25 Years ONE IL Team
CELEBRATING A LEGACY OF TRUST

ICICI Lombard

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.**

elevateher

WOMEN CARE

YOUR SUPPORT THROUGH EVERY CHANGE

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

CORE CONSUMER	KEY NEEDS & HEALTH CONDITIONS
Students & Young Professionals (BLOOM & THRIVE PLANS)	✦ Menstrual health, PCOS & hormonal imbalance ✦ Mental health & stress management ✦ Weight management, nutritional deficiencies (Vitamin D deficiency, anemia)
Families Seeking Women's Health Protection (NURTURE & HARMONY PLANS)	✦ Preventive health monitoring & early detection ✦ Chronic conditions (thyroid, diabetes, cardiac risk) ✦ Menopause management: ✦ Bone health & osteoporosis prevention ✦ Regular gynae consultations
Couples Planning Childbirth (NURTURE PLAN)	✦ Pre-conception health assessment ✦ Fertility readiness & hormonal balance ✦ Pregnancy planning & monitoring ✦ Safe delivery (normal / C-section) ✦ Postpartum recovery & maternal health
Health-Conscious Customers (THRIVE & NURTURE PLANS)	✦ Preventive screening & early detection ✦ Lifestyle disease management (thyroid, diabetes) ✦ Hormonal balance & wellness ✦ Fitness, nutrition & metabolic health ✦ Regular health tracking & consultations
Women in Midlife & Menopause (HARMONY PLAN)	✦ 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

elevateher

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

elevate her
WOMEN CARE

PLANS AT A GLANCE

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)**			

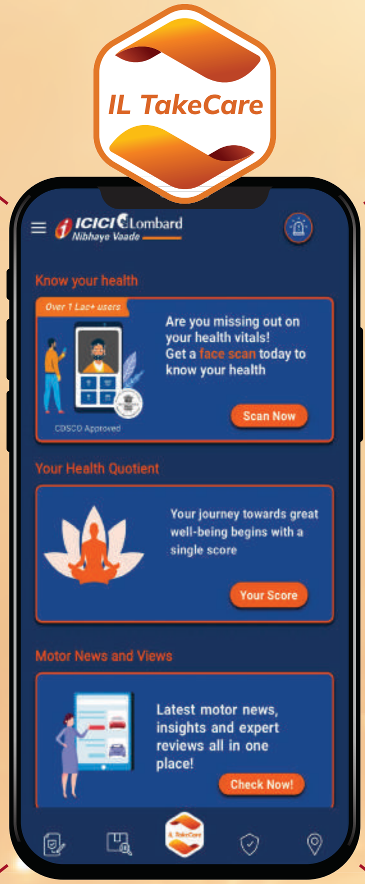
STANDARD WAITING PERIODS

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!



FACE SCAN[1]

EXERCISE TRACKER

HELLO DOCTOR[2]

HEALTH WEBINARS

CHAT WITH EXPERT[3]

OPD CLAIMS[5]

HEALTH QUOTIENT ASSESSMENT[4]

MENTAL HEALTH SUPPORT

GET IT ON Google Play

Download on the App Store

25 Years ONE IL Team

CELEBRATING A LEGACY OF TRUST

ICICI Lombard