



## WELCOME TO YOUR HEALTHMAXXING ERA.

You're already maxxng your fitness,  
your money, your career, your life.  
**Now max your health.**

INTRODUCING  
  
**TAKING CARE IS COOL!**



## HEALTH INSURANCE JUST GOT +1000 AURA.

You're getting your steps in.  
Working out. Protecting your peace.  
Trying to eat better. Sleep better. Feel better.

**VIBE** SHOWS  
UP FOR  
**ALL OF IT.**

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It packs a solid hospitalization cover along with mental wellbeing, fitness, rewards, referral credit and many more - all into one refreshing plan of your choice. So you can get value from your health insurance while you're busy living your life.

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STAY LOCKED IN. PASS THE **VIBE** CHECK.

# WHY **VIBE** FITS YOUR **LIFE?**

You're not planning your life around a claim. You're just trying to stay active, feel good and keep going. VIBE fits right into that.



**Quick care  
when you  
need it**



**Mental health  
support when  
things get heavy**



**Fitness access  
that gets you  
moving**



**Rewards  
for staying  
healthy**



**Referral  
credits**



## THE **VIBE** IDEA

***The health cover you actually  
use every week.***

Not outdated or confusing.  
Just everyday care, a tap away.

PICK YOUR

# **HEALTH** *TOOLKIT*



## **GetFit<sup>1</sup>** ***Locked in Era***

- Gym. Yoga. Pilates.
- Your fitness routine just became part of your health plan.

**Workout done.**  
**Aura gained.**



## **Aura Points<sup>2</sup>** ***Aura Farming. Literally.***

- Stay claim-free and earn 500- 750 Aura Points every month.
- Use them across eligible doctor consults, diagnostics, dental, pharmacy, vision care and more.

**Taking care = +Aura.**



## **Referral Credit<sup>3</sup>** ***Don't Gatekeep From Your Tribe.***

- Put the group chat on.
- They get VIBE.
- You earn referral credit towards renewal.

**Squad covered.**  
**Renewal sorted. Big W.**



### **Mind and Mood Recover<sup>4</sup> Before You're Cooked.**

- Brain running 38 tabs?
- Monday Scaries hitting different?
- “I’m fine” doing Olympic-level heavy lifting?

**Yeah. Take care of that too.**

VIBE gives you 3–10 counselling sessions a year, depending on your plan, through video or in-person consultations.

Therapy isn't only for when everything falls apart.

**Entering your healing era?  
We love to see it.**



### **Teleconsultations Symptom-Googling At 2 AM? L.**

**Actually asking a doctor? W.**

Virtual access for colds, fatigue, muscle pulls, fever days — the usual stuff. No jargon. No drama. Just quick care.

**Less Brainrot.  
More Actual Medical Advice.**



### **Health Check-ups\* “I’m Young. I’m Probably Fine.” Delulu Is Not A Diagnosis.**

- Feeling fine ≠ knowing everything's fine.
- Stay on top of your health with eligible health screenings through VIBE.

**Know your stats.  
Level Up accordingly.**

Getting checked before there's a problem?

**That's the real flex.**



### ***And When Life Gets Serious? VIBE Does Too.***

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- In-patient Treatment
- Technological Advancements and Treatments
- In-patient AYUSH Hospitalization
- ReVibe Benefit
- Green Flag Bonus<sup>5</sup>

Because VIBE isn't just about the everyday wins. It's also built for the stuff you really hope doesn't happen.

**VIBE** has your back. No stress!



# PICK YOUR VIBE

There's a VIBE plan for  
how you glow-up.

| Plan Name                                                                                                                                                                                                                                                      | Value                                                                                                                                                                                                                               | Rookie                                        | BasicFit                                | Upgrade                                 | Flex                                    | GOAT                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|
| SI Options                                                                                                                                                                                                                                                     | 7L, 10L                                                                                                                                                                                                                             | 7L                                            | 10L                                     | 15L                                     | 25L                                     | 50L/1Cr                                 |
| <b>Base Covers</b> <ul style="list-style-type: none"> <li>• In-patient Treatment</li> <li>• Day care Procedures/Treatment</li> <li>• Technological advancements &amp; Treatment</li> <li>• AYUSH Hospitalization</li> <li>• Domestic Road Ambulance</li> </ul> | Up to SI                                                                                                                                                                                                                            | Up to SI                                      | Up to SI                                | Up to SI                                | Up to SI                                | Up to SI                                |
| Room Rent                                                                                                                                                                                                                                                      | Twin Sharing                                                                                                                                                                                                                        | Twin Sharing                                  | Single Private AC Room                  | Single Private AC Room                  | Single Private AC Room                  | Single Private AC Room                  |
| Pre-Hospitalization Medical Expenses                                                                                                                                                                                                                           | 60 Days                                                                                                                                                                                                                             | 60 Days                                       | 90 Days                                 | 90 Days                                 | 90 Days                                 | 90 Days                                 |
| Post-Hospitalization Medical Expenses                                                                                                                                                                                                                          | 90 Days                                                                                                                                                                                                                             | 90 Days                                       | 180 Days                                | 180 Days                                | 180 Days                                | 180 Days                                |
| Green Flag bonus                                                                                                                                                                                                                                               | 20% per policy year up to 100%                                                                                                                                                                                                      | 20% per policy year up to 100%                | 20% per policy year up to 100%          | 20% per policy year up to 100%          | 50% per policy year up to 300%          | 50% per policy year up to 300%          |
| ReVibe benefit                                                                                                                                                                                                                                                 | Once in a policy year for any covered illness                                                                                                                                                                                       | Once in a policy year for any covered illness | Unlimited Times for any covered illness | Unlimited Times for any covered illness | Unlimited Times for any covered illness | Unlimited Times for any covered illness |
| Teleconsultation                                                                                                                                                                                                                                               | Unlimited                                                                                                                                                                                                                           | Unlimited                                     | Unlimited                               | Unlimited                               | Unlimited                               | Unlimited                               |
| GetFit                                                                                                                                                                                                                                                         | Yearly gym membership with our network provider. (Physical)<br>For All members above age 18<br>Fitness activities (Gym, Aerobics, Pilates, Calisthenics, Yoga, Zumba, Aerobics) also can be availed subject to network availability |                                               |                                         |                                         |                                         |                                         |
| Aura Points                                                                                                                                                                                                                                                    | Not Available                                                                                                                                                                                                                       | 500 Points/ claim free month                  | 500 Points/ claim free month            | 500 Points/ claim free month            | 750 Points/ claim free month            | 750 Points/ claim free month            |
| <b>Mind and Mood Recover</b><br>(Available from Day 1)<br><b>₹ 1,000/session</b>                                                                                                                                                                               | 3 mental health sessions                                                                                                                                                                                                            | 3 mental health sessions                      | 5 mental health sessions                | 6 mental health sessions                | 8 mental health sessions                | 10 mental health sessions               |

| Plan Name                                      | Value                       | Rookie                                                                                                                                                                                                              | BasicFit                                                        | Upgrade                                                         | Flex                                                            | GOAT                                                            |
|------------------------------------------------|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|
| Optional Covers                                |                             |                                                                                                                                                                                                                     |                                                                 |                                                                 |                                                                 |                                                                 |
| Smart Returns                                  | Not Available               | Available                                                                                                                                                                                                           | Available                                                       | Available                                                       | Available                                                       | Available                                                       |
| Claim protector                                | Not Available               | Up to SI                                                                                                                                                                                                            | Up to SI                                                        | Up to SI                                                        | Up to SI                                                        | Up to SI                                                        |
| 2 - Hour QuickFix                              | Not Available               | Up to SI                                                                                                                                                                                                            | Up to SI                                                        | Up to SI                                                        | Up to SI                                                        | Up to SI                                                        |
| Health Check-Up                                | Not Available               | 0.5% of SI, max up to ₹ 5,000; listed tests on cashless basis                                                                                                                                                       |                                                                 |                                                                 |                                                                 |                                                                 |
| Tenure GlowUp (only for multi year policies)   | Not Available               | Use the base sum insured of all the years at any time in a multi tenure policy. Can be availed multiple times in a policy period. If utilized in advanced, balance SI will be available for remaining policy tenure |                                                                 |                                                                 |                                                                 |                                                                 |
| Spouse Care                                    | Not Available               | NA                                                                                                                                                                                                                  | NA                                                              | Spouse eligible for accrued bonus and waiting period continuity | Spouse eligible for accrued bonus and waiting period continuity | Spouse eligible for accrued bonus and waiting period continuity |
| Network Advantage                              | Not Available               | 10% discount by selecting a PPN network, 20% Co-pay if treatment is taken outside the network                                                                                                                       |                                                                 |                                                                 |                                                                 |                                                                 |
| Room Modifier                                  | Not Available               | NA                                                                                                                                                                                                                  | Upgrade to "any room" category/Downgarde to "Twin sharing room" |                                                                 |                                                                 |                                                                 |
| Maternity Benefit                              | Not Available               | Up to 50K                                                                                                                                                                                                           | Up to 50K                                                       | Up to 50K                                                       | Up to 1L                                                        | Up to 1L                                                        |
| New Born Baby Cover<br>Waiting period: 2 years | Not Available               | Up to 1L                                                                                                                                                                                                            | Up to 1L                                                        | Up to 1L                                                        | Up to 2L                                                        | Up to 2L                                                        |
| a. New born Hospitalization Expenses           |                             |                                                                                                                                                                                                                     |                                                                 |                                                                 |                                                                 |                                                                 |
| b. Vaccination                                 | Not Available               | Up to 10K                                                                                                                                                                                                           | Up to 10K                                                       | Up to 10K                                                       | Up to 10K                                                       | Up to 10K                                                       |
| Maternity waiting period reduction option      | Not Available               | Available                                                                                                                                                                                                           | Available                                                       | Available                                                       | Available                                                       | Available                                                       |
| Thrill Shield                                  | Not Available               | Additional coverage for In-patient care due to injury while engaging in any of the listed Adventure sports, additional coverage equal to base SI                                                                    |                                                                 |                                                                 |                                                                 |                                                                 |
| Personal Accident                              | Not Available               | Lump Sum benefit for AD, PTD, PPD (Upto SI max up to 50L)                                                                                                                                                           |                                                                 |                                                                 |                                                                 |                                                                 |
| Voluntary Deductible                           | In-built, 4 Lakh deductible | Deductible to be offered from 50K, 1L, 1.5L, 2L, 2.5L, 3L, 3.5L, 4L, 4.5L & 5L                                                                                                                                      |                                                                 |                                                                 |                                                                 |                                                                 |
| Disease Management Program                     | In-built                    | Not Applicable                                                                                                                                                                                                      |                                                                 |                                                                 |                                                                 |                                                                 |

**IT'S GIVING... GOOD FEELS.**

A **VIBE** YOU CAN ACTUALLY  
USE WHILE YOU'RE  
**BUSY LIVING**



***It's Giving Useful.***

Not just “maybe someday.”

Doctor consults, health checks, mental wellbeing and fitness benefits for your everyday health.



***It's Giving +Aura.***

Taking care should come with perks.

Aura Points and GetFit bring more value to the healthy stuff you're already doing.



***It's Giving Easy.***

Tap. Take care. Carry on.

Access your health services through IL TakeCare. Less paperwork. More getting on with your life.



***It's Giving Full VIBE.***

More of your health, covered.

Everyday care. Mental wellbeing. Fitness. Rewards. Serious protection.

**VIBE = YOUR DAILY HEALTH SWITCH**

Not a once-in-a-year product. | Just everyday health made easy, relevant, rewarding.



[www.icicilombard.com](http://www.icicilombard.com)

**Download IL TakeCare App**

\*Add ons are subject to payment of additional premium. 1 Unlocks on completion of 5000 steps. 2 Aura Points are awarded as per plan. Points accrue only while the policy remains claim-free. Points may be redeemed against listed services, subject to capping provided in policy terms and conditions. Maximum accumulation up to 12,000 points at any point of time. Any utilization of/enrolment for services/benefits under this cover shall be constituted as a 'claim' for the purpose of cancellation refund under this Policy. 3 When policy is purchased directly either from the registered website or mobile application of the company. 4 Session counts vary as per plan chosen by the Insured. Any utilization of services under this cover shall be constituted as a 'claim' for the purpose of cancellation refund under this Policy. 5 Green Flag Bonus can only be utilized when the Base Sum Insured is completely exhausted. PROHIBITION OF REBATES. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to 2 [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 prospectuses 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 bona fide insurance agent employed by the insurer.] (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.] 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. 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, P. Balu Marg, Veer Savarkar Road, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025. Toll Free: 1800 2666 Fax No: 022 61961323 IRDAI Reg. No. 115 CIN: L67200MH2000PLC129408 Customer Support Email Id: customersupport@icicilombard.com Website : [www.icicilombard.com](http://www.icicilombard.com). Product Name: VIBE UIN: ICIHLIP27061V012627. ADV/28561.