

Get 4X coverage at no additional cost* with Optima Secure Health Insurance



Our award-winning[#] Health Insurance is packed with a ton of benefits and so much more to keep you and your family secure always.

Coverages* Guaranteed^^ (at no additional charge!!)

Secure Benefit



2X coverage from day 1
The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it

Plus Benefit



100% addition in coverage after 2 years
Accumulate 100% of base sum insured after 2 years, irrespective of claims made

Restore Benefit



100% restore coverage
If any claim, partial or total, is made any time during the year, then 100% of the base cover gets restored in the policy cover automatically, at no additional cost

Protect Benefit



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

Coverages Offered



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 year and irrespective of claims



Get up to 65% discount on premium
Choose to pay a small amount on claim and get up to 65% discount on premium year-on-year



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

Option to Choose



Coverage
From INR 5 lakhs to INR 2 crores



Policy options
Individual and Family Floater options



Tenure
1 / 2 / 3 / 4 / 5` year(s) as opted



Premium instalment options
Monthly/Quarterly/ Half Yearly

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^^

Know Your Premium

Tier I Family / Age	Sum Insured : 5L			Sum Insured : 10L		
	1A	2A	2A1C	1A	2A	2A1C
25 years	12,368	17,415	20,774	13,736	19,457	23,333
35 years	14,256	20,341	24,301	15,739	22,380	27,053
45 years	16,572	23,626	29,485	19,115	27,036	33,542

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. 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.

Mr. Sharma, a 35-year-old married businessman from Delhi buys an Optima Secure policy of INR 10 lakhs base cover for his family. He pays a premium of INR 22,380/-^{**} for it.

1 Secure Benefit

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

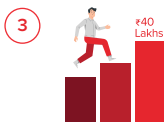


2 Plus Benefit

When he renews the plan for 1 year, Plus Benefit increases his base cover of 10 lakhs by 50% and in 2nd year by 100%, making it 15 lakhs and 20 lakhs respectively. Plus Benefit and Secure Benefit together take the total coverage to 30 lakhs.

3 Restore Benefit

Any time Mr. Sharma claims partial or total 10 lakhs base cover, it gets 100% restored, making it 30+10 = 40 lakhs.



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 17,345^{**}



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

4X coverage

With 10 lakhs base cover eventually becoming 40 lakhs, Mr. Sharma gets **4X coverage after 2 years!**

Add-ons To Choose From



ABCD Chronic Care

Covers hospitalisation expenses for Asthma, Blood Pressure, Cholesterol and Diabetes from the 31st 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.



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



Parenthood

Covers maternity expenses, embryo storage costs and IVF treatments



Unlimited Restore

Provides unlimited restorations in a policy year

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

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

Why Choose HDFC ERGO



Network of hospitals and healthcare providers

~16,000+ healthcare providers across India**



Customer service

24x7 call centre servicing in 10 languages



Family of millions

1.5 cr. happy customers*

For more details, log on to www.hdfcergo.com or call us on 022 6242 6242

Terms & Conditions Apply. *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. #HDFC ERGO's my: Optima Secure Health Insurance has been ranked 2nd by the Mint Beshak Insurance Rating in March 2024. *4X means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. 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) + Plus Benefit (if applicable - remaining amount). 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. **Get Guaranteed Secure. Plus, Protect and Restore Benefits. **₹22,380/- premium is for a 2 member family floater policy with age 35 years & 30 years including favourable claim discount and lifetime discount. **1st March 2026. @Data for FY25. 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 | my: health Critical Illness - HDFHLIA2214IV032122 | my: Health Hospital Cash Benefit (Add-on) - HDFHLIA2127IV022021 | Unlimited Restore (Add On) HDFHLIA22188V012122 | IPA Rider - APOPAIP19004V011920 | Optima Wellbeing HDFHLIA24099V012324 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Limitless - HDFHLIA25045V012425 | Serious Illness Booster (Add-on) - HDFHLIA26059V012526. UID: 19216.