HEALTH TOTAL

HEALTH IS WEALTH.
ENSURE ITS COMPLETE CARE.



1800-220-233

generalicentralinsurance.com

Follow us on:

GENERALI Central INSURANCE

A comprehensive solution to all your healthcare needs.

Paradise is where you live your life in perfect peace and harmony. However, in today's world, your days are often mired with stress, pollution and other lifestyle hazards, the worst victim of which is your health. You may have a number of health requirements, right from regular health issues to serious ailments, leading to hospitalisation and expensive medical treatments. Although none of these are welcome, it is always good to take a health policy and be prepared for such unforeseen events. And won't it be convenient to take just one policy against all such requirements? With Health Total, we give you a comprehensive cover, a near-perfect answer to all your medical needs.

Benefits

- Hospitalisation medical expenses
- Day care treatment expenses
- Pre-Hospitalisation medical expenses
- Post-Hospitalisation medical expenses
- Restoration of Sum Insured
- Maternity expenses
- Organ donor expenses
- Patient care
- Accidental hospitalisation (Increase in Sum Insured)
- Accompanying person
- Road ambulance charges
- Emergency medical evacuation (Applicable for Superior and Premiere plan)
- Domiciliary hospitalisation expenses
- Out-Patient medical expenses (Applicable for Superior Plan and Premiere Plan only)
- Child vaccination benefits (Applicable for Premiere Plan)
- New born baby (Applicable for Superior and Premiere Plan)
- E-opinion in respect of an illness or injury
- Alternative treatment cover
- Medical treatment abroad (Applicable for Premiere Plan)
- Wellness care
- Cumulative Bonus

In-house cashless settlement! Innovative Covers offered! Quick settlement of claims!

Age eligibility - Cradle to Grave Cover
All plans are available with Individual and Floater option

Family Definition

Vital Plan	a. Self	b. Spouse/Live-in partner
	c. Dependent children (unmarried and up to the age of 25 years)	d. Dependent parents

Superior Plan and Premiere Plan	a. Self	b. Spouse/Live-in partner	c. Dependent children (unmarried and up to the age of 25 years)
	d. Non–dependent children	e. Dependent parents	f. Non–dependent parents
	g. Dependent siblings	h. Daughter-in-law	i. Son-in-law
	j. Parents-in-law	k. Grandparents	l. Grandchildren

Minimum Policy Term	1 Year
Maximum Policy Term	3 Years
Minimum Age at Entry Term	Day 1
Maximum Age at Entry Term	Life long
Renewals	Life long

Life Long Renewals

The policy, if renewed continuously without any break, will be renewed life long.

Sum Insured

Ranging from ₹3 lakh to ₹1 crore.

Co-payment Applicability

In case an insured enters the policy at the age given in the table, the respective co-payments will be applicable on each and every admissible claim.

Age	Co-payment
60 years to 64 years	20%
65 years to 69 years	25%
70 years to 74 years	30%
75 years and above	40%

Schedule Of Benefits

	Health Total							
		Vital Plan			Superior Plan			Premiere Plan	
Eligibility	Sum Insured (in `)	3 lakh	5 lakh	10 lakh	15 lakh	20 lakh	25 lakh	50 lakh	1 crore
	Minimum age at entry	1 day	1 day	1 day	1 day	1 day	1 day	1 day	1 day
	Maximum age at entry	None	None	None	None	None	None	None	None
	Maximum renewal age	Life Long	Life Long	Life Long	Life Long	Life Long	Life Long	Life Long	Life Long
	Individual SI/family floater SI options	Both	Both	Both	Both	Both	Both	Both	Both
	Family definition	S+Sp/LP + 2C+2P (1+5)	S+Sp/LP + 2C+2P (1+5)	S+Sp/LP + 2C+2P (1+5)	Extended family up to 15 members	Extended family up to 15 members	Extended family up to 15 members	Extended family up to 15 members	Extended family up to 15 members
Hospitalisation Benefits	Hospitalisation	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
	Day care treatment	✓	✓	✓	✓	✓	✓	✓	✓
	Pre-hospitalisation	60 days	60 days	60 days	60 days	60 days	60 days	60 days	60 days
	Post-hospitalisation	90 days	90 days	90 days	120 days	120 days	120 days	180 days	180 days
	Restoration of SI	✓	✓	✓	✓	✓	✓	✓	✓
	Cumulative bonus - 50% for every claim-free year to max 100%	✓	✓	✓	✓	✓	✓	✓	✓
	Maternity Benefit-Normal delivery (in `)	15,000	20,000	25,000	30,000	40,000	40,000	50,000	50,000
	Maternity Benefit-LSCS (caesarian) (in ₹)	25,000	35,000	45,000	50,000	60,000	60,000	1,00,000	1,00,000
	Pre-natal hospitalisation (within maternity limits)	×	×	×	90 days	90 days	90 days	90 days	90 days
	Post-natal hospitalisation (within maternity limits)	×	×	×	45 days	45 days	45 days	45 days	45 days
	Organ donor expenses	✓	✓	✓	✓	✓	✓	✓	✓
	New born baby benefits: Automatic cover within mother's / floater Sum Insured up to expiry date of policy	×	×	×	✓	✓	✓	✓	✓
	New born baby benefits: Reasonable vaccination benefits up to 1 year of age (in ₹)	×	×	×	Max 3,500	Max 3,500	Max 3,500	Max 5,000	Max 5,000
	Patient care (above 60 years) - per day benefit up to max (in ₹)	350/day	350/day	350/day	500/day	500/day	500/day	1,000/day	1,000/day
	Patient care (above 60 years) -per day benefit up to (in ₹)	10 days per Hospitalisation and 30 days per policy year							
	Accidental hospitalisation - 25% increase subject to maximum of ₹10 lakh	✓	✓	✓	✓	✓	✓	✓	✓
	Accompanying person (up to 12 years) ₹ 500 /day to maximum of 30 days	✓	✓	✓	✓	✓	✓	✓	✓
	Domiciliary hospitalisation expenses - maximum up to 10% of SI	✓	✓	✓	✓	✓	✓	✓	✓
	Alternative treatments Ayurveda/Yoga and Naturopathy/Unani/Sidha/ Homeopathy	✓	✓	✓	✓	✓	✓	✓	✓

		Vital Plan			Superior Plan			Premiere Plan	
Medical Treatment Abroad	Medical treatment abroad	×	×	×	×	×	×	✓	✓
	Medical treatment abroad - waiting period							3 years	3 years
Road Ambulance	Road ambulance charges - network hospitals (in ₹)	1,500	1,500	1,500	Actuals	Actuals	Actuals	Actuals	Actuals
	Road ambulance charges - non network hospitals (reimbursement up to a maximum) (in ₹)	1,500	1,500	1,500	2,000	2,000	2,000	5,000	5,000
Emergency Medical Evacuation	Emergency medical evacuation - 5% of SI (reimbursement up to a maximum) (in ₹)	×	×	×	✓	✓	✓	✓	✓
E-Opinion	E-Opinion for illness / injury (maximum 2 per policy year)	✓	✓	✓	✓	✓	✓	✓	✓
**Out-patient Medical Expenses	Out-patient consultations and diagnostics (reimbursement up to a maximum (in ₹)	×	×	×	3,000 for Individual option/ 10,000 for floater option	3,000 for Individual option/ 10,000 for floater option	3,000 for Individual option/ 10,000 for floater option	10,000 for Individual option /20,000 for floater option	10,000 for Individual option /20,000 for floater option
	Prescribed medicines (reimbursement up to a maximum)	×	×	×	×	×	×		
Child Vaccination Benefits	Child Vaccination (reimbursement up to a maximum)	×	×	×	×	×	×	Up to 12 years of age (₹ 5,000 per annum)	Up to 12 years of age (₹ 5,000 per annum)
Wellness Benefits	Wellness including medical tests at designated centres	✓	✓	✓	✓	✓	✓	✓	✓
Family Discount	Family Discount 10% (Individual SI Policies)	✓	✓	✓	✓	✓	✓	✓	✓
Voluntary Deductible	Discount in lieu of voluntary deductible	✓	✓	✓	✓	✓	✓	✓	✓

		Vital Plan			Superior Plan			Premiere Plan	
Waiting Periods	**Pre-existing disease**								
	Compulsory waiting period	2 years	2 years	2 years	2 years	2 years	2 years	2 years	2 years
	Pre-existing disease - max liability 3rd year onwards	50%	50%	50%	50%	50%	50%	50%	50%
	Pre-existing disease - 4th Year onwards	100%	100%	100%	100%	100%	100%	100%	100%
	General waiting periods								
	30-day - fresh proposals excluding accidental hospitalisation	✓	✓	✓	✓	✓	✓	✓	✓
	2-year waiting period for listed conditions	✓	✓	✓	✓	✓	✓	✓	✓
	3-year waiting period - joint replacement and organ transplant	✓	✓	✓	✓	✓	✓	✓	✓
Co-payment	20% co-payment where entry age is from 60 years to 64 years	✓	✓	✓	✓	✓	✓	✓	✓
	25% co-payment where entry age is from 65 years to 69 years	✓	✓	✓	✓	✓	✓	✓	✓
	30% co-payment where entry age is from 70 years to 74 years	✓	✓	✓	✓	✓	✓	✓	✓
	40% co-payment where entry age is 75 years and above	✓	✓	✓	✓	✓	✓	✓	✓

** Out-patient medical expenses. (Applicable for Superior and Premiere Plan)

In case of bills for any prescribed drugs/medicines, our liability will be restricted to 80% of admissible bills.

* All benefits are given within the base Sum Insured except Accidental Hospitalisation.
SI : Sum insured, S: Self, Sp: Spouse / Lp: Live-in partner, C: Child, P: Parent

Exclusions

1. Charges incurred at a hospital primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any illness or injury,for which confinement is required at a hospital.

2. Cost of an annual health check-up.

3. Injury or illness directly or indirectly caused by or arising from or attributable to war, circumcision, unless necessary for treatment of an illness not excluded hereunder or as may be necessitated due to an accident.

4. Vaccination/inoculation (except as post-bite treatment) except to the extent covered under benefits 14 and 15 as mentioned in policy clause.

5. Cosmetic treatments (for change of life or cosmetic or aesthetic treatment of any description), plastic surgery other than as may be necessitated due to an accident or as a part of any illness, refractive error corrective procedures, experimental, investigational or unproven/experimental treatment, devices and pharmacological regimens of any description.

6. Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, durable medical equipment (including but not limited to cost of instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis C.P.A.D) and oxygen concentrator for asthmatic condition, like), namely that equipment used externally for the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose, such cost of all appliances/devices whether for diagnosis or treatment after discharge from the hospital.

7. Expenses incurred towards treatment of illness or injury arising out of alcohol use/misuse or abuse of alcohol, narcotic substance or drugs (whether prescribed or not).



Other Benefits

1. Subject to no claim, cumulative bonus of 50% on the basic sum insured will be consistent provided up to a maximum of 100% of the sum insured.

2. Family discount of 10% is available in case more than one person is covered in the same policy in case of Individual Sum Insured option has been taken.

3. Long-term discount will be given in case policy term is more than 1 year.

Long-term discount (applicable in case of single payment for more than one year)

Number of years	Discount
1 year	Nil
2 years	7.5%
3 years	10%

Voluntary Deductible Discount

Vital Plan		Superior Plan		Premiere Plan	
Deductible	Discounts	Deductible	Discounts	Deductible	Discounts
₹ 10,000	10%	₹ 50,000	15%	₹ 1,00,000	15%
₹ 25,000	15%	₹ 75,000	20%	₹ 2,50,000	20%
₹ 50,000	20%	₹ 1,00,000	25%	₹ 5,00,000	25%

Installment Facility

In case of policies which are on long-term basis, facility of installment is available.
Given below are the loadings applicable on standard premiums in case of installments.

Installment frequency	Loading on standard premiums
Monthly	5%
Quarterly	4%
Half-yearly	3%

Loading on Claim Experience

There will be no loading on premium for adverse claims experience

Tax Benefit

Premium paid by any mode other than cash and demand draft is eligible for tax relief as provided under Section 80-D of the Income Tax Act.

Premium Table – Individual Premium Rates (Premium and Sum Insured in ₹)

Age** / Sum Insured (`)	Vital			Superior			Premiere	
	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000
0-17	6328	8057	10480	11867	12438	13576	21193	29103
18-25	8418	10755	14007	17337	18155	19656	29882	40313
26-30	9278	11859	15451	18808	19708	21368	32483	44028
31-35	9609	12285	16010	19376	20307	22029	33489	45464
36-40	10235	13087	17059	20445	21433	23271	35377	48162
41-45	11173	14292	18637	22050	23124	25140	38217	52219
46-50	15587	19955	26052	29596	31085	33922	51566	71285
51-55	24641	31102	40152	42882	45013	49265	74162	103713
56-60	31353	39740	51488	54336	57100	62619	94491	132847
61-65	46104	58673	76277	79571	83716	91986	139125	196606
66-70	65295	83305	108532	112408	118344	130196	197198	279565
71-75	82954	105969	138206	142618	150206	165351	250631	355890
76-80	98724	126207	164707	169594	178654	196741	298341	424042
>81	102625	131214	171261	176271	185695	204510	310154	440912

*Premiums exclusive of Service Tax
**Age in completed years



Floater Discount

Applicable discount is as per following table:

Age Band	Discount Percentage	Age Band	Discount Percentage
0-17	60%	56-60	35%
18-25	55%	61-65	35%
26-30	50%	66-70	35%
31-35	45%	71-75	35%
36-40	45%	76-80	25%
41-45	40%	81-85	25%
46-50	40%	>85	20%
51-55	40%		

Premium applicable for the primary insured will be the standard individual premiums from the premium table. For remaining dependent members, floater discounts applicable on their respective premium is as per table above.

For example, in case of a family of self, Spouse /Live-in partner and one child, the premium for floater for Sum Insured ₹10,00,000 would be charged in the following manner:

Sum insured is `10,00,000			
	Self	Spouse (Female)	Child (Female)
Age (in years)	36-40	` 31-35	0-17
Premium as per individual rate table (in ₹)	17,059	16,010	10,480
Applicable premium (in ₹)	17,059	8,806	41,92
		45% discount applied on the respective person's premium)	60% discount applied on the respective person's premium)
Total premium to be charged (in ₹)	17,059 + 8,806 + 4,192		
	30,057		

Premium Illustration in respect of policies offered on individual and family floater basis
Plan Vital, Sum Insured ₹ 500000

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering 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 (₹)	Sum insured (₹)	Premium (₹)	Discount, if any	Premium after discount (₹)	Sum insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum insured (₹)
50 years	19,955	5,00,000	19,955	1,996	17,960	5,00,000	19,955	7,982	11,973	5,00,000
42 years	14,292	5,00,000	14,292	1,429	12,863	5,00,000	14,292	5,717	8,575	
17 years	8,057	5,00,000	8,057	806	7,251	5,00,000	8,057	4,834	3,223	
20 years	10,755	5,00,000	10,755	1,076	9,680	5,00,000	10,755	5,915	4,840	
27 years	11,859	5,00,000	11,859	1,186	10,673	5,00,000	11,859	5,930	5,930	
27 years	11,859	5,00,000	11,859	1,186	10,673	5,00,000	11,859	5,930	5,930	
32 years	12,285	5,00,000	12,285	1,229	11,057	5,00,000	12,285	5,528	6,757	
35 years	12,285	5,00,000	12,285	1,229	11,057	5,00,000	12,285	5,528	6,757	
36 years	13,087	5,00,000	13,087	1,309	11,778	5,00,000	13,087	5,889	7,198	
40 years	13,087	5,00,000	13,087	1,309	11,778	5,00,000	13,087	5,889	7,198	
52 years	31,102	5,00,000	31,102	3,110	27,992	5,00,000	31,102	12,441	18,661	
57 years	39,740	5,00,000	39,740	3,974	35,766	5,00,000	39,740	13,909	25,831	
65 years	58,673	5,00,000	58,673	5,867	52,806	5,00,000	58,673	20,536	38,137	
65 years	58,673	5,00,000	58,673	5,867	52,806	5,00,000	58,673	20,536	38,137	
70 years	83,305	5,00,000	83,305	8,331	74,975	5,00,000	83,305	0	83,305	
Total Premium for all members of the family is ₹ 3,99,014/-, when each member is covered separately.			Total Premium for all members of the family is ₹3,59,113/- , when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹2,72,451/-.			
Sum insured available for each individual is ₹5,00,000.			Sum insured available for each family member is ₹5,00,000.				Sum insured of ₹5,00,000 is available for the entire family			

Note

- This is just an illustration of premium calculation.
- Premiums may vary with respect to plan and sum Insured opted by the insured.
- Premium rates specified in the above illustration are the standard premium rates 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.

Basis of claims payment

* Benefits may vary from plan to plan.
** For further details, please refer to the policy wordings.

a. We shall make payment in Indian Rupees and in India only.

b. In respect of surgery for cataracts (after the expiry of the two-year period referred to in Section DII. (iii) of policy clause, liability shall be restricted to 10% of the Sum for each eye, and a maximum of ₹1,00,000 per eye.

c. If a voluntary deductible has been opted and is in force under the policy, liability would be over and above the voluntary deductible amount for each and every claim made under hospitalisation.

d. Wherever co-payments are applicable, the same would be applied on the admissible to claim amount after the application of voluntary deductible, if any.



If you are suffering from an illness/ disease or if you meet with an accident which requires hospitalisation, please contact us on the following:

Claims Department
Generali Central Health (GCH)
Qubix Business Park, Building No. Block IT – 1, Ground Floor, Plot No. 2, Blueridge Township, Near Rajiv Gandhi Infotech Park, Phase – 1, Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057
Toll Free Number: 1800 103 8889 / 1800 209 1016
Toll Free Fax: 1800 103 9998 / 1800 209 1017
Email: gcicare@generalicentral.com

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | IRDAI Regn. No.: 132 | CIN: U66030MH2006PLC165287 | Website: www.generalicentralinsurance.com | Email ID: gcicare@generalicentral.com | Call us at: 1800 220 233 / 1860 500 3333/ 022 6783 7800 | Trade Logo displayed above belongs to M/S Assicurazioni Generali - Societa Per Azioni and Central Bank of India, respectively, and is used by Generali Central Insurance Co. Ltd. under license. | Health products are eligible for deduction under Section 80D of the Income Tax Act | Tax benefits are subject to change due to change in tax laws. | For detailed information on risk factors, terms and conditions, etc., please refer to the product brochure and policy wordings, consult your advisor or visit our website before concluding a sale.

ARN.: GCI-NL/PD/MKTG/ENG/HLTOTAL-SEPT2026-BRO
Health Total, UIN: GCIHLIP27048V072627
ISO No: GCH/HP/HTO/BRH/002

GENERALI Central
INSURANCE