

INTRODUCING

elevate*her*

WOMEN CARE



FOR EVERY HER, AT EVERY STAGE.

A unique add-on to Elevate Health Insurance

You've embraced every chapter of life with strength and grace.
From your teenage years to midlife, each chapter brings new beginnings and evolving needs. Through it all, **you deserve support that walks with you, cares for you, and grows with you.**

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WOMEN CARE



YOUR SUPPORT THROUGH EVERY CHANGE

← →
EVERY CHAPTER BRINGS NEW PRIORITIES. WE'RE HERE FOR ALL OF THEM.

CORE CONSUMER

Students & Young
Professionals
(BLOOM & THRIVE
PLANS)

Families Seeking
Women's Health
Protection
(NURTURE & HARMONY
PLANS)

Couples Planning
Childbirth
(NURTURE PLAN)

Health-Conscious
Customers
(THRIVE & NURTURE
PLANS)

Women in Midlife
& Menopause
(HARMONY PLAN)

KEY NEEDS & HEALTH CONDITIONS

- ◆ Menstrual health, PCOS & hormonal imbalance
- ◆ Mental health & stress management
- ◆ Weight management, nutritional deficiencies (Vitamin D deficiency, anemia)

- ◆ Preventive health monitoring & early detection
- ◆ Chronic conditions (thyroid, diabetes, cardiac risk)
- ◆ Menopause management:
- ◆ Bone health & osteoporosis prevention
- ◆ Regular gynae consultations

- ◆ Pre-conception health assessment
- ◆ Fertility readiness & hormonal balance
- ◆ Pregnancy planning & monitoring
- ◆ Safe delivery (normal / C-section)
- ◆ Postpartum recovery & maternal health

- ◆ Preventive screening & early detection
- ◆ Lifestyle disease management (thyroid, diabetes)
- ◆ Hormonal balance & wellness
- ◆ Fitness, nutrition & metabolic health
- ◆ Regular health tracking & consultations

- ◆ Re-prioritising personal health during menopause transition years
- ◆ Managing emerging long-term health risks (cardiac, cancer, metabolic)
- ◆ Need for privacy-led, consistent support (gynae, mental wellness)
- ◆ Focus on maintaining independence, mobility and vitality
- ◆ Long-term well-being and quality of life post-caregiving phase



THE RIGHT FIT FOR YOU

PERSONALISED COVER WITHIN THE SAME POLICY

AS YOU CHANGE, YOUR CARE CHANGES WITH YOU!

Discover the **flexibility of choosing coverage tailored to your current life stage**, either **within a family policy** or as **standalone plans** for individual women.

Unlike conventional plans that focus on isolated benefits such as maternity, **ElevateHer** provides **comprehensive coverage across various stages**, from adolescence to menopause.



FROM YOUTH TO MIDLIFE, PROTECTION THAT GROWS ALONGSIDE YOU



Wellness Benefits across All Plans

(All plans include gynae consultations + wellness support.)

PLAN	KEY FOCUS
Bloom (14 - 22 yrs)	✦ Menstrual health, PCOS, mental well-being, peer support
Thrive ⁷ (23 - 45 yrs)	✦ Hormonal & metabolic health, fertility guidance
Nurture ⁷ (23 - 45 yrs)	✦ Maternity + IVF + postpartum support
Harmony (46 - 60 yrs)	✦ Menopause, bone health, wellness

All plans include:

2 OPD consultations/year (₹1,500 cap) | Unlimited gynae teleconsultation

COMPREHENSIVE PLANS WITH DUAL PROTECTION

BECAUSE YOUR NEEDS DESERVE A CHOICE THAT'S YOURS

Elevate Her has been specially curated with dual plans that let you choose the protection that's right for you.

STANDARD PLANS

Life stage care + Wellness
Benefits + Preventive support

HER PLUS PLANS

All standard plan benefits
+ Women-specific cancer protection

HER PLUS PLANS

WOMEN-SPECIFIC CANCER COVER

HER Plus Plans provide complete protection against major **women-specific cancers**, including:

**BREAST
CANCER**

**CERVICAL
CANCER**

**OVARIAN
CANCER**

**FALLOPIAN
CANCER**

**VAGINAL
CANCER**

**VULVAR
CANCER**

**UTERINE
CANCER**

**THYROID
CANCER**

POLICY BENEFITS

**Lump-sum payout
on diagnosis**

**Coverage as per base Sum Insured.
Maximum up to ₹50 Lakh**

**No survival period
requirement**

NURTURE PLAN

MATERNITY & ART

Most maternity covers begin at pregnancy.

Elevate Her Nurture Plan supports the journey from fertility to motherhood with:

FERTILITY
SUPPORT &
IVF TREATMENT

NORMAL &
C-SECTION
DELIVERIES

PREGNANCY
PLANNING
& MONITORING

POSTPARTUM
CARE



GYNAE CARE ACCESS

TRUSTED CARE WHENEVER YOUR JOURNEY CALLS FOR IT

Elevate Her makes continuous women's healthcare more accessible through:



2 in-clinic gynaecology consultations every year **(OPD)**



Unlimited **teleconsultations** with gynaecologists

STRUCTURED PREVENTIVE CARE

SUPPORT THAT LOOKS AHEAD FOR EVERY STAGE OF YOU

Elevate HER encourages proactive healthcare with **Diagnostic Credits** designed around every life stage.



EARLY DETECTION TESTS

(CBC, TSH, HbA1c, Vitamin D and more)



FERTILITY MARKERS

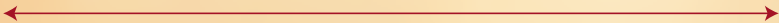
(FSH, LH, Prolactin)



ADVANCED SCREENING

(Pap Smear, Mammography, DEXA, ECG)

DIAGNOSTICS & PREVENTIVE CARE

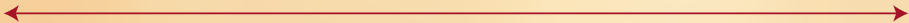


PLAN	CREDITS	KEY TESTS	ADDITIONAL SCREENING
Bloom	2000 Credits	Essential Test Panel	USG
Thrive	2500 Credits	Advanced blood panel	USG, Pap smear ⁶
Nurture	3000 Credits	Hormonal panel	USG, Pap smear ⁶
Harmony	4500 Credits	Extensive screening	USG, Pap smear ⁶ , Mammogram, Dexa, ECG



FEATURE	BLOOM (14-22 YRS.)	THRIVE (23-45 YRS.)	NURTURE (23-45 YRS.)	HARMONY (46-60 YRS.)
Core Focus	Adolescent health & emotional well-being	Preventive & hormonal wellness	Maternity, IVF & reproductive care	Menopause & ageing care
Wellness Support	Menstrual health, PCOS, peer & emotional support	Hormonal balance, fertility tracking, lifestyle management	Pregnancy, childbirth preparation, lactation & postpartum care	Menopause care, bone & hormonal health
Diagnostics	Essential Test Panel (CBC, FBS, TSH, HbA1c, Vitamin D, Ferritin) + USG if medically indicated	Advanced Blood Panel - CBC, FBS, HbA1c, TSH, LFT, Lipid Profile, Vitamin D, Serum Ferritin and Urine Routine & Microscopy. + USG, Pap smear ⁶ .	Fertility Hormone Panel - CBC, FBS, TSH, Urine Routine & Microscopy, HbA1c, LFT, Lipid Profile, Vitamin D, FSH, LH and Prolactin. + USG, Pap smear ⁶ .	Extensive Screening - CBC, FBS, HbA1c, TSH, LFT, Lipid Profile, Vitamin D and Vitamin B12, Urine routine and microscopy. + USG, Mammogram, DEXA, ECG, Pap smear ⁶ .
Diagnostic Credits (cashless within network)	2,000 credits	2,500 credits	3,000 credits	4,500 credits
Trusted Care Access	Unlimited access to gynaecology, mental health and nutrition experts (within network ecosystem)			
OPD Consultations	2 consultations per year (₹1,500 aggregate cap, network only)			
Women Cancer Cover (Plus Plans)	✦ Covers specified women-specific cancers (breast, cervical, ovarian, fallopian, vaginal, vulvar, uterine and thyroid cancers) ✦ Coverage as per base Sum Insured. Maximum up to ₹50 Lakh ✦ 90-day waiting period ✦ One-time benefit (as per policy terms)			

STANDARD WAITING PERIODS



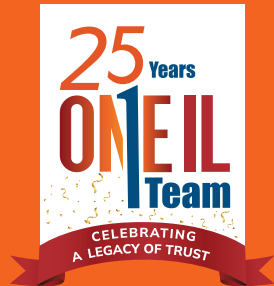
FEATURE	BLOOM	THRIVE	NURTURE	HARMONY
Maternity waiting period	NA	NA	24 months	NA
ART / IVF Coverage	Not Covered	Not Covered	Covered (IVF, ZIFT, GIFT, ICSI and IUI)	Not Covered
ART Waiting Period	NA	NA	36 months	NA
Initial Waiting Period (For Diagnostic credits and Elevate HER Gynae care Visit)	30 days	30 days	30 days	30 days
Women cancer benefit waiting period (applicable only for Plus Plans)	90 days	90 days	90 days	90 days

DOWNLOAD IL TAKECARE APP

FOR YOUR INSURANCE AND WELLNESS NEEDS

Access a wide range of features with just a tap of your fingers!





¹This benefit is not intended to be a substitute for professional medical advice or diagnosis. Always seek the advice of your physician or other qualified health provider for any concern you may have regarding a medical condition. ²The feature is only available if Teleconsultation cover is opted and additional premium is paid. The Medical Practitioner may suggest/recommend/prescribe other counter medications based on the information provided, if required on a case to case basis. However, these services under this Benefit should not be construed to constitute medical advice and/or substitute the Insured Person's visit/consultation to an independent Medical Practitioner/Healthcare professional. The proposer should seek assistance from a health care professional when interpreting the personal and applying them to the Insured person's individual circumstances. If the Insured Person has any concerns about their health, he / she may consult his/her general practitioner. We shall not shall liability and responsibility towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner/ Healthcare professional. ³The content of the information be given on this chart here is for information and educational purpose only. Information is gathered and drawn from reputable sources; however, ILGIC and/or IL Take Care app is not responsible for errors or omissions in reporting or explanations No individuals, including those under our active care, should use this information, resources or tools contained within to self-diagnose any ailment or condition and/or any health related condition. ILGIC or IL IL Take Care app gives no assurance or warranty regarding the accuracy, timeliness or applicability or content. Always consult a licensed healthcare professional to make healthcare decisions. You acknowledge that any reliance upon any such opinion, advice, statement or information shall be at your sole risk. ⁴Health Quotient Assessment is a set of meaningful questionnaires that ask basic questions about person's health habits and history. In return the person will receive a health report that gives the person a non-clinical overview of his/her current health status, as well questions about his health risks and how to manage them. Whether the person is trying to get in shape, control an existing condition, or just stay fit, the person will find the basic help they need through the Health Quotient assessment. The assessment is not intended for medical diagnosis, and the assessment report is based solely on the indicators provided by the person in their response to the questions. The same is not a replacement for formal medical diagnosis. The information provided is drawn from various content of healthcare and fitness. This information is not a substitute for consulting a qualified health care practitioner. The person is advised to make use of the Health Quotient assessment at client's own discretion and their own responsibility. There is no warranty regarding the results of using this information, and the author and publisher disclaim any liability for the assessments the client. ⁵The feature is only available if Benefit cover is opted and additional premium is paid. ⁶Subject to a waiting period of one (1) Policy Year. After the first use, it can be availed once every two (2) Policy Years. ⁷Women between 23 and 45 years of age are eligible to choose either the Thrive Plan or the Nurture Plan. Prohibition of Rebates – Section 41 of the Insurance Act, 1938. 1) No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer. 2) If any person shall fail to comply with sub regulation (1) above, he shall be liable to payment of fine which may extend to rupees ten lakhs. Add on's are subject to payment of additional premium. The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the sales brochure / policy wordings carefully before concluding a sale. 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