

Choosing the right health insurance plan

Sound health cover planning ensures you have access to sufficient funds to meet direct medical expenses of the treatment, indirect expenses at the time of treatment and loss of income, if any, due to the illness.





Point to remember: Select a health solution by taking into consideration factors such as your income, age, number of dependants, quality of care desired, current coverage etc.

Quick tip

When choosing a health insurance plan, ensure that the plan:

- ✓ Provides you guaranteed long-term coverage for you and your family
- ✓ Has very clear and transparent coverage and renewal norms
- ✓ Provides a hassle free claims process
- ✓ Provides you adequate sum assured in line with your lifestyle
- ✓ Has a mix of reimbursement and fixed benefits to meet both direct and indirect costs due to illness

Our product range and what health insurance need it meets

Product	Description	Who should get this cover?
	A comprehensive whole life plan that covers you against hospitalisation expenses and creates a health fund to cover any other health expenses. Click here for more details.	A health cover for every customer. With an opportunity to avail complete tax benefits on the premium paid u/s 80D of the IT Act.
	A reimbursement hospitalization plan covering hospitalization stay and treatment. The claim payout is based on actual expense incurred. Click here for more details.	The basic reimbursement based health cover for every uninsured customer.
	An enhanced fixed benefit hospitalisation and surgical plan covering various stages of treatment for you and your family. Click here for more details.	A top-up plan for a customer who already has a reimbursement health plan. This amount is paid in addition to reimbursement plans which can be used to fund indirect expenses as well as medical expenses not covered by the reimbursement plan.
	A comprehensive insurance plan covering 35 life changing major illnesses, death and disability. The claim payout is on diagnosis or on actual treatment and as per sum assured chosen at inception. Click here for more details.	A top-up plan for every customer who already has a hospitalization plan as a basic cover. Younger age groups could benefit due to the inbuilt cover for accidental death.

The health insurance grid:

Coverage scope	ICICI Pru Crisis Cover	ICICI Pru MediAssure	ICICI Pru Hospital Care II
Critical illness/ Disability/ Major surgery	Yes	No	No
Hospitalisation	No	Yes	Yes
Comprehensive cover (Including OPD & daily cost)	Yes	No	No