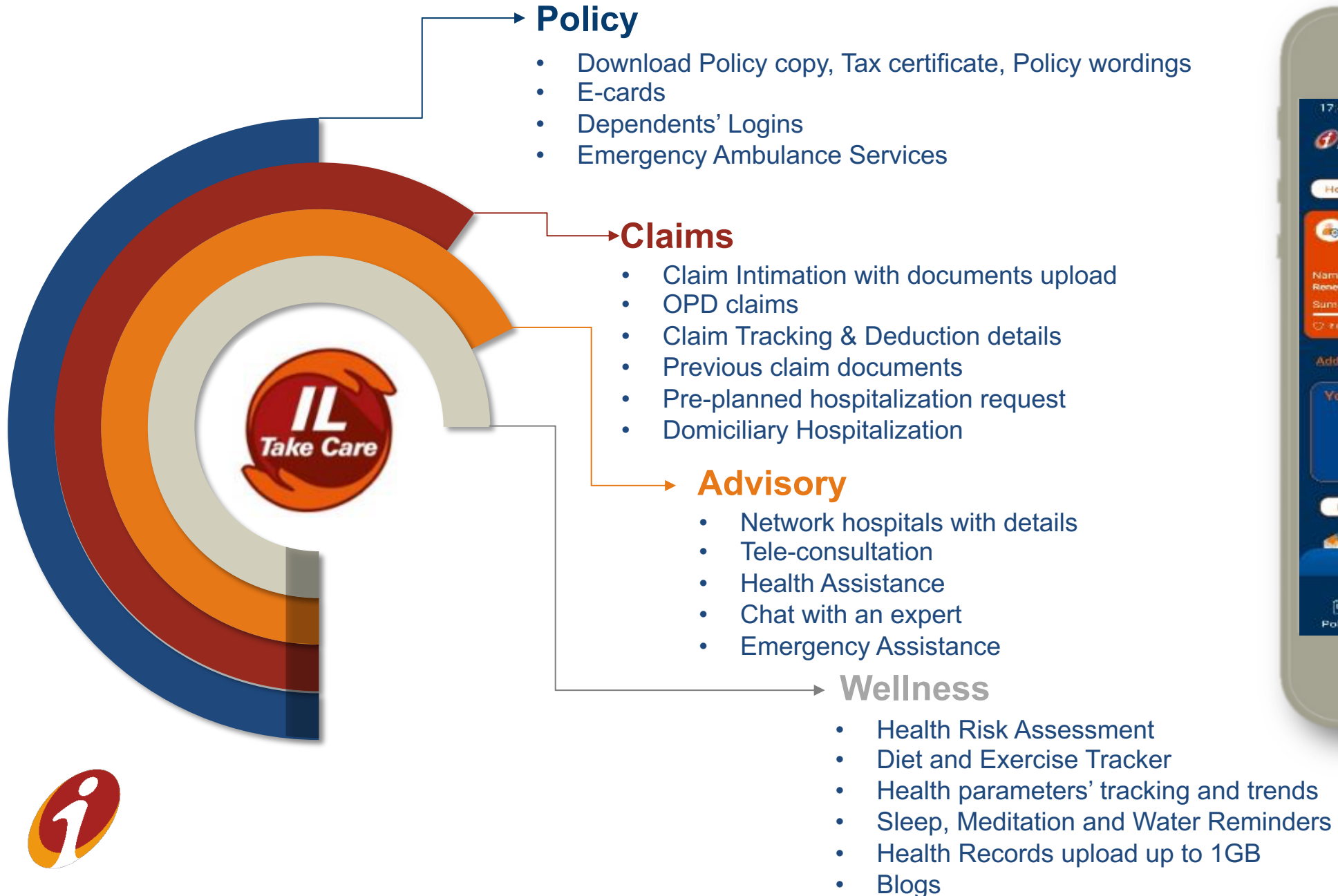
Product Benchmarking (2/2)

Product Features	ICICI Lombard		Religare	HDFC Health	Star Health	Bajaj Allianz	TATA AIG	MAX BUPA
	Health Shield	Health Elite Plus	Care 3, 4 & 5	Optima Restore	Comprehensive	Health Guard	MEDICARE PREMIUM	HEALTH COMPANION
Wellness/Health returns	✓	✓	✗	✗	✗	✗	✓	✓
Dietician & Nutrition e-consultation	✓	✓	✗	✗	✗	✗	✗	✗
Online Doctor Chat/ Teleconsultation	✓	✓	✗	✗	✗	✗	✗	✗
Air Ambulance	✓	✓	Optional	✗	✓	✗	✓	✗
Compassionate visit	Optional	✓	✗	Optional	✗	✗	✗	Optional
Maternity Cover	Optional	✓	✓ (SI > 40L)	✗	✓	✓	✓	✓
OPD Expenses	Optional	✓	✓	✗	Yes	✗	✓	✗
Worldwide Cover	Optional	✓	✓ (SI > 50L)	✗	✗	✗	✓	✗
Claim Protector	Optional	✓	✗	✗	✗	✗	✓	✗
SI Protector	Optional	✓	✗	✗	✗	✗	✓	✗
Super No claim Bonus	Optional	✓	Optional	✗	✗	✗	✓	✗
Daily Allowance (HDC)	Optional	✓	✓	✗	✓	Optional	Optional	Optional
Critical Illness	Optional	Optional	No	✗	✗	✗	Optional	Optional
Reduction in PED Waiting period	✗	✗	Optional	✗	✗	✗	✗	✗

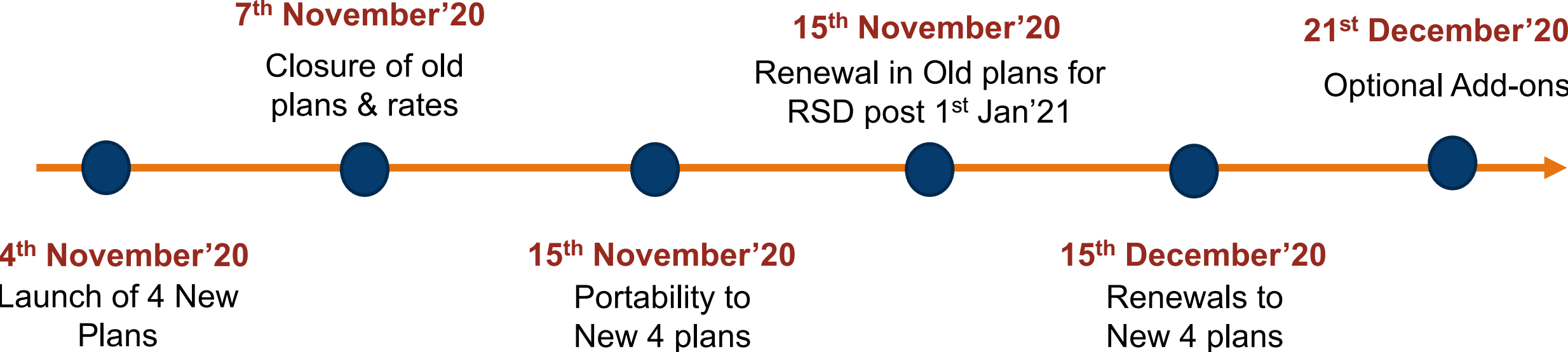
**Policyholders paying Zone A premium rates can avail treatment all over India without any co-payment. But, those, who pay zone B premium rates and avail treatment in Zone A city will have to pay 20% co-payment*

This benchmarking has been prepared using information from market and if there are any gaps please highlight

IL Take Care – One stop shop....



Launch Timelines





Thank you



Revision impact on iHealth

5,00,000	1A		2A		2A+2C		1A	2A	2A+2C
Age / SI	Health Shield	iHealth Old	Health Shield	iHealth Old	Health Shield	iHealth Old	ihealth-Old Vs Health Shield	ihealth-Old Vs Health Shield	ihealth-Old Vs Health Shield
6-25	7,393	4,451	10,927	6,706	18,354	12,533	66%	63%	46%
26-35	8,046	6,828	11,881	10,272	19,164	15,862	18%	16%	21%
36-45	9,207	8,711	13,575	13,095	20,602	18,497	6%	4%	11%
46-50	13,139	13,047	21,069	20,898	27,795	26,305	1%	1%	6%
51-55	19,422	18,223	31,124	29,180	36,342	34,069	7%	7%	7%
56-60	26,694	25,245	42,760	40,415	46,233	44,603	6%	6%	4%
61-65	37,133	33,327	59,461	53,347	60,428	56,727	11%	11%	7%
66-70	48,942	41,565	86,087	76,903	96,329	85,147	18%	12%	13%
71-75	54,460	46,326	95,799	85,712	1,05,819	93,956	18%	12%	13%
76-80	62,543	53,290	1,10,026	98,595	1,19,723	1,06,839	17%	12%	12%
>80	72,591	83,251	1,27,710	1,54,022	1,37,004	1,62,266	-13%	-17%	-16%

10,00,000	1A		2A		2A+2C		1A	2A	2A+2C
Age / SI	Health Shield	iHealth Old	Health Shield	iHealth Old	Health Shield	iHealth Old	ihealth-Old Vs Health Shield	ihealth-Old Vs Health Shield	ihealth-Old Vs Health Shield
6-25	8,740	5,322	12,913	8,013	21,750	14,974	64%	61%	45%
26-35	9,521	7,801	14,054	11,731	22,719	18,443	22%	20%	23%
36-45	11,048	10,021	16,283	15,062	24,613	21,552	10%	8%	14%
46-50	16,047	15,113	25,740	24,203	33,632	30,711	6%	6%	10%
51-55	23,755	21,284	38,072	34,078	44,115	39,968	12%	12%	10%
56-60	32,677	29,534	52,348	47,276	56,248	52,342	11%	11%	7%
61-65	45,462	38,739	72,803	62,006	73,636	66,150	17%	17%	11%
66-70	59,828	48,266	1,05,256	89,302	1,17,389	99,156	24%	18%	18%
71-75	66,637	53,845	1,17,241	99,621	1,29,102	1,09,476	24%	18%	18%
76-80	76,573	61,965	1,34,729	1,14,643	1,46,193	1,24,499	24%	18%	17%
>80	87,968	97,502	1,54,783	1,80,385	1,65,792	1,90,240	-10%	-14%	-13%

Premium includes 18% GST



Revision impact on iHealth

20,00,000	1A		2A		2A+2C		1A	2A	2A+2C
Age / SI	Health Shield	iHealth Old	Health Shield	iHealth Old	Health Shield	iHealth Old	ihealth-Old Vs Health Shield	ihealth-Old Vs Health Shield	ihealth-Old Vs Health Shield
6-25	10,453	6,844	15,423	10,296	26,022	19,234	53%	50%	35%
26-35	11,390	10,080	16,791	15,149	27,184	23,765	13%	11%	14%
36-45	13,246	13,023	19,501	19,564	29,485	27,885	2%	0%	6%
46-50	19,167	17,178	30,737	27,509	40,223	36,092	12%	12%	11%
51-55	28,433	24,345	45,561	38,976	52,824	46,843	17%	17%	13%
56-60	39,337	33,822	63,009	54,137	67,655	61,056	16%	16%	11%
61-65	54,888	55,174	87,889	88,300	88,803	93,085	-1%	0%	-5%
66-70	72,432	68,695	1,27,444	1,27,094	1,42,025	1,39,764	5%	0%	2%
71-75	80,510	82,819	1,41,659	1,53,223	1,55,917	1,65,894	-3%	-8%	-6%
76-80	92,435	95,342	1,62,647	1,76,393	1,76,428	1,89,062	-3%	-8%	-7%
>80	1,06,320	1,50,843	1,87,086	2,79,068	2,00,311	2,91,739	-30%	-33%	-31%

50,00,000	1A		2A		2A+2C		1A	2A	2A+2C
Age / SI	Health Shield	iHealth Old	Health Shield	iHealth Old	Health Shield	iHealth Old	ihealth-Old Vs Health Shield	ihealth-Old Vs Health Shield	ihealth-Old Vs Health Shield
6-25	14,126	7,813	20,803	11,750	35,179	21,947	81%	77%	60%
26-35	15,411	11,559	22,679	17,367	36,773	27,191	33%	31%	35%
36-45	17,957	15,016	26,396	22,554	39,929	32,032	20%	17%	25%
46-50	26,081	19,909	41,811	31,878	54,662	41,642	31%	31%	31%
51-55	38,792	28,391	62,149	45,451	71,949	54,365	37%	37%	32%
56-60	53,753	39,489	86,086	63,206	92,294	71,013	36%	36%	30%
61-65	75,086	64,115	1,20,219	1,02,607	1,21,308	1,07,950	17%	17%	12%
66-70	99,155	79,768	1,74,484	1,47,581	1,94,324	1,62,043	24%	18%	20%
71-75	1,10,236	96,237	1,93,987	1,78,046	2,13,382	1,92,509	15%	9%	11%
76-80	1,26,596	1,10,765	2,22,780	2,05,031	2,41,522	2,19,495	14%	9%	10%
>80	1,45,646	1,76,215	2,56,307	3,26,115	2,74,287	3,40,578	-17%	-21%	-19%

Premium includes 18% GST