

Presenting



Apex Plus Plan



**A
holistic
health
cover**

for

You and Your Loved ones



Health AdvantEdge - An Introduction

ICICI Lombard's **Health AdvantEdge** is a holistic policy designed to cater to your healthcare as well preventive care needs at all stages.

Why ICICI Lombard?

Asia's
one of the Largest

Private
Sector Insurer

60
minutes

Cashless
approval process*

Cashless
Everywhere

for hospitalization
anywhere in India**

A robust
wellness App

IL TakeCare
App



*Subject to receipt of all necessary documents.

Key Benefits



Sum Insured Upto ₹ 3 crores

Providing flexibility to avail a covering as per need.

Worldwide Cover

Get the cover for planned treatment along with emergency treatment.



Claim Protector

Coverage for items that are not otherwise payable by us under your claim guaranteed payment for consumables like gloves, masks etc.

No Zone based copayment

Pay the premium depending on your city of residence without worrying about zone based copayment.



Loyalty Bonus

Key Benefits



Preventive Health Check-up

Identify potential health issues early and prevent or detect diseases.

Reset Benefit

Facility to restore your balance sum insured.



Domestic Air Ambulance cover

Air ambulance expenses to transfer you to the nearest hospital for emergency care.

Age based pricing

Gradual premium increment on yearly basis.



Tax Benefit[^]

You can avail tax benefit on premium paid as per section 80D.

APEX PLUS PLAN

Overall Sum Insured (SI) Rupees	5, 7.5, 10, 15, 20, 25, 50, 75, 100, 200, 300 (in Lakhs)
Base Cover Benefits	
In patient treatment	Upto Sum Insured
In patient treatment for Surrogate Mothers (complications)	Available upto Sum Insured, maximum upto ₹5 Lakhs
In patient treatment for oocyte donor (complications)	Available upto Sum Insured, maximum upto ₹5 Lakhs
Hospital Accommodation	Single private room for Sum Insured upto ₹20 Lakhs, No capping for Sum Insured >₹20 Lakhs
Technological Advancements and Treatments	Upto Sum Insured
In patient Ayush Hospitalisation	Upto Sum Insured
Domiciliary Hospitalisation	Upto Sum Insured
Home care Treatment	Upto 5% of Sum Insured, maximum upto ₹1 Lakh
Pre and post hospitalization expenses	Pre - 60 days Post - 180 days
Day care Procedures	Available upto Sum Insured
Donor Expenses	Available upto Sum Insured
Domestic Road Ambulance	1% of Sum Insured upto ₹10,000, Actuals on network
Domestic Air Ambulance	Available upto Sum Insured
Animal Bite (Vaccination)	Up to ₹10,000
Reset Benefit	Unlimited times for any illness (once for Sum Insured ₹5 Lakhs and ₹7.5 Lakhs)
Loyalty Bonus	20% of SI maximum upto 100% (No reduction incase of claim)
Health Check-up	Annual; up to 0.5% of Sum Insured or up to max of ₹10,000
Teleconsultation	Unlimited
Bariatric Surgery	Available upto Sum Insured
Convalescence Benefit	Lumpsum: ₹20,000 (On continuous hospitalization for 10 days or more; payable over and above the base Sum Insured)
Worldwide cover	Available for Sum Insured ₹25 Lakhs & above only
Wellness and Value Added Services	
Wellness and Value Added Services	Available

Optional Covers^{\$}



Compassionate Visit



Nursing at Home



Personal Accident



Critical Illness



Maternity



Sum Insured Protector

Optional Benefits (Can be Opted with additional premium)	
Maternity Benefits	Upto 10% of Sum Insured, maximum upto ₹1 Lakh (18 to 45 years)
New Born Baby Cover	Twice the maternity cover limit per newly born child over and above the maternity limit
Vaccinations for new born baby in the first year	1% of base Sum Insured per newly born child, max upto ₹10,000
Critical Illness	Lumpsum equal to base Sum Insured subject to a maximum of ₹50 lakhs (maximum up to 50 years)
Personal Accident (Death + PTD+PPD)	Available upto Sum Insured, maximum upto ₹50 Lakhs (18 to 65 years)
Sum Insured Protector	Available
Claim Protector	Available (Inbuilt for Sum Insured ₹15 Lakh and above)
Nursing at home	Available upto ₹2,000 per day
Befit	Available
Compassionate Visit	Available maximum upto ₹20,000 per policy year
Co Payment	Optional; 10% and 20%

Waiting period:

Waiting and Survival Period	
PED Waiting Period	2 years
Specific Condition Waiting Period	2 years
Bariatric Treatment	2 years
Initial Waiting Period	30 days
Initial Waiting Period for Critical Illness	90 days
Survival Period for Critical Illness	0 days
Worldwide cover	2 years
Diabetes, Hypertension and Cardiac conditions (Unless they are PED)	90 days
BeFit	30 days
Maternity Benefit	2 years

Discounts:

Pneumococcal Vaccine Discount	2.5% provided all adult members of the policy have been vaccinated in past 1 year from policy start date.
Discount Basis Credit Score	Up to 15% discount depending upon credit score of the proposer.
Tenure Discount	Discount of 10% on 2nd year premium and 15% on 3rd year premium.

Zone definition:

Zone	State/District
Zone A	Delhi, Mumbai (including Thane district, Navi Mumbai), Haryana (excl. Faridabad, Jhajjar, Jind, Nuh, Panipat, Rewari, Mewat, Palwal), Daman & Diu, Dadra Nagar, Ahmedabad, Surat, Noida City, Ghaziabad district, Hapur district, Meerut district, Muzaffarnagar district, Shamali district
Zone B	Pune, Kolkata, Telangana (Incl. Hyderabad), Madhya Pradesh, Goa, Gujarat (excl. Ahmedabad and Surat), Bangalore, Chennai, Andhra Pradesh, Chattisgarh, Pondicherry, Uttarakhand
Zone C	Rest of India (Punjab, Rajasthan (excl. NCR region), Chandigarh, Himachal Pradesh, Jammu & Kashmir, Ladakh, Lakshadweep, Kerala, Tamil Nadu (excl. Chennai, Pondicherry), Odisha, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim, Andaman & Nicobar, Rest of Karnataka, West Bengal (excl. Kolkata), Bihar, Jharkhand, Maharashtra (excl. Mumbai and Pune), UP (excl. NCR Region)
Zone D	Rest of NCR[Alwar, Bagpat, Bharatpur, Bulandshahr, Faridabad, Gautam Buddha Nagar excluding Noida, Jhajjar, Jind, Nuh, Panipat, Rewari, Mewat, Palwal]

Wellness Program



Wellness Program

Wellness program intends to promote, incentivize and reward in the form of wellness points for your healthy behavior. Each wellness point is valued at INR 0.25. The Wellness points can be redeemed by availing services such as out-patient consultations, purchase of pharmaceutical drugs/ medicines via IL TakeCare application.

Health Assistance

Our team of qualified and experienced medical professionals will assist you with below Services

- Assist in Planned Hospitalization
- Facilitate Second Opinion
- Provide Cashless Everywhere in Non Network Hospital
- Post Hospitalization Care - Physiotherapy.



Ambulance Assistance

Facilitation of ground medical transportation by a Service Provider to transport the Insured Person from the site of Accident/ Illness/ Injury to the nearest Hospital.

Discounts

You can avail discount on services / products such as investigations / diagnostic tests / laboratory tests / health supplements / medical equipment / homecare services / virtual health & wellness sessions.

The discounts can be availed on downloading our IL TakeCare app and registering the policy details.



Scan the QR code
to download the
IL TakeCare App



The features mentioned above do not represent the comprehensive list of coverages.

For detailed information about coverages and terms and conditions, kindly review the product's policy wordings.

DISCLAIMER

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. 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. ^Deduction under section 80D is as per the provision of Income Tax Act, 1961 and amendments made thereafter. Reset will not trigger for the first claim. \$Optional covers can be availed by paying an additional premium. **The Cashless Everywhere is subject to:- 1) For elective procedures, customer should intimate at least 48 hours prior to admission 2) For emergency treatment, customer should intimate within 48 hours of admission and 3) Claim shall be admissible as per terms of the policy and cashless facility shall be admissible as per the operating guidelines of the Insurance Company. 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. HAP plan- for any other plans kindly visit our nearest branch. ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. Under license and Lombard logo belongs to ICICI Lombard GIC Ltd. ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025. Toll Free No. 1800 2666. Fax No. 02261961323. IRDA Reg. No. 115. Health AdvantEdge UIN: ICILIP25043V052425. CIN L67200MH2000PLC129408. Website: www.icicilombard.com. Email: customersupport@icicilombard.com. ADY/20184