

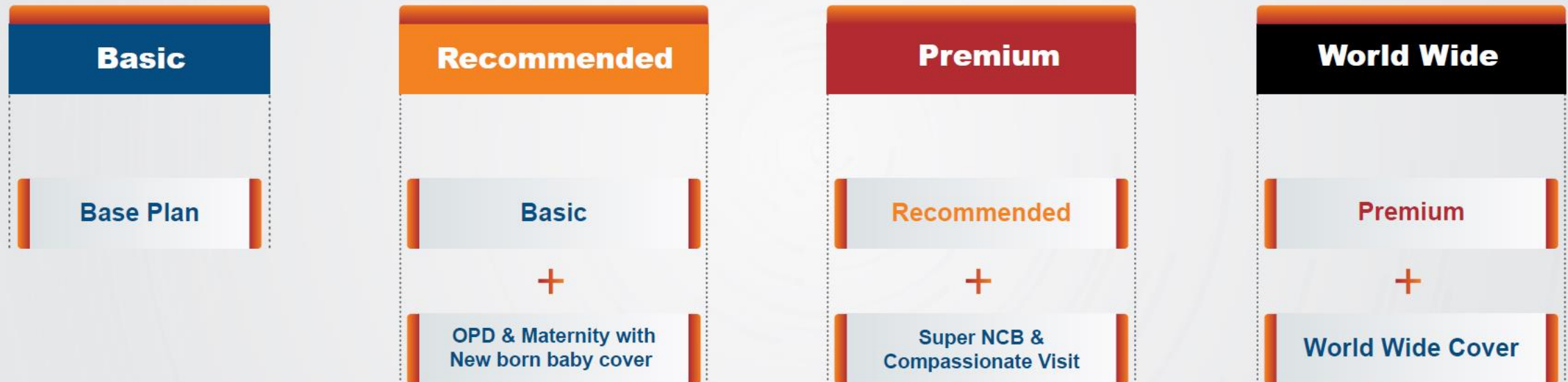


**SHIELDING YOUR
FAMILY'S
WELLBEING!**

BASIC FEATURES



HEALTH SHIELD 360- PLAN OPTIONS



BASIC COVERAGE




Sum Insured	₹5 Lakhs	₹10 Lakhs	₹15 Lakhs	₹20 Lakhs	₹25 Lakhs	₹50 Lakhs
In Patient Treatment				✓		
Pre Hospitalisation				60 days		
Post Hospitalisation				90 days		
Daycare Procedures and Treatment				✓		
PED waiting period				30 days of initial waiting period for declared and accepted PED's		
In Patient AYUSH hospitalisation				✓		
Donor Expenses				✓		
Unlimited Reset Benefit				✓		
Domicillary Hospitalisation				✓		
Air Ambulance Cover				✓		
Additional Sum Insured (ASI)				10% per year, Max upto 100%		
Domestic Road Ambulance				✓		
Home Health Care				✓		
Health Check-Up				✓		
Tele Consultation				✓		
Second opinion/ E-Opinion				✓		
Health Assistance				✓		
Wellness Program				✓		
Claim Protector				✓		
Sum Insured Protector				✓		
ASI Protector				✓		

ADD-ON COVERAGE OPTION 1



RECOMMENDED COVERS

BASIC COVERAGE +

-  | Out-patient Treatment cover*
-  | Maternity benefit*
-  | Newborn Baby cover*



OPD Cover

- OPD expenses covered for consultancy, diagnostic and pharmacy
- Sum Insured options up to ₹ 30,000



Maternity & Newborn Baby Cover

- Medical expenses for delivery
- Pre-natal and Post-natal expenses
- Sum Insured options up to ₹1 lakh
- Covers Newborn Baby for hospitalisation upto 91 days

Premium for ₹ 10 lakhs SI for 36 - 40 age bracket	2A	2A+2K
		₹21,609
	Excluding GST	Excluding GST
Health Shield 360 Premium with OPD	₹21,609	₹25,295
OPD SI	₹12,000	₹12,000
Tax (33%)	₹7,131	₹8,347
Effective cost to customer	₹2,478	₹4,948

*These are add-on covers and are available by paying extra premium.

RECOMMENDED COVERAGE

Sum Insured	₹5 Lakhs	₹10 Lakhs	₹15 Lakhs	₹20 Lakhs	₹25 Lakhs	₹50 Lakhs
In Patient Treatment				✓		
Pre Hospitalisation				60 days		
Post Hospitalisation				90 days		
Daycare Procedures and Treatment				✓		
PED waiting period	30 days of initial waiting period for declared and accepted PED's					
In Patient AYUSH hospitalisation				✓		
Donor Expenses				✓		
Unlimited Reset Benefit				✓		
Domicillary Hospitalisation				✓		
Air Ambulance Cover				✓		
Additional Sum Insured (ASI)	10% per year, Max upto 100%					
Domestic Road Ambulance				✓		
Home Health Care				✓		
Health Check-Up				✓		
Tele Consultation				✓		
Second opinion/ E-Opinion				✓		
Health Assistance				✓		
Wellness Program				✓		
Claim Protector				✓		
Sum Insured Protector				✓		
ASI Protector				✓		
Out-Patient Treatment cover (OPD)	₹6,000	₹12,000	₹15,000	₹20,000	₹25,000	₹30,000
Maternity Cover	₹25,000	₹50,000		₹75,000	₹1,00,000	
Newborn Baby Cover	₹10,000			₹1,00,000		

ADD-ON COVERAGE OPTION 2



PREMIUM COVERS

RECOMMENDED COVERS



| Super No Claim Bonus*



| Compassionate Visit*



Super No Claim Bonus

- 50% increase in sum insured for every claim free year – max increase in sum insured is 100%



Compassionate visit

- Cost of Air travel is covered for an immediate relative for hospitalisation more than 5 days

Premium for ₹ 10 lakhs SI
for 36 - 40 age bracket

2A

₹23,487

Excluding GST

2A+2K

₹28,310

Excluding GST

Health Shield 360 Premium with OPD	₹23,487	₹29,052
OPD	₹12,000	₹12,000
Tax (33%)	₹7,751	₹9,342
Effective cost to customer	₹3,736	₹6,968


*These are add-on covers and are available by paying extra premium.


PREMIUM COVERAGE


Sum Insured	₹5 Lakhs	₹10 Lakhs	₹15 Lakhs	₹20 Lakhs	₹25 Lakhs	₹50 Lakhs
In Patient Treatment				✓		
Pre Hospitalisation				60 days		
Post Hospitalisation				90 days		
Daycare Procedures and Treatment				✓		
PED waiting period	30 days of initial waiting period for declared and accepted PED's					
In Patient AYUSH Hospitalisation				✓		
Donor Expenses				✓		
Unlimited Reset Benefit				✓		
Domicillary Hospitalisation				✓		
Air Ambulance Cover				✓		
Additional Sum Insured (ASI)	10% per year, Max upto 100%					
Domestic Road Ambulance				✓		
Home Health Care				✓		
Health Check-Up				✓		
Tele Consultation				✓		
Second opinion/ E-Opinion				✓		
Health Assistance				✓		
Wellness Program				✓		
Claim Protector				✓		
Sum Insured Protector				✓		
ASI Protector				✓		
Out-Patient Treatment cover (OPD)	₹6,000	₹12,000	₹15,000	₹20,000	₹25,000	₹30,000
Maternity Cover	₹25,000	₹50,000		₹75,000		₹1,00,000
Newborn Baby Cover	₹10,000			₹1,00,000		
Compassionate Visit				✓		
Super No-Claim Bonus				✓		


HEALTH SHIELD 360 WORLDWIDE COVER

- The worldwide cover offers a higher Sum Insured with a worldwide hospitalisation cover for emergency and planned hospitalisation requirements.

 Planned & Emergency hospitalisation expenses*

 Worldwide cashless facility at network centers*

 Daycare procedures


 International emergency medical services (Air & Roadside ambulance)



*Plan hospitalisation - Prior approval required from ICICI Lombard for International planned hospitalisation.

*Cashless facility subject to pre-authorization by our service provider.

*Applicable for resident Indian.

 Hospitalisation Expenses

- Planned and Emergency
- Sum Insured limit ₹ 75 lakhs & ₹ 1 cr

 Day Care Surgeries/ Treatment

- All the medical expenses incurred while undergoing Day Care Procedures/ Treatment which require less than 24 Hours of hospitalisation are covered

 International Emergency Medical Assistance

- Air Ambulance

 Road Emergency Ambulance (Worldwide including India)

- ₹35,000 for Overseas claims
- ₹10,000 for Domestic claims

Premium for ₹ 1 Crore Sum Insured for 36 - 40 age bracket

2A

₹88,592

Excluding GST

2A+2K

₹108,373

Excluding GST


Note: Worldwide cover benefit is available only when Insured member (Indian resident) is travelling abroad and his single trip is not more than 45 days and multiple trips taken abroad by customer in a policy year is not more than 90 days.

The scope of this cover extends to worldwide including India, USA and Canada and the Maximum limit of indemnity would be restricted to the Annual Sum insured for claims within and outside India, in aggregate.


WORLD WIDE COVERAGE

Sum Insured	Scope of coverage	₹75 Lakhs	₹1 Cr	
In Patient Treatment	Worldwide including India		✓	
Pre Hospitalisation			60 days	
Post Hospitalisation			90 days	
Daycare Procedures and Treatment			✓	
Air Ambulance Cover			✓	
Road Ambulance			₹35,000 for Overseas claims ₹10,000 for Domestic claims	
PED waiting period	Applicable only within the geographical boundaries of India	30 days of initial waiting period for declared and accepted PED's		
In Patient AYUSH Hospitalisation			✓	
Donor Expenses			✓	
Unlimited Reset Benefit			✓	
Domicillary Hospitalisation			✓	
Home Health Care			✓	
Health Check-Up			✓	
Tele Consultation			✓	
Additional Sum Insured (ASI)			10% per year, Max upto 100%	
Second opinion/ E-Opinion				✓
Health Assistance				✓
Wellness Program				✓
Claim Protector				✓
Sum Insured Protector				✓
ASI Protector				✓
Out-Patient Treatment cover(OPD)			₹30,000	₹50,000
Maternity Cover				₹1,00,000
Newborn Baby Cover				₹1,00,000
Compassionate Visit			₹30,000	₹50,000
Super No-Claim Bonus				✓

HEALTH SHIELD 360 - BASIC COVERAGE

 Sum Insured = ₹5 Lakhs

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	4,556	5,918	6,987	7,255	9,289	11,763
26-30	6,077	7,259	8,584	9,338	11,194	14,422
31-35	6,077	7,259	8,584	9,338	11,194	14,422
36-40	7,343	8,782	9,773	11,809	13,330	14,963
41-45	7,424	8,848	9,833	11,940	13,456	15,029
46-50	10,202	12,560	13,097	17,172	18,775	19,528
51-55	14,409	15,897	16,673	25,028	25,770	26,145
56-60	21,067	21,870	22,995	36,787	38,979	39,827
61-65	28,075	29,214	30,214	50,533	52,850	54,512
66-70	37,376	40,118	43,205	71,320	73,049	74,778
71-75	41,389	44,573	47,553	79,099	81,024	82,994

 Sum Insured = ₹10 Lakhs

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	5,348	6,753	8,000	8,215	10,573	13,446
26-30	7,175	8,322	9,868	10,627	12,783	16,562
31-35	7,175	8,322	9,868	10,627	12,783	16,562
36-40	8,781	10,131	11,297	13,547	15,324	17,233
41-45	8,862	10,197	11,357	13,677	15,450	17,299
46-50	12,357	14,580	15,219	19,842	21,721	22,632
51-55	17,503	18,447	19,366	28,975	29,837	30,307
56-60	25,644	25,943	26,620	42,535	45,081	46,124
61-65	34,193	34,535	35,027	58,466	61,185	63,208
66-70	45,571	46,548	50,180	82,587	84,611	86,702
71-75	50,547	51,794	55,302	91,727	93,979	96,352

HEALTH SHIELD 360 - RECOMMENDED COVERS



Sum Insured = ₹5 Lakhs | OPD = ₹6000


Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	6,810	8,172	9,241	12,358	14,392	16,866
26-30	8,330	9,512	10,838	14,252	16,109	19,336
31-35	8,330	9,512	10,838	13,715	15,571	18,799
36-40	9,597	11,035	12,027	15,446	16,967	18,599
41-45	9,678	11,102	12,087	15,046	16,562	18,135
46-50	12,456	14,814	15,350	19,903	21,505	22,258
51-55	16,662	18,151	18,927	27,282	28,024	28,399
56-60	23,321	24,124	25,249	39,041	41,233	42,081
61-65	30,328	31,468	32,468	52,787	55,103	56,766
66-70	39,629	42,372	45,459	73,573	75,303	77,032
71-75	43,642	46,826	49,807	81,352	83,278	85,248




Sum Insured = ₹10 Lakhs | OPD = ₹12,000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	9,553	10,958	12,206	20,365	22,724	25,596
26-30	11,380	12,527	14,074	22,252	24,408	28,187
31-35	11,380	12,527	14,074	20,754	22,910	26,689
36-40	12,986	14,336	15,502	21,609	23,386	25,295
41-45	13,067	14,402	15,562	20,259	22,032	23,880
46-50	16,562	18,785	19,424	25,377	27,255	28,166
51-55	21,708	22,652	23,571	33,180	34,042	34,513
56-60	29,849	30,148	30,825	46,740	49,286	50,329
61-65	38,398	38,740	39,232	62,671	65,390	67,413
66-70	49,776	50,753	54,385	86,792	88,816	90,907
71-75	54,752	55,999	59,507	95,932	98,184	1,00,557

HEALTH SHIELD 360 - PREMIUM COVERS

 Sum Insured = ₹5 Lakhs | OPD ₹6,000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	7,335	9,222	10,816	13,408	15,967	18,966
26-30	9,007	10,714	12,565	15,606	17,987	21,740
31-35	8,979	10,686	12,537	15,013	17,394	21,146
36-40	10,452	12,416	13,933	17,158	19,204	21,361
41-45	10,571	12,519	14,029	16,831	18,872	20,970
46-50	13,818	16,701	17,762	22,625	24,753	26,031
51-55	18,356	20,370	21,671	30,669	31,936	32,836
56-60	25,676	27,004	28,654	43,751	46,468	47,842
61-65	33,689	35,354	36,879	59,509	62,351	64,538
66-70	44,285	47,553	51,164	82,885	85,139	87,393
71-75	49,018	52,727	56,232	92,103	94,553	97,049

 Sum Insured = ₹10 Lakhs | OPD = ₹12,000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	10,122	12,095	13,910	21,501	24,428	27,869
26-30	12,119	13,833	15,948	23,729	26,453	30,800
31-35	12,091	13,805	15,920	22,175	24,899	29,247
36-40	13,925	15,844	17,578	23,487	25,833	28,310
41-45	14,043	15,947	17,674	22,210	24,552	26,968
46-50	18,055	20,847	22,054	28,364	30,810	32,290
51-55	23,563	25,076	26,563	36,890	38,320	39,359
56-60	32,436	33,303	34,548	51,914	55,028	56,640
61-65	42,102	43,012	44,072	70,078	73,366	75,957
66-70	54,914	56,459	60,659	97,067	99,659	1,02,319
71-75	60,703	62,518	66,594	1,07,833	1,10,654	1,13,595

HEALTH SHIELD 360 - PREMIUM COVER



Sum Insured = ₹25 Lakhs | OPD = ₹25,000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	16,249	18,790	21,123	33,659	37,449	41,911
26-30	18,862	21,063	23,789	36,409	39,933	45,584
31-35	18,834	21,035	23,761	33,932	37,456	43,106
36-40	21,225	23,693	25,920	34,993	38,021	41,221
41-45	21,368	23,817	26,035	32,844	35,866	38,987
46-50	26,595	30,208	31,744	40,525	43,685	45,579
51-55	33,778	35,714	37,617	51,220	53,049	54,365
56-60	45,364	47,319	49,351	70,830	74,864	79,299
61-65	57,980	60,019	61,710	97,846	1,04,740	1,06,467
66-70	74,695	80,463	84,748	1,35,800	1,39,303	1,41,592
71-75	82,278	88,849	92,772	1,50,608	1,54,428	1,56,952



Sum Insured = ₹50 Lakhs | OPD = ₹30,000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	19,651	22,795	25,678	37,967	42,695	48,275
26-30	22,958	25,674	29,054	41,673	46,064	53,150
31-35	22,930	25,646	29,026	39,195	43,586	50,673
36-40	25,950	29,003	31,751	41,411	45,175	49,155
41-45	26,122	29,150	31,887	39,308	43,063	46,944
46-50	32,720	37,224	39,096	49,444	53,374	55,700
51-55	41,793	44,172	46,509	63,514	65,757	67,350
56-60	56,443	58,846	61,347	88,299	93,337	98,883
61-65	72,389	74,899	76,967	1,22,453	1,31,114	1,33,229
66-70	93,511	1,00,746	1,06,101	1,70,429	1,74,794	1,77,619
71-75	1,03,120	1,11,373	1,16,270	1,89,193	1,93,959	1,97,083

HEALTH SHIELD 360 - WORLD WIDE COVER

 Sum Insured = ₹75 Lakhs | OPD = ₹30,000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	27,316	32,716	37,581	49,474	57,886	67,983
26-30	30,692	34,790	39,987	52,990	59,855	71,266
31-35	30,651	34,748	39,946	50,486	57,351	68,761
36-40	49,795	56,709	62,737	77,547	86,288	95,676
41-45	49,995	56,882	62,898	75,495	84,226	93,509
46-50	69,708	81,318	85,142	1,08,474	1,18,057	1,23,501
51-55	1,16,621	1,23,320	1,29,637	1,87,135	1,92,630	1,96,668
56-60	1,30,458	1,35,501	1,41,064	2,10,411	2,22,675	2,37,504
61-65	2,17,982	2,23,872	2,29,315	3,79,421	4,09,118	4,16,364
66-70	2,90,312	3,13,659	3,31,241	5,45,236	5,59,074	5,68,949
71-75	3,09,527	3,35,539	3,50,798	5,83,163	5,97,876	6,08,402

 Sum Insured = ₹100 Lakhs | OPD = ₹50,000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	35,123	41,087	46,480	58,033	67,218	78,205
26-30	38,731	43,302	49,048	61,855	69,383	81,768
31-35	38,663	43,233	48,980	59,297	66,825	79,210
36-40	59,208	66,798	73,438	88,592	98,135	1,08,373
41-45	59,452	67,013	73,641	86,625	96,159	1,06,283
46-50	80,631	93,247	97,530	1,22,199	1,32,645	1,38,662
51-55	1,30,976	1,38,339	1,45,292	2,06,794	2,12,866	2,17,380
56-60	1,45,822	1,51,409	1,57,552	2,31,797	2,45,111	2,61,173
61-65	2,39,713	2,46,208	2,52,225	4,13,091	4,45,078	4,53,029
66-70	3,17,336	3,42,522	3,61,537	5,90,987	6,05,994	6,16,760
71-75	3,37,881	3,65,919	3,82,446	6,31,541	6,47,483	6,58,945

HEALTH SHIELD 360 - TOP UP + OPD RECOMMENDED

Sum Insured = ₹10 Lakhs / Deductible = ₹3 Lakhs : OPD - 5000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	4,049	4,441	4,865	5,340	6,102	6,997
26-30	4,563	4,891	5,400	6,002	6,703	7,901
31-35	4,563	4,891	5,400	6,002	6,703	7,901
36-40	5,171	5,470	5,880	6,913	7,522	8,153
41-45	5,252	5,536	5,939	7,043	7,647	8,219
46-50	6,657	7,023	7,266	9,099	9,781	10,043
51-55	8,444	8,815	9,512	11,946	12,327	12,439
56-60	11,290	11,921	12,212	16,308	17,198	17,372
61-65	14,550	15,343	15,687	22,127	22,964	23,316
66-70	18,142	18,631	19,861	28,907	29,522	29,878
71-75	19,850	20,446	21,625	31,707	32,389	32,829

Sum Insured = ₹25 Lakhs / Deductible = ₹3 Lakhs : OPD - 6000

Age	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	6,157	7,000	7,824	8,462	9,970	11,770
26-30	7,237	7,935	8,938	9,871	11,256	13,640
31-35	7,237	7,935	8,938	9,871	11,256	13,640
36-40	8,343	9,075	9,861	11,687	12,862	14,099
41-45	8,450	9,162	9,939	11,858	13,027	14,186
46-50	10,938	12,008	12,464	15,825	17,104	17,664
51-55	14,321	14,826	15,465	21,503	22,166	22,439
56-60	19,690	21,054	21,521	30,069	31,763	34,644
61-65	25,600	26,273	26,452	44,143	46,520	49,390
66-70	32,719	35,855	36,933	61,137	62,545	62,413
71-75	35,970	39,561	40,357	67,474	69,038	68,944