

Hospital Care II FAQs

FAQs

1. Which family members can I cover under the family floater?

Ans: You can cover your spouse and up to the first 3 dependent children under the same benefit plan.

2. Do I have to add all the family members at inception?

Ans: You have to add the existing family members at inception. Addition of a family member shall be allowed only in the event of marriage or birth or legal adoption of a child.

3. By when can I add the new family members ?

Ans: Within 90 days from the date of event or at the next policy anniversary. Such change will be carried out subject to the fulfilment of the underwriting norms.

4. By when will the change of addition of new members get effective ?

Ans: The change will be effective from the next premium due date and the Policyholder may have to pay additional premium as per the policy terms. Waiting period and specific exclusion will be applicable to the new lives.

5. On death of the primary insured, what happens to the coverage for other family members?

Ans: On the death of the primary insured the secondary lives will have to take a new policy subsequently for extension of cover. The new policy will be issued without any underwriting with then prevailing terms and conditions including the no claim bonus as for the previous policy if the cover is renewed within 60 days of termination of the existing policy.

6. How many surgeries are covered ?

Ans: ICICI Pru Hospital Care II covers more than 1000 surgeries.

7. How are 1000 surgeries classified and how does the payout take place?

Ans: The surgeries covered are classified into 7 different grades based on the type and severity. The lumpsum surgical benefit will be paid if surgery was indeed performed and not just on diagnosis. However it will be paid regardless of whether the DHCB is payable or not.

8. Will I be paid the benefit amount if I go through more than 1 surgery in a policy year?

Ans: Yes, the surgery benefit will be payable if the annual limit has not been exceeded. The benefit amount will be calculated as follows:

- i) The benefit for the surgery with the highest severity degree is paid in full
- ii) The benefit for the surgery with the same or next highest severity degree is reduced by 50%
- iii) No benefit is payable for any other surgery under the same anaesthesia.

9. Am I covered for my whole life?

Ans: This policy guarantees insurability at renewal for whole life so that you enjoy the benefits of the cover, irrespective of any claims made or a change in your health status during the policy term.

10. Can I receive benefits from my other medical insurance plans and Hospital Care II?

Ans: Yes, you can claim from this policy as well as any other medical insurance policy you may have, since the company only requires submission of photocopies or duplicates of bills and

certificates. The fixed benefit amount as applicable for the respective benefit will be paid to you, irrespective of your actual medical expenses.

11. If I get a claim from two companies, will my payout from Hospital Care II become taxable?

Ans: Hospital Care II is a benefit based health insurance plan which qualifies for the tax exemption under section 80D and the payout is not taxable

12. Can I make a claim if I get treated overseas?

Ans: You are entitled for a claim made overseas, provided the diagnosis and treatment occurs from the specified list of countries mentioned in Policy Document.

13. How does the no-claims bonus work?

Ans: There will be an increase in the annual limit by 5% of the base annual limit for every claim free year. The maximum increase over the base annual limit will be capped at 25%. In case of a claim, the accumulated no claim bonus will reduce by 10% of base annual limit in the following year subject to a minimum of 0%.

14. Do I have to take the ADBH option at inception?

Ans: Yes, you have to choose the ADBH option at inception.

15. Will the ADBH option be applicable for other family members as well?

Ans: Yes, if the primary insured has selected it under the plan, it is applicable for other covered family members as well.

16. Is there any benefit payable on death?

Ans: No, there is no death benefit payable on death

17. Is there any benefit payable on surrender or on maturity?

Ans: No, there is not benefit payable on surrender or on maturity

