



Presenting Health Companion THE SMARTER CHOICE



A Health Insurance Plan with a host of smart features to give you everything you need in a health cover. It is truly the smarter way to manage your entire family's health.



Safeguard Rider – Truly cashless feature with coverage even for non-payables like gloves and more^{\$\$}



No claim bonus: In case of a claim free year, the base sum insured increases by 20%; maximum up to 100% of base sum insured. No claim bonus amount does not reduce in case of claim.



Cashless Claim: 30 minutes[#] cashless claim processing



Room Rent: No room rent capping (Except for suite and above room category)



Refill Benefit: Once the Sum Insured is exhausted, it get reinstated if subsequent/current claim is made for an illness/injury different from that already claimed during the same policy year.



AYUSH Treatment: AYUSH Treatments are covered upto Sum Insured along with Pre & post hospitalization expenses

For details, please contact your nearest Federal Bank branch

Benefit Table - Health Companion (All limits in ₹ unless defined as percentage)

Plan Type	Individual / Family Floater (Variant 1)			Individual / Family Floater (Variant 2)				Individual / Family Floater (Variant 3)					Family First
Base Sum Insured (SI) - in INR	2 lacs ⁽⁶⁾	3 lacs	4 lacs	5 lacs	7.5 lacs	10 lacs	12.5 lacs	15 lacs	20 lacs	30 lacs	50 lacs	100 lacs	Base Sum Insured: 1 Lac, 2 Lacs, 3 Lacs, 4 Lacs, 5 Lacs & 10 Lacs per Insured Person Floater Base Sum Insured – (available on a floating basis over Base Sum Insured): 3 Lacs, 4 Lacs, 5 Lacs, 10 Lacs, 15 Lacs & 20 Lacs
Benefits													
Inpatient Care	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Room rent	Covered up to Sum Insured (except for Suite or above room category)			Covered up to Sum Insured (except for Suite or above room category)				Covered up to Sum Insured (except for Suite or above room category)					Covered up to Sum Insured (except for Suite or above room category)
Pre-Hospitalisation Medical Expenses (30 days)	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Post-Hospitalisation Medical Expenses (60 days)	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Day Care Treatment	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Living Organ Donor Transplant	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Emergency Ambulance	Up to ₹ 3,000			Up to ₹ 3,000				Up to ₹ 3,000					Up to ₹ 3,000
No Claim Bonus	In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured			In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured				In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured					In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured
Refill Benefit⁽¹⁾	Up to Base Sum Insured			Up to Base Sum Insured				Up to Base Sum Insured					Not available
Vaccination for Animal Bite⁽²⁾	Upto ₹ 2,500			Upto ₹ 5,000				Upto ₹ 7,500					Upto ₹ 5,000
Alternative Treatments	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Health Check-up	Once in 2 years, as per Annexure			Annual, as per Annexure				Annual, as per Annexure					Annual, as per Annexure
Domiciliary Hospitalisation	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Modern Treatments	Covered up to Sum Insured with sub-limit of ₹1 Lac on few robotic surgeries												
Optional benefits													
Hospital Cash⁽³⁾	₹ 1,000/day			₹ 2,000/day				₹ 4,000/day					₹ 1,000/day or ₹ 2,000/day
Safeguard (Rider)	a. Claim safeguard: Non-payable items paid up to sum insured b. No Claim Bonus Safeguard: No impact on No Claim Bonus if claim in a policy year is less than ₹50,000 c. Sum insured safeguard: Increase in the base sum insured on a cumulative basis each policy year based on inflation rate ⁽⁴⁾												
Claim cost sharing options													
Annual aggregate Deductible	Deductible of ₹ 1,2,3,4,5 and 10 lacs			Deductible of ₹ 1,2,3,4,5 and 10 lacs				Deductible of ₹ 1,2,3,4,5 and 10 lacs					Deductible of ₹ 1,2,3,4,5 and 10 lacs
Treatment only in Tiered Network⁽⁵⁾	Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy			Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy				Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy					Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy

Policy Tenure - 1 year or 2 year. For 2 year policy 12.5% discount applicable on second year premium .

There is a 48-month waiting period for Variant 1 and 36-month waiting period for Variant 2, Variant 3 and Family First for pre-existing conditions - 2-year waiting period for specific diseases/conditions - a 30-day Initial waiting period from inception.

Notes: ⁽¹⁾Re-Fill benefit - Reinstate upto Base Sum Insured. Applicable for different illness

⁽²⁾Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit upto defined limit as part of overall limit

⁽³⁾Hospital Cash - Minimum 48 hrs of continuous hospitalisation required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalisation claim being admissible.

⁽⁴⁾Inflation rate would be computed as the average Consumer Price Index (CPI) of the entire calendar year published by the Central Statistics Office.

⁽⁵⁾Tiered Network - By selecting this cost sharing option, customers can avail cashless treatment in Our Network Providers in locations except Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad, Surat. Customers can also avail treatment (reimbursement basis) in Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad, Surat hospitals with 20% co-payment. Customer opting for this option will get a 10% discount.

⁽⁶⁾Sum Insured of ₹ 2 Lacs will be available for life to renewal customers who opted this Sum Insured in the expiring Policy.

Note - Policy offers both individual and family floater cover options with defined relationships allowed of husband, wife and children. (Upto 4 children are allowed)

Family First - Policy covers 19 relationships:

1. Legally married spouse as long as he or she continues to be married to You 2. Son 3. Daughter-in-law 4. Daughter 5. Father 6. Mother 7. Father-in-law as long as Your spouse continues to be married to You 8. Mother-in-law as long as Your spouse continues to be married to You 9. Grandfather 10. Grandmother 11. Grandson 12. Granddaughter 13. Son-in-law 14. Brother 15. Sister 16. Sister-in-law 17. Brother-in-law 18. Nephew 19. Niece

Annexure - Health Check-up

Complete Blood Count, Urine Routine, ESR, HBA1C, S Cholesterol, Sr. HDL, Sr LDL, Urea, Kidney Function Test

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