

## ICICI PRU DIABETES CARE ACTIVE - FAQs

### Policy features and benefits

**Q What does ICICI Pru Diabetes Care Active plan offer?**

ICICI Pru Diabetes Care Active is a plan which offers cover to individuals with Type II Diabetes Mellitus, Impaired Fasting Glucose (IFG) and Impaired Glucose Tolerance (IGT). This plan covers against the seven Critical Illnesses, namely

- Heart Attack
- Cancer
- Stroke
- End Stage Renal Disease
- Coronary Artery Bypass Graft
- Major Organ Transplant as a recipient
- Angioplasty

Along with this the Life Assured can choose two Rider options which are optional and not mandatory:

1. **Diabetes Enhanced Benefit Rider** - This rider provides benefit for Laser treatment taken for Diabetic retinopathy or in case of amputation of limb or part of it due to complication of Diabetes
2. **Death Benefit Rider** – This rider provides cover against death due to any reason

**Q What are the benefits available under the ICICI Pru Diabetes Care Active plan?**

In case the Life Assured (LA) is diagnosed to be suffering with any of the critical illnesses (except for Angioplasty) after six months from the policy issue date, the Company shall pay the sum assured and the policy would be terminated. In case of Angioplasty, 50% of Sum Assured (SA) would be payable and the policy would continue for the reduced SA.

**Q What are the additional benefits offered under ICICI Pru Diabetes Care Active plan?**

A special Wellness Programme is designed which offers free medical checkup of the Life Assured every year at regular intervals of 6 months. Also, at the end of each policy year annual consultation from our empanelled Diabetologist / Physician shall be offered along with comprehensive medical check up. This will help the Life Assured to monitor and control his/her blood sugar levels at regular intervals.

**Q Is the Diabetes Enhanced Benefit Rider and Death Benefit Rider optional or compulsory?**

Both the riders are optional and the same can be opted at an additional premium. The rider/s can be opted only at inception.

**Q What are the benefits available under the Diabetes Enhanced Benefit Rider?**

The Company shall pay 10% Sum Assured on the Life Assured actually undergoing Laser treatment for diabetic retinopathy or limb amputation due to complication of diabetes. The benefit is payable only once and thereafter the rider shall terminate. However the policy shall continue.

**Q What are the benefits available under the Death Benefit Rider?**

The company shall pay 100% SA in the event death and the policy shall terminate.

**Q What is the maturity benefit of the policy?**

No benefits are payable on maturity of the policy.

**Q What are the special privileges offered under this plan?**

As an esteemed policy holder of this plan, you are entitled to privileges like:

- Discounts from our healthcare partners (as specified by the Company)
- Special website where your queries will be answered by an eminent physician / Diabetologist via e-mail.
- Access to scanned copies of medical tests undergone / updated scores.

**Q What are the Tax Benefits under this policy?**

The Life Assured can avail Tax exemption under Sec 80D and Sec80 C (if opted for Death Benefit Rider)

**Diabetes Control Index related**

**Q What is the Diabetes Control Index? How does it affect the Life Assured's premium?**

The Diabetes Control Index (DCI) is a tool used to measure Life Assured's level of control of Diabetes. The index is calculated using the results of the 6th and 12th month medical check ups that he undergoes as part of the policy. It is updated after every test to reflect the improvement/ deterioration in his medical condition or to reflect the fact that he has missed the test. The Life Assured can even access his/her updated Diabetes Control Index on the website using a login ID and password.

Based on the value of the Diabetes Control Index, the Life Assured's premium could be reduced for the subsequent year on every policy anniversary date. If the DCI increases, a higher premium may be levied based on age and the extent of increase in DCI value.

**Q Can test results obtained from Life Assured's family physicians be submitted for calculating the scores on the Diabetes Control Index?**

The diagnostic test results which are used in calculating the Diabetes Control Index must be from ICICI Prudential's listed network of diagnostic centers. Test results obtained from any external center will not be used in calculating the Diabetes Control Index. The past medical records submitted at the time of login of the application form may be considered by the Central Underwriting team as valid and the medical investigations will be triggered accordingly. This is only at the discretion of the central underwriting team.

**Medical tests related**

**Q What tests are required to be done at the time of applying for the policy?**

Medical examination with Eye examination & Limb examination, SMA – 12, Urine Analysis, HbA1c, ECG / TMT (as per age & SA),

**Q What are the tests that the Company would conduct every six months?**

HbA1c, Blood Pressure (Reading) and Pulse (Reading)

**Q What are the tests that the Company would conduct at the end of each year?**

Medical examination with Eye examination (This will have to be done at our empanelled Diabetologist), Lipid profile, ECG, HbA1c.

The company may also during the term of the policy add certain medical tests to give you a better indication of your health condition.

**Q Where medical tests will be conducted?**

This plan offers Life Assured the convenience of undergoing the medical tests (pathological) at his/her residence or an empanelled centre near his location (based on his city of residence). For TMT/ ECG, Medical examination, the Life Assured will have to visit our empanelled laboratory / diabetologist. The details of the medical centre where the Life Assured is required to undergo medical check up shall be informed in advance.

**Q Will the Life Assured have to pay for the medical tests?**

No. The Life Assured doesn't have to pay for the medical tests that he/she is required to undergo at periodic intervals.

**Q Will the Life Assured get copies of medical tests reports?**

The Company shall provide the Life Assured with copies of his/her medical tests reports free of cost.

**Q What happens if the Life Assured is unable to undergo any of the medical check ups required to be undergone during the year?**

It is mandatory for the Life Assured to undergo all medical check-ups as required by the Company. In case the Life Assured fail to do so, the Company shall charge a higher premium in the following year.

**Q Is it compulsory to undergo regular testing during 6th and 12th month? If the Life Assured misses the tests, how does it impact his/her ICICI Pru Diabetes Care Active policy?**

Regular monitoring plays a vital part in maintaining the health of a diabetic. The periodic tests which are conducted on the 6th month and the annual comprehensive medical test in the 12th month of the policy are key to staying healthy.

If the Life Assured fails to undergo the tests regularly, he/she may have to pay a higher premium the next year based on a penalty assigned to his Diabetes Control Index.

**Q Can the Life Assured access doctors who are not empanelled for regular checkups? Will he be eligible for a refund?**

The Life Assured is free to access or consult his/her physician. However the Life Assured will not be reimbursed or offered a refund on any medical test or counseling which is done by a diagnostic centre or doctor who is not registered within the ICICI Prudential empanelled network. The physical examination at yearly check ups and the 6 monthly test results are the basis of the scoring and premium change that occurs at the time of the policy anniversary. Hence it is important that these checks be done at our designated centers to allow the client to avail of the benefit

**Q What should be done if the Life Assured has changed his location?**

It is very important that the Life Assured immediately informs the company of change in location / address.

If the Life Assured is relocating to a place where the Company does not offer this plan of insurance, prior approval from the Company should be sought before undergoing the medical check-up in that location. Cost in this case has to be borne by the Life Assured himself.

At locations where the Company does not have empanelled centre, the Life Assured will have to complete the medical check-up at his / her cost and those reports should be sent to the Company. Prior approval from the Company should be sought.

**Premium related**

**Q What is the mode of payment for Premiums?**

Premiums are payable through any of the following modes

1. Cash
2. Cheques
3. Demand Drafts
4. Pay Orders
5. Bankers Cheque
6. Internet (Infinity / Bill Junction / Bill Desk)
7. Credit Cards
8. ECS

**Q How do the premiums vary through the term of the policy?**

Using the results of the 6th and 12th month medical check up that are a part of the policy, a Life Assured's premium is recalculated every year on policy anniversary date.

If the index shows that the diabetes condition has improved at the end of the year, we offer a reduction in premium based on age and the extent of improvement.

If the condition has worsened or the customer has missed tests we may charge a higher premium

**Claims related**

**Q Is any waiting period applicable?**

A waiting period of six months is applicable under ICICI PRu Diabetes Care Active plan.

**Q What happens to the policy where the Life Assured has consulted or is diagnosed or treated for any of the Critical Illnesses during the waiting period?**

If the Critical Illness occurs -

**A) Within First 6 months:**

All the premiums paid till date will be returned (excluding the extra premiums paid if any and without interest) and policy closes.

**B) Within 6 months – 1 Year:**

If there is occurrence of Angioplasty - 25% of the SA will be paid on occurrence of Angioplasty and the policy will continue at:

- 50% of SA with reduced premium+ for the remaining 6 CIs and DBR (if availed).

If there is a CI (excluding Angioplasty) - 50% of the SA or reduced SA will be paid on occurrence of the CIs and the policy closes.

**Q How should I notify the company about the claim?**

You are required to submit the claim intimation form at any of the nearest branch or to the Health Claims Cell. The claim intimation form can be:

- downloaded from our website ([www.iciciprulife.com](http://www.iciciprulife.com)) or
- obtained from the nearest local branch office or
- from the Advisor

**Q. What documents are required to be submitted at the time of Claim intimation?**

- Policy Certificate (Original only)
- Claimant's Statement (original)
- Treating doctor's certificate (original)

- Medical records such as consultation notes, admission notes, discharge summary, diagnostic test reports etc. (Photocopies)
- Death certificate ( if applicable in Photocopies)

**Q How much time the Company require to settle the Claim?**

The Company settles the Claim by dispatching the Claim payment within 8 working days after all the records/ documents / forms as communicated through “requirements/reminder letter” are submitted.

In case, the Claim warrants further verification, the Company keeps the Claimant informed of the same. On completion of the verification, the decision is taken by the Company and conveyed to the Claimant.

**Q What is the timeline for a claim to be submitted after suffering from a CI?**

The claim should be submitted within 60 days from the date of diagnosis of the CI.

**Q What is the communication address of the Claims department?**

A written communication can be sent either to the nearest branch or can be sent directly at the following address:

**Health Claims Cell**

ICICI Prudential Life Insurance Company,  
Stanrose House, 4th Floor,  
1089 Appasaheb Marathe Marg,  
Prabhadevi, Mumbai- 400 025