

**RELIANCE**

**GENERAL  
INSURANCE**

A RELIANCE CAPITAL COMPANY

# Reliance HealthWise Policy

- Reliance Health Wise Policy provides for
    - Financial Assistance for you and your family against Hospitalisation expenses towards disease / illness / injury in India along with host of value additions / options
  
  - a. Hospitalization Expenses
  - b. Domiciliary Hospitalization
  - c. Daycare Treatment
  - d. Pre and Post Hospitalization Medical Expenses
  - e. Coverage of Pre-Existing Diseases
  - f. Critical illness
  - g. Donor Expenses
  - h. Cost of Health Check up
- Value added benefits are payable up to the Sum Insured opted.
- a. Daily Hospitalization Allowance
  - b. Nursing Allowance
  - c. Local Road Ambulance Service
  - d. Recovery Benefit
  - e. Expenses on accompanying person

| Particulars                                     | Standard Plan                                                                                                                                                                                                                                                                           | Silver Plan                                                                                                       | Gold Plan                                         |
|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| <b>Base Cover</b>                               |                                                                                                                                                                                                                                                                                         |                                                                                                                   |                                                   |
| Hospitalisation                                 | Yes - Covers Hospitalisation expenses for period more than 24 hours.                                                                                                                                                                                                                    |                                                                                                                   |                                                   |
| Domiciliary Hospitalisation                     | Yes-- Limited to 10% of Sum Insured, for medical expenses incurred for availing Medical treatment at home which would have otherwise required hospitalisation                                                                                                                           |                                                                                                                   |                                                   |
| Day care treatment                              | Yes- As listed in Annexure 1                                                                                                                                                                                                                                                            |                                                                                                                   |                                                   |
| Pre-Hospitalisation Medical Expenses            | 30 days                                                                                                                                                                                                                                                                                 | 60 days                                                                                                           |                                                   |
| Post Hospitalisation Medical Expenses           | 60 days                                                                                                                                                                                                                                                                                 | 90 days                                                                                                           |                                                   |
| Pre-Existing Disease                            | after 4 continuous renewals                                                                                                                                                                                                                                                             | after 2 continuous renewals                                                                                       |                                                   |
| Cost of Health Check-up                         | Yes- Reimbursement of cost of medical check-up upto 1% of average Sum Insured for individual policies and upto 1.25% for Floater covers, once at the end of a block of four consecutive years provided there are no claims reported under the policies by any member, during the block. |                                                                                                                   |                                                   |
| Critical Illness                                | No                                                                                                                                                                                                                                                                                      | No                                                                                                                | Yes                                               |
| Donor Expenses                                  | No                                                                                                                                                                                                                                                                                      | Yes                                                                                                               | Yes                                               |
| <b>Value Added Covers</b>                       |                                                                                                                                                                                                                                                                                         |                                                                                                                   |                                                   |
| Daily Hospitalisation Allowance                 | No                                                                                                                                                                                                                                                                                      | No                                                                                                                | Rs. 250 per day upto 7 days                       |
| Nursing Allowance(Per day amount)               | No                                                                                                                                                                                                                                                                                      | Rs.250 per day for a maximum period of 5 days                                                                     | Rs.300 per day for a maximum period of 5 days     |
| Local Road Ambulance Service (maximum of)       | Upto Rs. 500/-                                                                                                                                                                                                                                                                          | Upto Rs. 750/-                                                                                                    | Upto Rs. 1000/-                                   |
| Recovery Benefit                                | No                                                                                                                                                                                                                                                                                      | Yes- If in case an insured person is hospitalised for more than 10 days, a lump-sum of Rs. 10,000/- will be paid. |                                                   |
| Expenses on accompanying person(per day amount) | Rs. 200/- per day for a maximum period of 5 days                                                                                                                                                                                                                                        | Rs. 250/- per day for a maximum period of 5 days                                                                  | Rs. 300/- per day for a maximum period of 5 days. |

- Income Tax Benefit
- Family Floater
- A renewal discount of 5 % on the renewal premium will be allowed, in case no claim is made during the expiring policy period. This renewal discount can be accumulated upto a maximum of 20%
- Cashless Facility (Through Third Party Administrators – TPA)
- Increase of Sum Insured is allowed
- Upgrade of plan is not allowed
- Decrease in Sum Insured and plan may be allowed

- **No medical tests till 45**
- **Medical Reports for Insured above 45 yrs of age\***
  1. MER (Medical examination reports) to be filled by Medical practitioner registered by MCI
  2. ECG certified by doctor
  3. HBA1C
  4. Blood Creatinine
  5. SGPT
  6. Urine Routine
  7. CBC+ESR

Cost – Rs. 750 / -

The prospect whose medical test is conducted and for whom the company grants an insurance cover under this policy and whose name specifically appears as Insured Person in the Schedule, the company shall be liable to re-imburse 50% of the cost of such medicals conducted at the Company's designated centre

## □ Discounts / Co-pay applicable

- 4% discount on the premium if a 'daughter' (girl child) is covered in a family floater policy (i.e. in a 2 adults + 1 child or 2 adults + 2 children option)
- 7% discount on the premium if two 'daughter' (girl child) is covered in a family floater policy (i.e. in a 2 adults + 2 children option)

- Geographical Rating structure is being introduced

Geographical Rating structure is being introduced i.e. Zone A –( Maharashtra, Gujarat, Delhi, Haryana, UttarPradesh & Bangalore) and Zone B(Rest of India). In order to avoid any hassle in case of claims being administered from a zone different from the policy pricing zone (zone A/zone B) geographical Co-pay is introduced. Below is the illustration of co-pay applicability:

| Pricing/ premium Paying Zone | Claims Zone | Co -pay (Yes/No) |
|------------------------------|-------------|------------------|
| Zone A                       | Zone A      | No Co-pay        |
| Zone B                       | Zone B      | No Co-pay        |
| Zone A                       | Zone B      | No Co-pay        |
| Zone B                       | Zone A      | Co -pay of 25%   |

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**Thank you!**