

CHOLA FLEXI SUPREME

PLAN	PLUS	PREMIERE
SUM INSURED OPTIONS	5/7.5/10/15/20/25 L	30/40/50/75 L / 1/2/2.5/3/5 C
ENTRY AGE	18 Y TO 75 Y [ADULT] ; 3 months TO 26Y [CHILDREN] ; 5Y TO 75Y [SIBLINGS]	
COVERAGES	UNLIMITED RESTORATION//RTA COVER//AYUSH COVER//ORGAN DONAR COVER//SPECIALIST CONSULTATION COVER//ALL DAY CARE PROCEDURES COVERED	
	PA COVER, GLOBAL HOSPITALIZATION, CONSUMABLES COVER, MATERNITY COVER, HOME CARE, VACCINATION COVER, NEW BORN BABY COVERED, CHILD EDUCATION BENEFIT	PLUS + INFERTILITY COVERAGE, HIGH END DIAGNOSTICS, BARIATIC SURGERY, AIR AMBULANCE, RECOVERY BENEFIT, SPEC/CONTACT, LENSE/HEARING AID
CUMMULATIVE BONUS	50% p.a up to 100%	50% p.a up to 100%
PRE HOSPITALIZATION	60 days	60 days
POST HOSPITALIZATION	90 days	120 days
EMERGENCY AMBULANCE	1% of SI / Max up to 2000/-	1% of SI / Max up to 5000/-
NEW BORN BABY COVER	Covered under maternity	
SI RESTORATION	Automatic SI restoration in the event of exhaustion or insufficient Base SI & CB	
ADDITIONAL SI BENEFIT - RTA COVER	Upto 25% of the base SI subjected to the maximum of 3L once during the policy year.	Up to 5L once during the policy year
DAILY CARE BENEFIT	Rs 500/- per day/ max 10 days	Rs 1000/- per day/ max 10 days
COMPASSIONATE TRAVEL	Reimbursement of air travel expenses upto maximum of 5000/- per policy year.	Air travel expenses up to max 25k per policy year .
REPATRIATION OF MORTAL	claim	Reimbursement up to 10k
SPECIALIST CONSULTATION CHARGES	specialist medical opinion upto maximum of 25K	Specialist Medical Opinion up to max 50k
GLOBAL HOSPITALIZATION COVER	Reimbursement of inpatient hospitalization / Day care expenses incurred outside india.Diagnosis is to be done in India	
PA COVER	Health Insurance SI or 50L whichever is lesser [AD coverage]	
CHILD EDUCATION BENEFIT	25K of Fixed Benefit On account of PA claim	50K of Fixed Benefit On account of PA claim
CONSUMABLES COVER	Reimbursement of expenses of list of consumable items	
HOME CARE EXPENSES (LISTED ILLNESSES)	Rembursement of medical expenses upto Rs 3k per day - max 15 days	Rembursement of medical expenses upto Rs 5k per day - max 15 days
VACCINATION CHARGES	Reimbursement of vaccination charges up to 5k for new born baby covered under the policy up to 1 Y	
MATERNITY COVER	Reimbursement up to 50K per delivery on reimbursement basis.	Reimbursement up to 1L per delivery on reimbursement basis.
WELLNESS	Available	Available

ROOM RENT	No limit applicable	
HEALTH CHECK UP	Once in 2 claim free year upto a defined limit	Once in 2 Y up to defined limit
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INFERTILITY TREATMENT	Reimbursement upto 2L	
BARIATRIC SURGERY	Reimbursement upto 5L	
RECOVERY BENEFIT	Lumpsum benefit equal to 0.5% of the base SI for continuous hospitalization of > 10 days	
SPECS/CONTACT LENSE/HEARING AID	Reimbursement of expenses upto 10k per policy year after a waiting	
HIGH END DIAGNOSTICS	Reimbursement upto max of 25k per policy year for listed high end	
EMERGENCY AIR AMBULANCE	Reimbursement of expenses for emergency air ambulance upto 5L per	
WAITING PERIOD		
MATERNITY	36 months	36 months
INFERTILITY TREATMENT	NA	2 Years
SPECS/CONTACT LENSE/HEARING AID	NA	2 Years
PED	36 months	24 months
Names Illnesses	24 months	24 montha
30 Days waiting period	Applicable	Applicable

Pre-Policy Medical Check Up



Age Criteria	SI upto 10 L	SI 15 to 50 L	SI above 50L
Age upto 18 years	STP	STP	STP
Age 19 to 45 years	STP	Tele-UW	Package 1
Age 46 to 60 years	STP	Package 1	Package 2
Age from 61 years	Package 1	Package 2	Package 2
Any age and SI with Health disclosure and/or claim declaration	Subject to UW		

Wellness @ a Glance



- Analysis report on insured's health through a questionnaire

Health assessment

- Insured can Enroll/ set his/her own program and track specific daily goals

Digital health coaching

- Home delivery of medicines from the nearby network pharmacy

Medicine Delivery

- Book appointments for health checkup packages at discounted price

Preventive health checks & diagnostics

- Avail for booking ambulance services.

Emergency helpline