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**HDFC  
ERGO**

*Lite* on Pocket,  
Large on  
*Coverage*



Introducing  
**Optima  
Lite Health  
Insurance**

 *Optima Lite*



Looking for an affordable yet holistic health insurance plan? Choose **Optima Lite** for maximum coverage with minimal hassle and enjoy peace of mind when it matters most. With benefits ranging from Modern Treatment Coverage to Automatic Restorations (unlimited times)\* and more, Optima Lite ensures you and your loved ones get the support you need, all at a price that's easy to manage.

## Key Coverages



### Automatic Restore Benefit\*

Enjoy peace of mind with our Automatic Restore benefit that offers unlimited restorations during the policy year for both, same as well as different illnesses



### Cumulative Bonus

Enhance your protection by earning a bonus of 10% of the basic sum insured every policy year irrespective of any claims, maximum up to 100%



### Preventive Health Check-up

Keep a track of your health status by availing a preventive health check-up annually post the 1<sup>st</sup> policy year



### Hospitalisation Expenses°

Covers expenses incurred on in-patient hospitalisation of the insured person following an illness or injury. Room rent and ICU expenses shall be covered with defined limits



### E-Opinion

Offers e-opinion for each insured person in a policy year for listed critical illnesses, enabling you to make informed decisions about your health



### Daily Cash for Shared Room

Daily cash of ₹800 per day up to a maximum of ₹4,800 on hospitalisation is provided when you choose a shared room in a network hospital, and the hospitalisation period exceeds 48 hours



### Ambulance Charges

Covers road ambulance services fully at actuals and air ambulance charges up to ₹5 lakhs

# Coverage That Goes Beyond



## Pre-Post Hospitalisation

Get 30 & 60 days pre & post hospitalisation respectively which covers tests, medicine purchases and other medical expenses



## Home Healthcare

This policy covers treatment availed from the comfort of one's home, and as per everyone's convenience on cashless basis. This includes doctor visits, nursing charges, etc.



## Organ Donor Expenses

Get reimbursements for medical expenses incurred for organ donor's in-patient treatment for harvesting of the organ donated



## AYUSH Treatments

Covers in-patient care treatment expenses for alternate treatment methods like Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy

# Optional Benefits



## Plus Benefit\*\*

Doubles your coverage post 2 policy years. Bonus of 50% of the basic sum insured in every policy year irrespective of any claims, maximum up to 100%



## Aggregate Deductible

Optimize your premiums further with our flexible aggregate deductible options of 10K/25K/50K, offering premium discounts of up to 40%



## Protect Benefit\*\*\*

Embrace a worry-free recovery with our health insurance that includes coverage for listed non-medical expenses & consumables, supporting your journey to recovery

# Why Choose Optima Lite



## Affordable

Value base offering with premium optimizing options



## Simple

Simple plan structure and straightforward coverage



## Flexible

Plenty of optional covers to choose from that aptly suit your needs

# Why Choose HDFC ERGO



~16,000 cashless healthcare provider network<sup>#</sup>



24x7 call center servicing in 10 languages



98% health claims payout ratio in FY'25<sup>~</sup>



Rs. 21,700 cr. worth health claims paid in the last 15 years<sup>^^</sup>



1.5 cr. lives insured under health insurance<sup>@</sup>

Visit [www.hdfcergo.com](http://www.hdfcergo.com) or call us on **022 6242 6242**

Terms & Conditions Apply. Optima Lite is a plan available under my: Optima Secure Health Insurance. \*Room rent is capped at 1% of Base Sum Insured per day and ICU is capped at 2% of Base Sum Insured per day. Proportionate deductions shall apply if the defined limits are exceeded. \*The Sum Insured will be restored unlimited times in a Policy Year. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. Automatic Restore benefit is applicable for all subsequent claims that arise during a policy year. A Single claim in a policy year cannot exceed the cumulative addition of Base SI (at the start of the policy year) + CB/Plus Benefit (if applicable - remaining amount). \*\*\*Please refer the list of Non-Medical Expenses specified in the policy wording. \*\*Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. #1st March 2026. ^^Data from FY2011 to FY2025. ^Formula for Payout ratio is - Formula for Health Claims payout ratio is Paid claims / (Opening Outstanding claims + Reported claims - Closing Outstanding claims), the payout claim numbers are reflected in form NL 37 for 9MFY'26. @For FY'25. For additional covers, additional premium will be charged. For in-depth details on terms and conditions applicable to add-ons, please refer to the prospectus and policy wording documents of the respective add-ons available under the download section on our website. An add-on policy can only be purchased with the HDFC ERGO base policy and cannot be purchased in isolation. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. UIN: my: Optima Secure - HDFHLIP26058V082526. UID: 19218.