

# HEALTHCARE FOR ALL, NOW WITHIN REACH.

Introducing Health Vital, a health insurance for every family, every budget, and every health need.



Protect yourself and your family  
with premium starting at  
**₹378/month\***



## Introducing a health insurance policy designed for every family.

Health insurance is essential for everyone as it ensures that you and your family are financially safeguarded during unexpected medical emergencies.

Health Vital is a health insurance policy designed to provide essential coverage with affordable premiums, ensuring you and your family has access to the healthcare they deserve.

## Why should you choose Health Vital?



In-patient hospitalization



Day care treatment



AYUSH treatments



Maternity expenses



Cumulative bonus



Disease / procedure wise sub limits per policy year



Pre and post hospitalization medical expenses



Modern treatment method and advancement in technologies



Emergency road ambulance

# Eligibility

Sum insured	₹5 Lacs, ₹10 Lacs, ₹15 Lacs.		
Age Eligibility	Adult	Min -18 Years	Max – 60 Years
	Dependent Children	Min – Day 1	Max - 25 Years
Policy Type	Individual & Family Floater		
Policy Tenure	1,2 & 3 Years		
Renewal	Lifelong		
Relationship Covered	Individual - Self, legally married spouse/Live-in partner, up to 3 dependent children, parents and parents in law. (Max 9 members can be covered under single policy) Family Floater - Self, legally married spouse/Live-in partner & up to 3 dependent children (Max 5 members can be covered under single policy).		

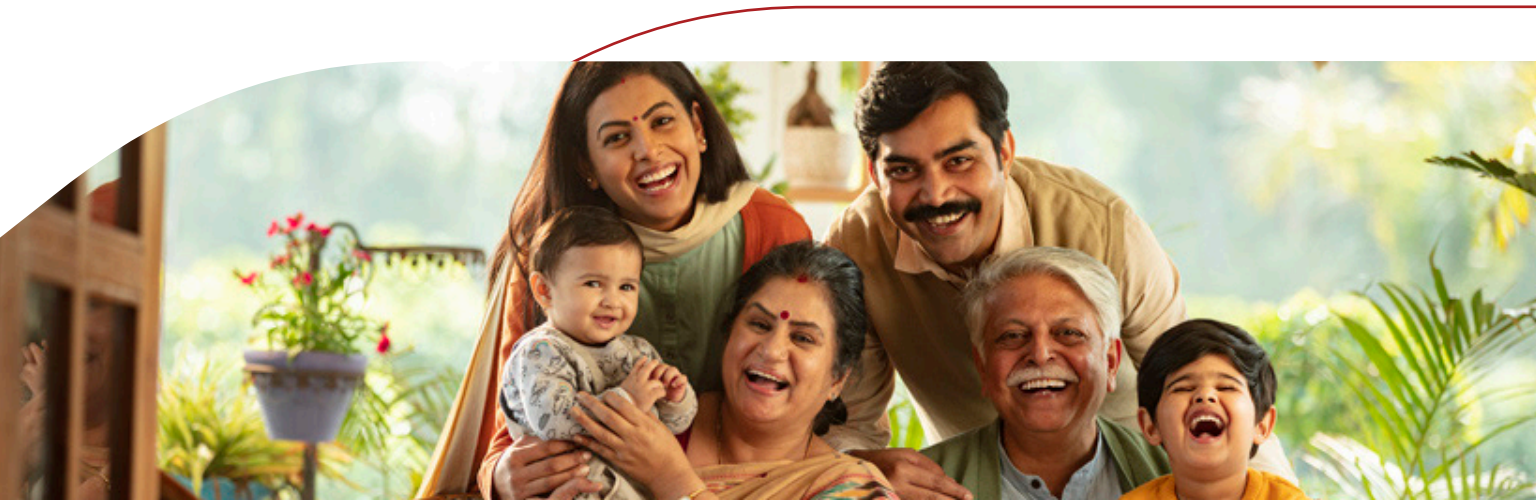


# Schedule of Benefits

Sr. No.	Benefit	Limits			
<b>Base Covers</b>					
1	In-Patient Hospitalization	Up to Sum Insured			
2	Room Rent Limit	<b>Normal Room</b> ₹ 5 Lac SI- ₹ 5K per day ₹ 10 Lac SI - ₹ 10K per day ₹ 15 Lac SI - ₹ 10K per day <b>ICU - 1.5 times the normal room</b>			
3	Disease/ Procedure wise sub limits per policy year. Only 2 maternity claims can be availed in the lifetime of the policy	<b>Disease / Procedure (Sublimit per Year)</b>	<b>SI - ₹ 5 Lakhs</b>	<b>SI - ₹ 10 Lakhs</b>	<b>SI - ₹ 15 Lakhs</b>
Cataract (Per Eye)		₹ 25,000	₹ 35,000	₹ 50,000	
Lasik (Per eye)		₹ 25,000	₹ 35,000	₹ 50,000	
Normal delivery		₹ 25,000	₹ 35,000	₹ 50,000	
ENT disorder		₹ 25,000	₹ 35,000	₹ 50,000	
Infectious / Fever disorders		₹ 30,000	₹ 40,000	₹ 50,000	
Caesarean section		₹ 30,000	₹ 45,000	₹ 60,000	
Liver disorder (No cap on transplant)		₹ 30,000	₹ 45,000	₹ 60,000	
Lung disorder (No cap on transplant)		₹ 30,000	₹ 45,000	₹ 60,000	
Kidney disorder (No cap on transplant)		₹ 30,000	₹ 45,000	₹ 60,000	
Appendix related disorder		₹ 30,000	₹ 45,000	₹ 60,000	
Kidney Stone related disorder		₹ 50,000	₹ 75,000	₹ 1,00,000	
Gall Bladder Stone related disorder		₹ 50,000	₹ 75,000	₹ 1,00,000	
Hernia		₹ 50,000	₹ 75,000	₹ 1,00,000	
Hysterectomy		₹ 50,000	₹ 75,000	₹ 1,00,000	
Musculoskeletal disorder		₹ 50,000	₹ 75,000	₹ 1,00,000	
Spinal/Cerebrovascular/Neurological disorder		₹ 75,000	₹ 1,00,000	₹ 1,50,000	
Bariatric surgery		₹ 75,000	₹ 1,00,000	₹ 1,50,000	
Cancer		₹ 1,00,000	₹ 1,50,000	₹ 2,00,000	
Angioplasty including angiography		₹ 1,25,000	₹ 1,50,000	₹ 2,00,000	
Joint replacement (Per joint)		₹ 1,50,000	₹ 2,00,000	₹ 2,50,000	
CABG/any other cardiac surgery		₹ 1,50,000	₹ 2,00,000	₹ 2,50,000	
Mental / Psychiatric Disorders		₹ 30,000	₹ 45,000	₹ 60,000	
Internal Congenital Anomalies (Not included in above procedures / diseases list)		₹ 50,000	₹ 75,000	₹ 1,00,000	
<b>Note:</b> Any internal congenital illness falling within the above-mentioned list or requiring the insured to undergo any of the listed procedure, from among the first 22 listed illness or procedure, shall be sub limited to amount as specified against the relevant disease or procedure. For any other internal congenital illness, not included in the first 22 listed illnesses or procedure, the sublimit as mentioned in point no. 23 of list shall be applicable.					

# Schedule of Benefits

4	Day care treatment	530 listed day care treatments are covered. Disease wise sublimit shall be applicable for the listed diseases/ procedures.
5	Pre-hospitalization expenses	30 Days
6	Post hospitalization expenses	30 Days
7	Modern treatment methods	Disease wise sublimit or 50% of the policy sum insured, whichever is lower
8	AYUSH treatment	Disease wise sublimit or up to the policy sum insured, whichever is lower
9	Emergency road ambulance	₹ 5 Lac SI- ₹ 3K per event ₹ 10 Lac SI - ₹ 5K per event ₹ 15 Lac SI - ₹ 5K per event
10	Maternity expenses	Limits as per the sublimit table Maximum 2 maternity claims will be paid in a lifetime of an Insured Pre and post natal expenses shall be excluded
11	Cumulative bonus	10% for each claim free year subject to a maximum accumulation of 100%
<b>Optional Covers</b>		
1	Consumables / Non-medical expenses cover	Non-Medical Expenses / Consumables shall be covered



# Schedule of Benefits

Waiting Period																																												
1	Initial waiting period	30 Days																																										
2	Pre-existing waiting period	36 Months																																										
3.	Specific disease waiting periods	<b>24 Months</b>																																										
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## Other Features:

1. Premium installment facility: Single; half yearly; quarterly; monthly in case of long-term policies
2. Loading on claim experience: There will be no loading on premium for adverse claims experience.
3. Tax benefit: Premium paid by any mode other than cash and demand draft is eligible for tax rebate as provided under Section 80-D of the Income Tax Act.

## What is not covered?

1. Injury or illness directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operations (whether war be declared or not).
2. Circumcision, unless necessary for treatment of an illness or necessitated due to an accident.
3. Venereal /Sexually transmitted disease other than HIV/AIDS.
4. External congenital anomaly and related illness/ defect.
5. Injury or illness directly or indirectly caused by or contributed to by nuclear weapons/materials.
6. Stem cell storage.
7. Intentional self-injury.

\*The above list is indicative in nature. For complete details, please refer to policy wordings on <https://general.futuregenerali.in/customer-service/downloads>.

## Basis of claims payment

- (a) We shall make payment in Indian Rupees only.

# Discount and loadings

- > Long term discount
  - 7.5% on selecting 2 year policy.
  - 10% on selecting a 3 year policy.
- > Instalment loading - In the case of policies which are on a long-term basis, facility of instalment available. Given below are the loadings applicable on standard premiums in case of instalments.

Instalment frequency	Loading on standard premiums
Monthly	5%
Quarterly	4%
Half-Yearly	3%

## Floater Discount:

Age Bands	Floater Discount
0-17	60%
18-25	55%
26-30	50%
31-35	45%
36-40	45%
41-45	40%
46-50	40%

Age Bands	Floater Discount
51-55	40%
56-60	35%
61-65	35%
66-70	35%
71-75	35%
76-80	25%
>=81	25%

For family floater, the premium applicable for the primary insured will be the standard individual premiums. For the remaining dependent members, floater discounts will be applicable on their respective premiums.



# Premium Table

(Exclusive Of Goods And Services Tax, in INR)

Age Band/SI	₹ 500,000	₹ 1,000,000	₹ 1,500,000
0-17	4,532	5,741	6,328
18-25	6,097	7,778	10,150
26-30	6,687	8,530	10,982
31-35	7,065	8,876	11,456
36-40	7,566	9,515	12,163
41-45	8,435	10,619	13,372
46-50	10,877	13,725	16,786
51-55	17,933	22,312	24,834
56-60	23,144	28,964	32,192
61-65	36,884	48,400	53,693
66-70	55,238	71,828	79,610
71-75	73,838	95,570	105,874
76-80	92,261	119,090	131,890
>81	115,290	148,490	164,411

## Premium for optional cover – Consumables / Non-medical expenses cover

Sum Insured (In INR)	₹ 500,000	₹ 1,000,000	₹ 1,500,000
Premium (In INR)	600	750	1000

**Note:**

1. Premiums exclusive of Goods & Services Tax.
2. Age in completed years
3. Insured has an option to change the sum insured at the time of renewal of the policy, subject to underwriting.
4. The premiums above are subject to revision as and when approved by the regulator. However, such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.

# Premium Illustration

Premium Illustration in respect of policies offered on individual and family floater basis										
Age of the members insured (in Years)	Coverage opted individual basis covering each member of the (at a single point in time)		Coverage opted on an individual basis covering multiple members of the family under a single policy. (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured in Lakhs (Rs)	Premium (Rs.)	Family (if any)	Premium after discount (Rs.)	Sum insured in lakhs (Rs.)	Premium or consolidate premium for all family members of the family (Rs.)	Floater discount (if any)	Premium after discount (Rs.)	Sum insured (Rs.)
50 years	10,877	500,000	10,877	0	10,877	500,000	10,877	0	10,877	5,00,000
42 years	8,435	500,000	8,435	0	8,435	500,000	8,435	3374	5,061	
17 years	4,532	500,000	4,532	0	4,532	500,000	4,532	2719	1,813	
20 years	6,097	500,000	6,097	0	6,097	500,000	6,097	3353	2,744	
27 years	6,687	500,000	6,687	0	6,687	500,000	6,687	3344	3,344	
27 years	6,687	500,000	6,687	0	6,687	500,000	6,687	3344	3,344	
32 years	7,065	500,000	7,065	0	7,065	500,000	7,065	3179	3,886	
35 years	7,065	500,000	7,065	0	7,065	500,000	7,065	3179	3,886	
52 years	17,933	500,000	17,933	0	17,933	500,000	17,933	7173	10,760	
Total Premium for all members of the family is ₹75,378/-, when each member is covered separately.			Total Premium for all members of the family is ₹75,378/-, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹45,713/-			
Sum insured available for each individual is ₹500000			Sum insured available for each family member is ₹500000				Sum insured of ₹500000 is available for the entire family.			

- Note:**
- This is just an illustration of premium calculation.
  - Premiums may vary with respect to sum insured opted by the insured.
  - Premium rates specified in the above illustration are the standard premium rates for without considering any loading and/or discounts like – Online (Website) sales discount etc.
  - In case premium is paid on instalment basis, the loading will be applicable accordingly.
  - Premium rates are exclusive of Goods and Services Tax applicable.

**For any claim related enquiries, please contact us at the following address:**

Claims Department

**Future Generali India Insurance Co. Ltd.**

Office No. 3, 3rd Floor, "A" Building, G - O - Square

S. No. 249 & 250, Aundh Hinjewadi Link Road, Wakad, Pune - 411 057.

**Toll Free Number:** 1800 103 8889

**Toll Free Fax:** 1800 103 9998

**Email:** fgh@futuregenerali.in Website: www.futuregenerali.in

**Future Generali India Insurance Company Limited** (IRDAI Regn. No.: 132) (CIN: U66030MH2006PLC165287)

Regd and Corp Office: Unit No 801 and 802, 8TH Floor, Tower C, Embassy 247 Park,  
LBS Marg, Vikhroli(W), Mumbai – 400083.

**Fax:** 022-4097 6900 | **Email:** fgcare@futuregenerali.in

**Call us at:** 1800-220-233 | 1860-500-3333 | 022-67837800

**ARN.:** FG-NL/PD/MKTG/EN/HEALTHVITAL-JULY2024-BROCHURE

**VERSION NO:** 001

**ISO No:** FGH/UW/RET/310/01

**Health Vital | UIN:** FGIHLIP25035V012425

For detailed information on this product including risk factors, terms, and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Health Products are eligible for deduction under section 80D of the Income Tax Act. Tax benefits are subject to change due to changes in tax laws. \*Premium amount of ₹378/month is applicable for an individual in the age band of 0-17 years. Actual premium may vary based on the individual's age, health condition, and chosen coverage options. T&C apply.