



Because We Care

Your health is our concern and
uncomplicating it is our promise.



HDFC ERGO Group Health Insurance
A comprehensive health plan for Small and Medium Enterprises (SME)

At HDFC ERGO General Insurance Company Limited, we appreciate how unique each SME is.

And yet each outfit, irrespective of size, strength or turnover, faces the same need to safeguard the health and well-being of its employees.

To address the unique requirements of SME customers, we at HDFC ERGO General Insurance Company Limited. have products which are comprehensive, simple to understand, with a set of benefits relevant to the employees of SME organisations.

Choices are made available to the different SME segments through the plan options Plan 1 to Plan 6.

USP OF THE PRODUCT



Medical Expenses Cover[^]



No sublimit on hospital room rent



Maternity covered*



Pre & Post Hospitalization Medical Expenses Cover 30 & 60 days



Coverage for employee, spouse & children



All Day Care procedures



No pre policy check up



Wide range of Sum Insured



Road Ambulance Cover



Cashless claim settlement across nearly 10,000 network hospitals^{^^}



Organ Donor expenses

*For more details please refer to the plan details

GENERAL INFORMATION

AGE LIMITS

Relationship	Minimum age of entry	Maximum age of entry
Employee	18 years	60 years*
Spouse	18 years	60 years
Dependent Child	Day 1	25 years

- Employees above 60 years can be insured on case to case basis post UW approval
- Renewability age maximum till age 70 years

FAMILY DEFINITION

Employee (Primary member) would mean any person working, on permanent basis and is on the rolls of the company & the ones, working on contractual basis for whom a separate attendance record, is maintained.

Spouse would mean the primary insured member's legally married spouse as long as they continue to be married

Dependent children would mean primary insured member's child, aged between 1 to 25 years, unmarried and financially dependent on the primary insured.

FAMILY SIZE

Individual sum insured

Maximum of 6 members per family with a maximum number of 4 children.

Family floater sum insured

Maximum of 6 members per family with a maximum number of 2 adults and up to a maximum of 4 children per family.

SUM INSURED OPTIONS (₹)

6 sum insured options to choose from

1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
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- Option of ₹7.50 & 10 Lac sum insured is offered only for senior management/ promoters.
- In case all members require these sum insured a prior approval from group underwriter will be required

PREMIUM OPTIONS

Each of the above sum insured are available in two options

- Individual Sum Insured basis
- Family Floater Sum Insured basis

PREMIUM TIER

- MMR (PIN codes starting from (400, 401, 402, 410 or 421) & NCR (110,201,203, 120,121,122 Or 123)
- Rest of India

EMPLOYEE SIZE

- Minimum - 25
- Maximum - 300

POLICY TENURE

- 1 Year

BENEFIT STRUCTURE

Plan Name	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
SI Type	Individual Basis			Family Floater Basis		
Employee Size	25-300	50-300	100-300	25-300	50-300	100-300
Medical Expenses Cover[^]	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI
Pre Hospitalization	30 days	30 days	30 days	30 days	30 days	30 days
Post Hospitalization	60 days	60 days	60 days	60 days	60 days	60 days
Organ Donor expense	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI
Domiciliary Treatment	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI	Covered upto SI
Day Care procedures	All Day Care covered upto SI	All Day Care covered upto SI	All Day Care covered upto SI	All Day Care covered upto SI	All Day Care covered upto SI	All Day Care covered upto SI
Road Ambulance Cover	₹2,000 per hospitalisation	₹2,000 per hospitalisation	₹2,000 per hospitalisation	₹2,000 per hospitalisation	₹2,000 per hospitalisation	₹2,000 per hospitalisation
30 days waiting period	Waived	Waived	Waived	Waived	Waived	Waived
1st year disease waiting period	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
Pre-existing disease waiting period	36 Months	36 Months	36 Months	36 Months	36 Months	36 Months
Maternity Cover	Not covered	9 Months waiting period	No waiting period	Not covered	9 Months waiting period	No waiting period
Pre and Post-natal cover	Not covered	Covered	Covered	Not covered	Covered	Covered
Baby Covered from Day 1	Not covered	Covered	Covered	Not covered	Covered	Covered

MATERNITY COVER (OPTIONAL)

Employee Size < 50	Maternity cover not offered
Employee Size >50	9 months waiting period
Employee Size > 100	Maternity cover offered from day 1

Base Sum Insured	Maternity cover - SI
1,00,000	20,000
2,00,000	25,000
3,00,000	25,000
5,00,000	30,000
7,50,000	30,000
10,00,000	50,000

INDIVIDUAL SUM INSURED PREMIUM

(Applicable Per Person premium table exclusive of Goods & Services Tax & Cess).

Mumbai MMR + Delhi NCR

Plan 1 - Without Maternity Cover - MMR & NCR						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	2,610	2,958	3,303	3,829	4,432	5,455
18-35	3,578	4,057	4,533	5,253	6,080	7,483
36-45	4,308	4,881	5,454	6,323	7,317	9,007
46-55	7,145	8,098	9,048	10,489	12,136	14,937
56-65	10,192	11,552	12,906	14,963	17,313	21,309
66-70	18,172	20,597	23,013	26,676	30,868	37,992

Rest of India

Plan 1 - Without Maternity Cover - ROI						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	1,711	1,940	2,166	3,278	4,095	4,681
18-35	2,346	2,660	2,972	4,498	5,618	6,421
36-45	2,825	3,200	3,576	5,413	6,762	7,729
46-55	4,685	5,310	5,933	8,980	11,215	12,817
56-65	6,683	7,574	8,462	12,810	15,999	18,285
66-70	11,915	13,505	15,089	22,838	28,526	32,601

Mumbai MMR + Delhi NCR

Plan 2 - Maternity Cover with 9 months waiting period - MMR & NCR						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	2,901	3,353	3,664	4,417	5,008	5,882
18-35	3,773	4,343	4,772	5,805	6,638	7,723
36-45	4,432	5,086	5,602	6,846	7,863	9,106
46-55	6,988	7,985	8,841	10,904	12,632	14,490
56-65	9,734	11,098	12,317	15,263	17,756	20,275
66-70	16,926	19,249	21,426	26,673	31,172	35,420

Rest of India

Plan 2 - Maternity Cover with 9 months waiting period - ROI						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	2,023	2,338	2,555	3,841	4,532	5,302
18-35	2,631	3,028	3,327	5,047	6,008	6,962
36-45	3,090	3,546	3,906	5,953	7,117	8,209
46-55	4,873	5,568	6,165	9,482	11,433	13,062
56-65	6,788	7,739	8,589	13,272	16,070	18,277
66-70	11,803	13,423	14,941	23,194	28,212	31,931

Mumbai MMR + Delhi NCR

Plan 3 - Maternity Cover with no waiting period - MMR & NCR						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	3,067	3,560	3,871	4,626	5,197	6,162
18-35	3,940	4,550	4,979	6,014	6,827	8,003
36-45	4,598	5,293	5,809	7,055	8,052	9,386
46-55	7,154	8,192	9,048	11,113	12,821	14,770
56-65	9,900	11,305	12,525	15,472	17,945	20,555
66-70	17,092	19,457	21,634	26,882	31,361	35,700

Rest of India

Plan 3 - Maternity Cover with no waiting period - ROI						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	2,139	2,483	2,699	4,023	4,703	5,555
18-35	2,747	3,173	3,472	5,229	6,179	7,214
36-45	3,206	3,691	4,051	6,135	7,288	8,461
46-55	4,989	5,713	6,310	9,664	11,604	13,315
56-65	6,904	7,883	8,734	13,454	16,241	18,530
66-70	11,919	13,568	15,086	23,376	28,383	32,183

FAMILY FLOATER SUM INSURED PREMIUM

(Applicable Per Person premium table exclusive of Goods & Services Tax & Cess).

Mumbai MMR + Delhi NCR

Plan 4 - Without Maternity Cover - MMR & NCR						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	2,084	2,362	2,638	3,058	3,539	4,356
18-35	2,857	3,240	3,620	4,195	4,855	5,975
36-45	3,440	3,898	4,355	5,049	5,843	7,192
46-55	5,705	6,466	7,225	8,375	9,690	11,927
56-65	8,138	9,224	10,305	11,948	13,824	17,015
66-70	14,510	16,447	18,376	21,301	24,648	30,337

Rest of India

Plan 4 - Without Maternity Cover - ROI						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	1,366	1,549	1,729	2,618	3,270	3,738
18-35	1,873	2,124	2,373	3,591	4,486	5,127
36-45	2,256	2,556	2,856	4,322	5,399	6,171
46-55	3,741	4,240	4,737	7,170	8,955	10,235
56-65	5,336	6,048	6,757	10,229	12,775	14,601
66-70	9,514	10,784	12,048	18,236	22,778	26,032

Mumbai MMR + Delhi NCR

Plan 5 - Maternity Cover with 9 months waiting period - MMR & NCR						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	2,418	2,792	3,054	3,688	4,188	4,910
18-35	3,152	3,626	3,986	4,856	5,560	6,460
36-45	3,706	4,251	4,685	5,733	6,591	7,624
46-55	5,858	6,691	7,411	9,148	10,605	12,155
56-65	8,169	9,311	10,337	12,816	14,918	17,024
66-70	14,222	16,172	18,004	22,420	26,209	29,772

Rest of India

Plan 5 - Maternity Cover with 9 months waiting period - ROI						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	1,686	1,947	2,130	3,207	3,790	4,426
18-35	2,198	2,528	2,780	4,222	5,033	5,823
36-45	2,585	2,964	3,267	4,985	5,966	6,873
46-55	4,085	4,666	5,168	7,955	9,598	10,958
56-65	5,697	6,493	7,209	11,145	13,501	15,347
66-70	9,917	11,277	12,555	19,496	23,721	26,839

Mumbai MMR + Delhi NCR

Plan 6 - Maternity Cover with no waiting period - MMR & NCR						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	2,551	2,958	3,219	3,855	4,339	5,134
18-35	3,285	3,791	4,152	5,023	5,711	6,683
36-45	3,839	4,416	4,851	5,899	6,742	7,847
46-55	5,991	6,856	7,577	9,315	10,756	12,379
56-65	8,302	9,476	10,503	12,983	15,069	17,248
66-70	14,355	16,337	18,170	22,587	26,360	29,995

Rest of India

Plan 6 - Maternity Cover with no waiting period - ROI						
Age / SI	1,00,000	2,00,000	3,00,000	5,00,000	7,50,000	10,00,000
0-17	1,779	2,063	2,245	3,352	3,927	4,628
18-35	2,291	2,644	2,895	4,368	5,169	6,025
36-45	2,677	3,080	3,383	5,130	6,102	7,074
46-55	4,177	4,781	5,284	8,100	9,735	11,159
56-65	5,789	6,608	7,324	11,290	13,638	15,549
66-70	10,010	11,393	12,670	19,641	23,858	27,040

Exclusions

- War or any act of war, invasion, act of foreign enemy
- Expenses for treatment directly arising from committing or attempting to commit a breach of law with criminal intent
- Committing or attempting to commit intentional self-injury or attempted suicide or suicide
- Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
- Treatment taken on Outpatient basis
- Expenses related to any unproven treatment, services and supplies

Please refer to the Policy Wording for the complete list of exclusions.

Migration

All insured members will have the opportunity to opt for HDFC Ergo General Insurance Ltd. Health's Individual or Family Floater Insurance Plan at the time of renewal or while opting out of the group, without losing any benefits. (Subject to Underwriting guidelines and applicable conditions.)

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Statutory Warning ›

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates): 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 prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupee.

Terms & Conditions Apply. ^^Available in select cities only in India. ^Under hospitalization cover. #Premium mentioned above is inclusive of these optional covers. *For more details please refer to the product details. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: HDFC ERGO Group Health Insurance - HDHHGP21544V012021. UID: 9235.