

Presenting

**Optima** *Secure+*  
Health Insurance

**100%**

BASE SUM INSURED ADDED

YEAR AFTER YEAR\*

With **HDFC ERGO's Optima Secure+**, experience a health insurance plan designed with enhanced coverage options and benefits such as the Infinite Benefit feature, to help support your healthcare needs.

## Key Coverages

### Infinite Benefit\*



**100% of base sum insured added**  
Adds 100% of base sum insured year after year, infinite times, irrespective of claims made

### Automatic Restore Benefit (Unlimited times)\*\*



**100% restore coverage**  
Enjoy peace of mind with this benefit that offers unlimited restorations during the policy year for both, same as well as different illnesses

### Secure Benefit



**2X coverage from day 1**  
The base cover you opt for gets doubled instantly upon purchase

### Protect Benefit†



**Zero deduction on non-medical expenses**  
Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

## Additional Coverages



### 60 and 180 days pre and post hospitalisation covered

Instead of 30 and 90 days availed normally, get 60 and 180 days pre and post hospitalisation medical expenses covered



### Preventive health check-ups

Get health check-ups after completion of each policy year and irrespective of claim status



### Get up to 65% discount on premium

Choose to pay a small amount on claim and get up to 65% discount on availing aggregate deductible option



### Daily cash for shared room

Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation as out-of-pocket expenses



### Room rent at actuals

Expenses on room rent covered without any capping



### E-opinion on 51 illnesses<sup>^^</sup>

Avail e-opinion on 51 critical illnesses through network providers in India

## Wide Coverage Choice



### Coverage

From INR 10 lakhs to INR 2 crores



### Policy options

Individual and Family Floater options



### Tenure

Policy tenure is 1 / 2 / 3 / 4 / 5 years



### Premium instalment options

Monthly/Quarterly/ Half - yearly

## Know Your Premium®

| Tier I       | Sum Insured: 10L |        |        | Sum Insured: 15L |        |        |
|--------------|------------------|--------|--------|------------------|--------|--------|
| Family / Age | 1A               | 2A     | 2A1C   | 1A               | 2A     | 2A1C   |
| 25 years     | 13,880           | 19,661 | 23,578 | 14,206           | 20,224 | 24,506 |
| 35 years     | 15,905           | 22,616 | 27,338 | 16,049           | 22,816 | 27,901 |
| 45 years     | 19,316           | 27,321 | 33,895 | 19,958           | 28,251 | 34,980 |

## Premium Saving Choice

### Value buy

- ❖ A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in
- ❖ You can reduce your premium by 22.5% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year
- ❖ You can enjoy up to 65% discount every year by choosing to pay a little bit more
- ❖ Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy~~

## Let's See How Optima Secure+ Works

Mr. Sharma, a 35-year-old married businessman from Delhi buys an Optima Secure+ policy of INR 10 lakhs base cover for his family for the first time. He pays a premium of INR 22,616/-<sup>@@</sup> for it.

### Secure Benefit

1

Secure Benefit instantly makes his INR 10 lakhs base cover to INR 20 lakhs, at no extra cost



2

### Infinite Benefit\*

Post 1<sup>st</sup> year, Infinite Benefit provides 100% additional coverage, making it INR 20 lakhs. Post 2<sup>nd</sup> year, another 100% coverage is provided, making it INR 30 lakhs. Since there is no maximum capping on Infinite Benefit, this cycle of additional 100% every year never stops & continues for infinite times

### Automatic Restore Benefit (Unlimited times)\*\*

3

Any time Mr. Sharma claims partial or total INR 10 lakhs base cover, it gets 100% restored



4

### Protect Benefit#

During hospitalisation, his non-medical expenses that add up to 10-20% of the total bill amount also get covered by Protect Benefit



By opting to pay the first INR 25,000/- of claim in a policy year, Mr. Sharma gets a **discount of 22.5%** on his premium, bringing it down to INR 17,527/-<sup>@@</sup>



With all of these, Mr. Sharma gets access to **~16,000+ healthcare providers across India\*\***

With INR 10 lakhs base cover, Mr. Sharma gets 100% of base sum insured added year after year making it INR 20 lakhs in the 2<sup>nd</sup> year, INR 30 lakhs in the 3<sup>rd</sup> year, INR 40 lakhs in the 4<sup>th</sup> year, and so on.

## Discounts



### Lifetime Discount\*

If you are a first-time buyer of health insurance, get an additional discount of 5% if all insured person(s) age at the time of inception of the policy is 35 years or below



### Favourable Claims Experience Discount^

Get up to 21% discount as a first-time buyer of health insurance and up to 18% discount on policy renewal



### Loyalty Discount

Receive 2.5% off the base premium if you hold an active HDFC ERGO retail insurance policy with a premium exceeding INR 2,000



### Family Discount

Avail a 10% discount when two or more family members are covered under the same policy under the individual plan option



### Long-term Discount^^

Save more with extended policy durations, receive 6% off for a 2-year policy term and 8% off for 3-year and above policy term



## Add-ons To Choose From

**HDFC  
ERGO**

### ABCD Chronic Care

Covers hospitalisation expenses for Asthma, Blood Pressure, Cholesterol and Diabetes from the 31<sup>st</sup> day



### Optima Wellbeing (Add-on)

Covers various outpatient benefits



### my: health Hospital Cash Benefit (Add-on)

Get a per day daily cash amount for each completed day of hospitalisation



### Individual Personal Accident Rider (only for the insured proposer)

Lumpsum payout in case of an unfortunate Accidental Death or Permanent Disability



### my: health Critical Illness

Lumpsum payout on diagnosis of a listed critical illness



### Limitless (For claims made in India only)

Pays for a specified number of claim(s) up to an infinite value in the lifetime of the policy.



### Parenthood

Covers maternity expenses, embryo storage costs and IVF treatments



### Serious Illness Booster

Critical illness add-on that works on an indemnity basis with double sum insured - reimbursing actual medical expenses for listed critical illnesses

#### Note:

For in depth details on terms and conditions applicable to add-ons, kindly refer to the prospectus & policy wording documents of the respective add-on available under downloads section on our website - [www.hdfcergo.com](http://www.hdfcergo.com)

Coverage and sum insured offered under the add-ons are subject to declaration in proposal forms and internal underwriting guidelines.



## Why Choose HDFC ERGO



~16,000 cashless healthcare provider network\*\*



97.8% health claims payout ratio~



₹26,400 cr. worth health claims paid in last 15 years\*\*\*



1.54+ cr. lives insured under health insurance\*\*



24x7 call centre servicing in 10 languages

**For more details, log on to [www.hdfcergo.com](http://www.hdfcergo.com) or call us on 080-41763550**

Terms & conditions apply. \*Under Infinite Benefit, a sum equal to 100% of the expiring policy year's Base Sum Insured shall be provided as an incentive irrespective of claims without any limit on accumulation. Long-term tenure policies are eligible for infinite benefit post each policy year completion. \*\*A Single claim in a policy year cannot exceed the cumulative addition of Base SI (at the start of the policy year) + Secure Benefit (remaining amount) + Infinite Benefit (if applicable - remaining amount). \*Get discount as per favourable claims experience discount mentioned in the policy wordings. \*Once provided, a 5% lifetime discount shall apply to all subsequent renewal premiums prevailing at the time of renewal, insureds aged 35 years can avail lifetime discount. \*\*Long-term tenure discount shall be applicable if the premium is paid in advance as a single premium. #Please refer to the list of Non-Medical Expenses specified in the policy wording. \*\*\*E-opinion available through the network provider only. @Premium shown above is for Optima Secure+ plan Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida) which includes Favourable Discount & Lifetime Discount. This is not an exhaustive premium chart as each age point has a separate premium. For calculating exact premium, please visit [www.hdfcergo.com](http://www.hdfcergo.com). For premium calculation of 2A & 2A1C we have considered it to be a family floater policy. However, calculation of premium for 25 & 35 years of age is done assuming that the insured is buying the policy for the first time in his life therefore lifetime discount is also offered. The premium shown above considers age of eldest member. Age of 2nd adult is taken as eldest member minus 5 years. Age of child is taken as eldest member minus 20 years. Option to choose 4 / 5 years tenure is allowed subject to underwriting guidelines of the Company. \*\*\*This is a one-time option which can only be availed if the eldest member is less than 50 years at the time of purchasing this Policy (with aggregate deductible) and is less than 61 years at the time of availing this option, subject to underwriting. Home health care available only on cashless basis in select cities only. Daily cash in case of hospitalisation for more than 48 hours in a Network Hospital's shared accommodation. Preventive health check-ups at each renewal of the Policy. @For policies with a Base Sum Insured of ₹20 lakh or below, discounts of up to 22.5% apply for an aggregate deductible of ₹25,000, and up to 65% for an aggregate deductible of ₹3 lakh. INR 22,616 premium is including favourable claims discount and lifetime discount for a 2 member family floater policy with age 35 years & 30 years. \*Formula for payout ratio is Paid Claims/opening outstanding claims+ reported claims - closing outstanding claims, the payout numbers are reflected in Form NL 37 for FY'26. \*\*\*Data from FY'12 to FY'26. \*\*For FY'26. #Health Care Providers include Network hospitals and Diagnostic centres. Data as of 1st March 2026. Please refer to the website [www.hdfcergo.com](http://www.hdfcergo.com) for an updated network list. 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: U66030MH2007PLC171717. 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 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | IPA Rider - APOPAIP1904V011920 | Optima Wellbeing - HDFHLIA2762V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Limitless - HDFHLIA2761V022627 | Serious Illness Booster - HDFHLIA26059V012526. UID: 19809.