

INTRODUCING **HEALTH XTRA**

EXTRA CARE MEETS EXTRA COVERAGE.



1800 220 233



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Why choose **HEALTH XTRA?**

Health Xtra is a comprehensive health insurance plan that goes beyond paying hospital bills to safeguard your health and well-being every step of the way. Its enhanced benefits not only provide long term financial security, but also supports your journey to better health, because your health deserves more than just a safety net.



Key Benefits



Cumulative Bonus Booster*

An increased additional bonus on top of your base cumulative bonus, significantly increasing your financial security over time.



Pre-existing Disease Coverage*

Coverage for Asthma, High Blood Pressure, High Cholesterol and Diabetes start from the 31st day of Policy start day (after serving initial waiting period of 30 days).



Critical Illness Booster*

Double Sum Insured for Medical Expenses incurred in case the Insured Person is hospitalized due to any of the listed Critical Illness (which occurred during the Policy Year).



Restoration of Sum Insured

From second claim onwards, up to 100% of Sum Insured.



*These are optional benefits and shall be applicable if opted for by the Policyholder.

Eligibility

Sum Insured		₹5, 10, 15, 20, 25, 30, 35, 50, 75, 100 Lacs
Age at Entry	Adult	18 Years
		65 Years
	Dependent Child	91 Days
		25 Years
Policy Type		Individual / Non-Floater & Family Floater
Relationship Covered	Individual/ Non-Floater	Self, Spouse/Live-in partner, Children, Parents, Parents in law, Siblings, Daughter-in-Law, Son-In-Law, Grandparents, Grandchildren
	Family Floater	Self + Spouse/Live-in partner + 3 Children (Up To 25 Years) For Parent’s separate floater policy can be taken
Max No. of Insured covered under single Policy	Individual/ Non-Floater	Up to 10 Lac SI – 4 Adult members + 3 Children Above 10 Lac SI – 15 members
	Floater	5
Renewal		Lifelong
Policy Term		1 Year /2 Years/ 3 Years
Premium Payment Mode		Single/Monthly/Quarterly/Half Yearly
Mandatory Co-Pay		20% co-pay shall be applicable on each and every claim, applicable to Insured who has entered into the policy for the 1st time at age 61 years and above. Such co-pay shall be applicable at subsequent renewals as well.

Schedule of Benefits

Sum Insured	₹ 5L / 10L	₹ 15L / 20L / 25L / 30L / 35L	₹ 50L / 75L / 100L
		Base Covers	
Hospitalization Medical Expenses	Up to SI	Up to SI	Up to SI
Room Rent Limit - Normal	Single Private Room	Single Private Room	Single Private Room
	Single Pvt Room - means a single hospital room with/without an air-conditioned facility where a single patient is accommodated, and which has an attached toilet (lavatory and bath). The room should have the provision for accommodating an attendant. This excludes a suite room or executive suite room or any other rooms above the suite or executive suite category		
Room Rent Limit - ICU	Up to SI	Up to SI	Up to SI
Day Care Treatment Expenses	Up to SI	Up to SI	Up to SI
Pre-Hospitalization Medical Expenses	60/90 Days	60/90 Days	60/90 Days
Post-Hospitalization Medical Expenses	90/120 Days	120/150 Days	150/180 Days
Organ Donor Expenses	Up to SI	Up to SI	Up to SI
Modern Treatment Methods & Advancement in Technologies	Up to SI	Up to SI	Up to SI
AYUSH Treatment	Up to SI	Up to SI	Up to SI
Accidental Hospitalization	25% of SI; Max up to ₹10 Lac	25% of SI; Max up to ₹10 Lac	25% of SI; Max up to ₹10 Lac
Emergency Road Ambulance	₹1500/ hospitalization	₹2000/ hospitalization	₹5000/ hospitalization
Emergency Medical Evacuation	X	Up to 5% of the SI	Up to 5% of the SI
Home Healthcare Expenses	Up to 20% of SI	Up to 20% of SI	Up to 20% of SI
Cataract (Waiting Period - 24 months)	10% Of SI, Maximum Of ₹75,000/- Per Eye	10% Of SI, Maximum Of ₹1.5 Lac Per Eye	10% Of SI, Maximum Of ₹2 Lac Per Eye

Sum Insured	₹ 5L / 10L	₹ 15L / 20L / 25L / 30L / 35L	₹ 50L / 75L / 100L
LASIK (Waiting Period – 36 months)	Base Covers		
	Covered Up To ₹30,000 for Both Eyes	Covered Up To ₹50,000 for Both Eyes	Covered Up To ₹1 Lac for Both Eyes
	Only Once During the Entire Tenure Of Policy with Us		
Patient Care (Above 60 Years) - Per Day Benefit	Maximum Up To ₹350/Day	Maximum Up To ₹500/Day	Maximum Up To ₹1000/Day
	Limited To 10 Days Per Hospitalization And 30 Days Per Policy Year		
Accompanying Person (Up to 12 Years)	₹500/- per day	₹750/- per day	₹1000/- per day
	Maximum of 30 days per policy year		
OPD Treatment	X	₹7.5 K	₹10 K
	Consultations/ Diagnostics are covered. 30% Co-Pay applicable. 1st 30 days & PED Waiting Periods shall be applicable.		
E-Opinion for Illness/ Injury (Per Policy Year)	Twice	Twice	Twice
Wellness Benefits	Available	Available	Available
	VAS & Loyalty Benefits		
	Points Earned per member per year		Value of Points Earned
	185-200		20%
	150-184		15%
	100-149		5%
	15-99		2%
Cumulative Bonus	50% per claim free policy year; max accumulation of 100%; CB shall be reduced in case of claims	50% per claim free policy year; max accumulation of 100%; CB shall be reduced in case of claims	50% per claim free policy year; max accumulation of 100%; CB shall be reduced in case of claims

Restoration of Sum Insured	Available	Available	Available
	Equal to 100% of the base Sum Insured excluding Cumulative Bonus, if any. Available for the particular Policy year from the second claim irrespective of the Sum Insured and Cumulative Bonus (if any) is completely or partially exhausted.		
Bariatric Surgery (Waiting-36 months)	50% of SI up to a maximum of ₹5 Lac	₹7.5 Lac	₹10 Lac
Optional Covers			
Voluntary Deductible (Annual Aggregate)	₹10K/25K/ 50K	₹50K/75K/ 1 Lac	₹1/ 2.5 /5 Lac
Consumables / Non-Medical Expenses Cover	Up 15% of the admissible claims amount	Up 15% of the admissible claims amount	Up 15% of the admissible claims amount
Cumulative Bonus Booster	Available	Available	Available
	CB equivalent to 50% of the SI can be earned for a claim free policy year and such CB can be accumulated max. up to 2 options (500%/ 1000%). In the event of claims, the CB shall decrease by 50%.		
Critical Illness Booster (Waiting Period - 36 months)	Double Sum Insured for named Critical Illness	Double Sum Insured for named Critical Illness	Double Sum Insured for named Critical Illness
	The benefit is available only once in a lifetime of the Policy.		
PED Coverage for ABCD Illness (A-Asthma, B-High Blood Pressure, C-High Cholesterol, D-Diabetes) 30 Days	Available	Available	Available
Accident Care (AD, PTD & PPD)	₹5L/10L	₹5L/10L/15L/20L	₹5L/10L/15L/20L
	Entry age - Adult Min 18 Years & Max 65 Years Child Min 3 Years & Max 25 Years		
Mandatory Co-Pay Waiver	Available	Available	Available

Waiting Periods

Initial Waiting Period	30 Days
Specific Waiting Period	24 / 36 Months
Pre-Existing Disease Waiting Period	36 Months

Other Features

1. Grace period: 15 days in case of monthly instalment premium and 30 days in case of quarterly / Half Yearly installment premiums, due for the policy.
2. Premium Installment facility: Single, Monthly, Quarterly, Half Yearly.
3. Loading on Claim Experience: There will be no loading on premium for adverse claims experience.
4. 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.
5. Free look: You will be allowed a free look period of 30 days from the date of receipt of the policy document.
6. Cancellation: You may cancel the policy by giving 7 days written notice.

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. Vaccination/ inoculation (except as post bite treatment)
3. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof
4. Circumcision, unless necessary for treatment of an Illness or necessitated due to an Accident.
5. Charges incurred in connection with the cost of spectacles and contact lenses, hearing aids and durable medical equipment.
6. Venereal /Sexually Transmitted disease other than HIV/AIDS.
7. External Congenital Anomaly and related Illness/ defect.
8. Injury or Illness directly or indirectly caused by or contributed to by nuclear weapons/materials.

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



Wellness Benefits

The insured person will be eligible for wellness benefits under the policy. These wellness benefits will include value-added services and wellness reward points. These services would be conducted through our wellness partner and can be accessed via our GC Insure mobile app.

All insured persons above 18 years are eligible to avail the wellness benefits. The insured person would have to register on the GC Insure mobile app with his/her unique mobile number and the policy number for availing the benefits.

While availing the wellness benefits, each Insured Person expressly agrees that:

- a) All decisions regarding availing the wellness benefit, are to be solely made by the Insured Person.
- b) We do not provide/assume responsibility for the wellness benefits or make any representation as to the adequacy or accuracy or quality of the same; any actual or alleged errors, omissions or representations whatsoever made by any of our wellness partners or for any consequences of any action taken or not taken in reliance thereon by the Insured Person or any other person.

DOWNLOAD GC INSURE APP TO AVAIL WELLNESS BENEFITS.

- Access to day to day wellness features
- Earn wellness reward points
- Get exciting discounts on health and fitness brands





DOWNLOAD NOW





A. Value Added Services:


The insured person is eligible for availing the following benefits via the GC Insure mobile app:

- 

Tele-counseling - Under this benefit, the insured person will have access to two tele-counseling sessions with a clinical psychologist to maintain and improve the quality of his/her life. The bookings for the tele-counseling sessions would be through the GC Insure mobile app.
- 

Health Content - Under this benefit, the insured person will have access to articles and blogs which provide information on physical and mental wellness-related topics.
- 

Webinars - Under this benefit, the insured person will have access to webinars held on the GC Insure mobile app on topics related to physical and mental wellness.
- 

Vouchers (Fitness/Sports Memberships, Wellness Centres, Diagnostic Centres) - Under this benefit, the insured person will have access to discount vouchers as per partner tie-ups which can be utilised for aspects pertaining to a healthy lifestyle, diagnostics, medicines, etc. The voucher details will be displayed on the GC Insure mobile app.
- 

Health Checkup -The insured person will be eligible for a health checkup under the policy. Everyone from 18 years onwards is eligible for availing the health checkup. The health checkup can be conducted from the 1st year of the Health Xtra policy with us. The health checkup will be provided at our wellness partner empaneled diagnostic centres only. The health checkup would include tests as given below as applicable for respective plans.

Sum Insured	
5L, 10L	Complete Blood Count (CBC), Glycosylated Hemoglobin (HbA1C), Electrocardiogram (ECG reported by an MD Physician), Serum Creatinine, Low Density Lipoproteins (LDL), Serum Triglycerides, High Density Lipoproteins (HDL), Serum Cholesterol, Medical examination report including Blood Pressure and BMI (Body Mass Index), Uric Acid, Total Protein, Pulmonary Function Test.
15L, 20L, 25L, 30L, 35L	Complete Blood Count (CBC), Glycosylated Hemoglobin (HbA1C), Electrocardiogram (ECG reported by an MD Physician), Serum Creatinine, Low Density Lipoproteins (LDL), Serum Triglycerides, High Density Lipoproteins(HDL), Serum Cholesterol, Medical examination report including Blood Pressure and BMI (Body Mass Index), Serum Glutamic Oxaloacetic Transaminase (SGOT), Serum Glutamic Pyruvic Transaminase (SGPT), Serum Calcium, Uric Acid, Total Protein, Pulmonary Function Test, USG (abdomen)
50L, 75L,100L	Complete Blood Count (CBC), Glycosylated Hemoglobin (HbA1C), Electrocardiogram (ECG reported by an MD Physician), Serum Creatinine, Low Density Lipoproteins (LDL), Serum Triglycerides, High Density Lipoproteins (HDL), Serum Cholesterol, Medical examination report including Blood Pressure and BMI (Body Mass Index), Serum Glutamic Oxaloacetic Transaminase (SGOT), Serum Glutamic Pyruvic Transaminase (SGPT),Vitamin D, Thyroid function (T3,T4,TSH), Serum Calcium, Uric Acid, Total Protein, Pulmonary Function Test, USG (abdomen)

B. Wellness Reward Points:

Insured will be eligible for earning of Reward Points under the Policy. This benefit will help the Insured to assess his/ her health status and aid in improving the overall well-being. Insured would have to earn these points by performing an array of wellness activities listed below. These activities done by Insured will determine the points that can be earned.

Conditions applicable for earning the reward points

- Age Eligibility - Everyone from 18 years onwards is eligible for earning wellness points.
- There will be no limitation to the number of programs one can enroll however maximum rewards that one can earn in a single Policy Year will be limited to 200/insured.
- Conditions for earning Reward Points wherever offered will be the same for all the customers irrespective of plan opted.

Details of reward points that can be accrued are listed below.

Sr. No.	Criteria	Frequency allowed	Max. Points
1.	Stress & Happiness Index score	2 times /year	20
2.	Expert Wellness Assessment	Once/year	40
3.	Participation in GCI organized events (as and when organized) and viewing of GCI Content around wellness	As planned by GCI	20
4.	Lifestyle disease monitor <ul style="list-style-type: none">• Hypertension – Blood pressure• Obesity -BMI• Diabetes – Hb A1C• Cardiac Health- Sr. Cholesterol, Triglycerides	Once/year	45
5.	Fitness/ Healthy Lifestyle tracking- (Any one activity) <ul style="list-style-type: none">• Daily Step tracking (monthly average of 10000 steps/day)• Burning average of 300 calories per day in a month• Submission of monthly Gym /yoga membership detail• Participation in Marathon, Cyclathon etc.	Monthly	60
6.	Additional Medical Test (stress test/2 D Echo)	Once/year	15
	Total points		200

The points earned in a year will be equal to certain percentage of the applicable insured premium as per table below.

Points earned per member per year	% value of points earned
185 - 200	20%
150 - 184	15%
100 - 149	5%
15 - 99	2%

Conditions applicable for burning of points:

- The points earned will float among all members of the family irrespective of the persons who have contributed for earning the points.
- Points earned in first year can be carried forward to 2nd or 3rd year in case of long term policies.
- The points can be burned for utilization of following benefits
 1. Any unutilized reward points shall be applied as discount in premium at the time of renewal of the Policy.
 2. Availing Out-patient Consultations through the Wellness Partner network clinics
 3. Diagnostic tests, preventive tests through the Wellness Partner network clinics
 4. Purchase of Prescribed medicines through online pharmacy having tie up with Our Wellness Partner
 5. Reimbursement of Non-medical expenses in case of claim under Benefit 1 (Hospitalization medical expenses).



Basis Of Claims Payment:

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

Discounts And Other Offers:

- a) **Family Discount:** 10% family discount in case of more than 1 insured member is covered under the same policy on Individual Sum Insured basis.
- b) **Long Term Discount (applicable in case of single payment for policy term of more than one year)**

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

- c) **Floater discount:**

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

The premium for the Eldest Insured will be based on the standard individual rates listed in the premium table. For remaining dependent members, floater discounts applicable on their respective premium is as per table above.

- d) **Instalment Loading:** Insured has an option to pay premium on an instalment basis. Given below are the loadings applicable on Standard premiums in case of instalments

Instalment Frequency	Loading on standard premiums
Monthly	5%
Quarterly	4%
Semi-Annually	3%

- e) **Loading for Mandatory Co-Pay Waiver (For Insured entering policy above age of 60 Years) - 25%**

PREMIUM TABLE: Exclusive Goods & Services Tax (age in completed years)

A. Individual Premium (Base Covers):

Age band	5L	10L	15L	20L	25L	30L	35L	50L	75L	100L
0 - 17	7,918	8,904	10,957	11,768	12,733	13,313	13,893	16,299	18,028	19,626
18 - 25	8,290	9,384	11,791	12,681	13,745	14,383	15,021	17,770	19,672	21,433
26 - 30	9,085	10,292	12,825	13,803	14,976	15,676	16,377	19,307	21,393	23,325
31 - 35	9,902	11,220	13,884	14,954	16,236	17,001	17,766	20,878	23,152	25,260
36 - 40	11,269	12,786	15,668	16,889	18,357	19,231	20,106	23,526	26,119	28,523
41 - 45	12,773	14,530	17,774	19,157	20,831	21,825	22,821	26,692	29,638	32,369
46 - 50	16,940	19,276	23,240	25,090	27,327	28,652	29,978	34,832	38,746	42,378
51 - 55	23,273	26,488	31,633	34,192	37,283	39,111	40,941	47,265	52,650	57,647
56 - 60	33,230	37,801	44,565	48,247	52,682	55,298	57,919	66,485	74,178	81,323

Premium for individuals who enter the policy for the first time at the age 60 years or below										
61 - 65	51,495	58,471	68,382	74,043	80,838	84,853	88,872	1,02,305	1,14,081	1,25,005
66 - 70	72,746	82,612	95,992	1,04,066	1,13,730	1,19,438	1,25,151	1,43,374	1,60,092	1,75,607
71 - 75	93,874	1,06,639	1,23,457	1,33,924	1,46,430	1,53,822	1,61,219	1,84,191	2,05,820	2,25,889
76 - 80	1,19,035	1,35,249	1,56,144	1,69,461	1,85,340	1,94,738	2,04,138	2,32,727	2,60,194	2,85,672
Above 80	1,39,792	1,58,851	1,83,075	1,98,740	2,17,395	2,28,446	2,39,497	2,72,663	3,04,933	3,34,859

Premium for individuals who enter the policy for the first time after the age of 60 years										
61 - 65	41,196	46,777	54,706	59,235	64,671	67,882	71,098	81,844	91,265	1,00,004
66 - 70	58,197	66,090	76,794	83,253	90,984	95,550	1,00,121	1,14,699	1,28,074	1,40,486
71 - 75	75,099	85,311	98,766	1,07,140	1,17,144	1,23,058	1,28,976	1,47,353	1,64,656	1,80,711
76 - 80	95,228	1,08,200	1,24,915	1,35,569	1,48,272	1,55,790	1,63,311	1,86,181	2,08,155	2,28,537
Above 80	1,11,833	1,27,081	1,46,460	1,58,992	1,73,916	1,82,757	1,91,598	2,18,130	2,43,947	2,67,888

B. OPTIONAL COVER

(a) Voluntary Deductible:

Sum Insured	10K	25K	50K	75K	1L	2.5L	5L
₹ 5L	10%	15%	25%	-	-	-	-
₹ 10L	8%	15%	20%	-	-	-	-
₹ 15L	-	-	15%	20%	25%	-	-
₹20L	-	-	15%	20%	25%	-	-
₹ 25L	-	-	15%	20%	25%	-	-
₹ 30L	-	-	10%	15%	20%	-	-
₹ 35L	-	-	5%	10%	15%	-	-
₹50L	-	-	-	-	15%	20%	25%
₹ 75L	-	-	-	-	15%	20%	25%
₹ 100L	-	-	-	-	15%	20%	25%

(b) Cumulative Bonus Booster:

Sum Insured	5L	10L	15L	20L	25L	30L	35L	50L	75L	100L
Loading for CBB up to 5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Loading for CBB up to 1000%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%

(c) Loading for increase in Pre-post hospitalisation coverage (increase in no of days)

Additional 30 days in pre-hospitalisation coverage	0.80%
Additional 30 days in post-hospitalisation coverage	1.60%
Additional 30 days in both pre-hospitalisation & post-hospitalisation coverage	2.30%

- (d) Accident Care: 0.45 per mille
- (e) Critical Illness Booster – Loading of 5%
- (f) Consumables / Non-Medical Expenses Cover - Loading of 10%
- (g) Loading for reduction in PED waiting period to 30 days - 35%

Note:
1. Premium indicated in the above tables are in INR and on annual basis.

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

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