

Edelweiss Health Insurance

If laughter really was the best medicine, doctors' bills would be affordable!






Treatment at a good hospital, even for something as minor as a mild fever, can cause serious damage to your bank balance. That's why ensuring you have the best kind of health insurance policy is an absolute necessity. And with Edelweiss, you have the option to choose between 3 amazing plans!

Three Wise Plans

Silver	Gold	Platinum
<ul style="list-style-type: none"> • Sum Insured from ₹1-5 Lakhs • 30 Days Pre-hospitalization cover • 60 Days Post-hospitalization cover • Ambulance Charges upto ₹1,500 • Cumulative Bonus of 10% on every claim-free year • Optional Add-ons: <ul style="list-style-type: none"> <input type="checkbox"/> Health 241 - 2 years' cover for the cost of 1 <input type="checkbox"/> Critical Illness Cover <input type="checkbox"/> Restoration Cover 	<ul style="list-style-type: none"> • Sum Insured of ₹5 Lakhs, ₹7.5 Lakhs, ₹10 Lakhs, ₹15 Lakhs and ₹20 Lakhs • 60 Days Pre-hospitalization cover • 90 Days Post-hospitalization cover • Ambulance Charges upto ₹3,000 • Cumulative Bonus of 50% on every claim-free year • Add-ons: <ul style="list-style-type: none"> <input type="checkbox"/> Health 241 - 2 years' cover for the cost of 1 <input checked="" type="checkbox"/> Critical Illness Cover <input checked="" type="checkbox"/> Restoration Cover 	<ul style="list-style-type: none"> • Sum Insured of ₹15 lakhs, ₹20 Lakhs, ₹50 Lakhs, ₹75 Lakhs and ₹1 Crore • 90 Days Pre-hospitalization cover • 180 Days Post-hospitalization cover • Ambulance Charges up to ₹10,000 • Cumulative Bonus of 50% on every claim-free year • Add-ons: <ul style="list-style-type: none"> <input type="checkbox"/> Health 241 - 2 years' cover for the cost of 1 <input checked="" type="checkbox"/> Critical Illness Cover <input checked="" type="checkbox"/> Restoration Cover

And our amazing Add- Ons:

Our Add-ons work to minus your stress!

	<p>Stay claim-free for the first year, and don't pay the second year's premium!</p>
	<p>Critical Illness</p> <ul style="list-style-type: none"> • Your Sum insured increases if you are diagnosed with a critical illness (Only for Gold and Platinum Policyholders) • Gold: 50 % of Sum Insured • Platinum: 100% of Sum Insured
	<p>Restoration</p> <p>Your Sum Insured increases by 100% once you use it all up (Only for Gold and Platinum Policyholders)</p>
	<p>Recharge</p> <p>Once a year, if you have used up your entire Sum Insured and No Claim Bonus, we top it up 100 (Only for Gold and Platinum Policyholders)</p>
	<p>Voluntary Co-payment</p> <ul style="list-style-type: none"> • If you agree to pay a part of the claim amount, you enjoy a discount on your premium as below: • 5% discount if you choose 10% co-payment • 10% discount if you choose 20% co-payment

Don't overthink it! No matter which plan you choose, you will still have access to assistance services like:

Medical Referral | Medical Monitoring | Medical Repatriation | Emergency Medical
| Evacuation | Compassionate Visit | Return of Mortal Remains | Second Medical
Opinion

Why Us?

You've definitely got this

Really, we cover everybody above the age of 3 months. We don't believe that you're ever too old for insurance.

5 people – 1 policy

That's right, you can cover yourself, your spouse and up to 3 children under the same policy.

Make the most of it

Our platinum plan offers cover up to Rs. 1 crore, allowing you to enjoy the maximum possible protection!

Don't worry if hospitals aren't your thing

Get cover for domiciliary treatment and day care procedures for the entire amount you're covered for!

It's okay if you're into alternative therapy

Whether you prefer Ayurveda, allopathy or homoeopathy treatment, our policy will be there for you. You do you!

Painless delivery (on your wallet)

Planning to have kids? We'll cover the cost of 2 deliveries. We don't play favourites – it doesn't have to be for your first 2 children.

We'll deal with big problems, too

If there's a weight issue that's slowing you down, you can opt for bariatric surgery in a good hospital and we'll pick up the tab!

Stay ailment-free for free

Health truly is wealth. If you don't make a claim in a year, we'll treat you to a free medical check-up to keep you healthy!

Sharing is caring

Hate being alone when you're ill? Share a room in the hospital and get cashback up to Rs. 6,000! Company *and* benefits? Yes, please!

We won't play the Claim Game

Whether it's an emergency or a planned appointment, simply call us on 1 800 12000 to let us know you're getting medical treatment.

We'll work on your claim and either transfer the money to you if you're already made a payment, or directly pay the hospital if you've gone cashless.

FAQ's

Q: What is Health Insurance?

A: Health Insurance is a protection against medical costs. A health insurance policy is a contract between an insurer and an individual /group in which the insurer agrees to provide specified health insurance cover at a premium. The health insurer usually provides either direct payment (cashless facility) or reimburses the expenses associated with illnesses and injuries.

Mediclin Insurance is a cover, which takes care of the hospitalization expenses subject to maximum sum insured of the Insured in respect of the following situations:

- a. In case of a sudden illness.
- b. In case of an accident.
- c. In case of any surgery, which is required in respect of any disease which has arisen during the policy period.

Q: Why do I need Health Insurance?

A: Healthcare is expensive. Technological advances, new procedures and more effective medicines have driven up the cost of healthcare. This increase has to be borne by the consumer, making treatment unaffordable for too many. Health Insurance overcomes these obstacles so that you remain free of anxiety regarding your health. Think for a moment about the enormous medical costs you would incur if you suffered a major accident tomorrow or were suddenly stricken by an illness. Uninsured people live with such risks every day. Health insurance seeks to shield you from that risk. It provides the much-needed financial relief.

You also get tax benefit under section 80D of the Income Tax Act.

Q: Why should I buy the Edelweiss Health Insurance plan?

A: With the Edelweiss Health Insurance plan, you get the following USPs - (i) Annual Health Check-up for every claim-free year, for policyholders who are 18 years or above. (ii) Up to 100% No Claim Bonus in Gold & Platinum variants & up to 50% no claim bonus in Silver variant. (iii) Restoration benefit. (iv) Unique 241 add on cover. (v) Edelweiss Health insurance plan is available with different optional covers, hence ability to fit your needs.

Q: What does the Edelweiss Health Insurance plan cover?

A: Edelweiss Health Insurance plan covers the following things- (i) In-patient cover (ii) Day-care treatment (iii) Pre and post hospitalisation (iv) Ambulance charges (v) Hospitalization cash allowance (vi) Organ donor cover (vii) AYUSH Treatment (viii) Domiciliary hospitalisation (ix) Health check-up (x) Restoration of sum insured etc.

Q: How many family members can I cover under the policy?

A: Under the family floater policy, we'll cover you, your spouse, and up to 3 children who are between 3 months and 25 years old.

Q: Is there any way I can increase my cover?

A: Absolutely! When your policy is up for renewal, you can either upgrade your silver plan to a gold or platinum plan, or even choose add-ons to your silver plan for better cover.

Q: Will critical illnesses be covered in my plan?

A: This depends on the plan variant you have opted for. Our gold and platinum plans offer critical illness benefits, or you may be able to get some additional cover on your silver plan by selecting the critical illness add-on.

Q: How long is my policy valid for?

A: You get to decide whether you'd like to pay a single premium for either 1 or 3 years. As for how long we'll cover you – don't worry about it, we've got your back for life.

Q: What happens if I lose my policy documents?

A: Once you make the payment, you'll get a soft copy sent straight to your e-mail. So, even if you do lose your physical copy, you'll have one waiting in your inbox. If you need another hard copy, you can get in touch with us and we'll send one across ASAP.

Q: Will I need to complete a medical test?

A: In most cases, we won't need you to undergo any kind of test. But we'll take a final call based on your age, sum insured and medical condition.

For Edelweiss PWA customers, here's our medical UW guidelines have been relaxed further;

Eg. For customers Up to 60 Years of Age, upto 34 BMI, 20 Lacs of Sum Insured and no adverse medical disclosure, no need to undergo medical tests.

Q: How do I find cashless hospitals in my area?

A: We've got a great network of hospitals, so you'll always be close to a cashless facility. To see our complete list of network hospitals, simply click [here](https://www.paramounttpa.com/Home/ProviderNetwork.aspx). - <https://www.paramounttpa.com/Home/ProviderNetwork.aspx>

Q: How do I avail of the cashless facility?

A: Whether you've booked your appointment or need to rush to the hospital in an emergency, simply show your health card at any of our network hospitals to get cashless services.

If you need any help, you can reach us on **1800 12000**.

Q: What is the minimum and maximum amount for the Sum Insured in Edelweiss Health Insurance Plan?

A: The minimum and maximum amount of Sum Insured in this plan are ₹ 1 lakh and ₹ 100 lakhs respectively.

Q: What is the minimum entry age for Edelweiss Health Insurance plan?

A: The minimum age of entry for Edelweiss Plan is 3 Months.

Q: What is the maximum entry age for Edelweiss Health Insurance plan?

A: The maximum entry age differs from variant to variant. But Platinum variant does offer cover with no age bar where as in Silver & Gold variants maximum entry age is 65 years.

Q: What is the waiting period for pre-existing illnesses in Edelweiss Health Insurance plan?

A: Pre-existing illnesses are covered after 4 ,3 and 2 years in Silver, Gold and Platinum variants respectively.

Q: What Tax Deductions are allowed under Health Insurance?

Money spent on **maintaining a health insurance policy** can be claimed under section 80D. The amount is limited by the age of the insured under the plan. These restrictions apply to people (insured under the policy) aged below 80 years:

Insured	Deduction Amt. (₹)	
	Age Below 60 yrs.	Age Above 60 yrs.
Self, Spouse and Children	25,000	50,000
Parents	25,000	50,000
Max Deduction	50,000	1,00,000

REBUTTALS TO THE MAIN TYPES OF OBJECTIONS

a. “I want to think about it.” “I’m fine with what I have.” “I’m not interested.” “I already have it.”

Rebuttal: “How high will your Health premium have to get before you'll change? What will you do when you want to buy Health Insurance, but your health won't allow you to qualify to enrol in Health Insurance Plan? And “I’m sure you’re aware that not all Health plans offer the same coverage and the difference is in features & benefits. Like our Plan offers you benefits like restoration, no claim bonus, maternity cover, Bariatric Surgery cover, Health 241 Add- On, etc”

b. “I want to speak to...first.”

Rebuttal: “I am glad you want to involve someone else with the decision. Do you feel it is important to ask your friend / Spouse /Parents /Kids if you should buy Health Insurance Plan? What do you think they will say if they knew this will take care of your Hospitalization and medical expenses?”

c. “Mail me something.”

Rebuttal: “The information we have on the mail is generic and just describes the high points of the Health Insurance Plan. If you give me a few minutes, I can explain you the plan in detail with premium quotes across Sum Insured options. I know that's what you really need to make a decision, and I'll be happy to send that along with any other information you might need.”

d. “I can’t afford it.”

Rebuttal: “Sir we have three Variants available i.e. Silver, Gold & Platinum – offering Sum Insured from 1 Lac to 100 Lacs. You can choose according to your affordability”

e. “I’m covered under a Group Mediclaim from my employer... So, I don’t need it.”

Rebuttal: The Employer Employee Mediclaim policy continues only till the time you’re employed in that organisation. Moreover, in most cases, it’s been found that the coverage under such plans is not enough to take care of ‘high-cost treatment’ diseases. Plus, there are many restrictions in such group plans, like co-payments, room rent capping, etc. Hence having an additional retail health insurance plan is important for enhanced financial security.

f. Features & Benefits to consider before buying Health Insurance Plan

i) Network Hospitals for Cashless treatment: Paramount is our TPA and have around 7500 Network Hospitals across country.

ii) Pre/Post hospitalization: It is covered under Edelweiss Health Insurance plan as:
Silver 30 / 60 days Up to the Sum Insured **Gold** 60 / 90 days; Up to the Sum Insured
Platinum 90 / 180 days; Up to the Sum Insured

iii) Critical Illness Coverage: Silver -Optional, Gold 50% of Sum insured and Platinum 100% of the Sum insured is available for following Critical Illness Coronary Artery Bypass Graft (Open Chest CABG), Myocardial Infarction (First Heart Attack of specific severity), Cancer of Specified Severity, Stroke resulting in Permanent Symptoms, Permanent Paralysis of Limbs

iv) Annual Health Check-Up: Available in Edelweiss Health Insurance plan for every claim-free year, only for Policyholders who are 18 years or above.

v) Restoration Benefit: The Company will restore 100% of the Sum Insured once in a policy year on indemnity basis (In built cover in Gold and Platinum variant) in case the Total Sum Insured inclusive of earned No Claim Bonus (if any) is insufficient due to claims paid or accepted as payable during the Policy Year, subject to terms & Conditions.

vi) AYUSH Benefit: Medical Expenses incurred on the Insured Person’s Medically Necessary and Medically Advised Inpatient Hospitalization during the Policy Period, on treatment taken under Ayurveda, Unani, Siddha and Homeopathy (AYUSH) are covered upto Sum Insured limit.

