



Group Medical Insurance

In our day to day lives, we are exposed to many risks associated either with accidents or illnesses. And with the ever increasing costs associated with Hospitalization, it can mean a drain on your precious savings. Not anymore. With the Group Mediclaim policy, you can provide your employees/members the optimum cover they require. At HDFC ERGO, we strive to use an innovative approach to develop health insurance products that cut costs while maintaining superior coverage. Our health insurance policy is tailored specifically to fit the needs of your group. A Group Health Insurance plan provides coverage to all the members in a single policy.

WHY HDFC ERGO?

Secured Over 1 Crore+ Smiles!

Trust redefines relations at HDFC ERGO. We consistently strive to make insurance easier, more affordable and more dependable. Here promises are kept, claims are fulfilled and lives are nurtured with utmost commitment.

What's covered?

Your policy can be tailor made to suit the requirement of your group. Listed below are the various covers that are generally available:-

- In hospitalization expenses due to Sickness or Accidents
 - Including Room, boarding Expenses as provided by the Hospital / Nursing Home;
 - Nursing Expenses;
 - Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees;
 - Anaesthesia, blood, Oxygen, Operation theatre Charges, Surgical Appliances, Medicines and drugs, diagnostic Materials and X-Ray, dialysis, Chemotherapy
- Pre Hospitalization Expenses
- Post Hospitalization Expenses
- Domiciliary Hospitalization Expenses
- Day Care Treatments

Optional Benefits

- Maternity benefit
- Inclusion of Pre Existing disease
- reimbursement of Cost of Health Check Up
- Family Floater to covers member's immediate family viz. Spouse, dependent Children, dependent Parents etc.
- Dental Treatment
- Cost of Spectacles, contact lenses
- Waiver of waiting period
- Waiver of First Year Exclusions
- Reimbursement of ambulance Costs

Premium

The premium for the policy would depend on the following parameters:-

- Size of the Group
- Profile of Members e.g. Occupation, Age, Annual Income etc.
- Benefits opted