

# Frequently asked questions (FAQs) on CHI 2.0

## Unlimited Reset Benefit

### Knowing about unlimited reset benefit

*Reset will be available unlimited times in a policy year in case the total Sum insured available is insufficient as a result of previous claims. The condition for unlimited reset is that, reset will not trigger on first claim and the reset amount cannot be used for the same illness (within a policy year) or within 45 days of the previous hospitalization.*

### In reset is it for same disease different person?

*Yes, the reset can be used by different person for same illness under a floater plan in a policy year.*

### In floater policy if claim comes for 1 member for disease and SI is used. In same year if claim comes for 2nd member for same disease then will Reset policy will work here

*Yes, reset amount can be used. Reset cannot be used by same member for same illness in case of floater plan in a policy year.*

**Client has individual policy of 10 lakhs, after utilization of sum insured 10 lakhs due to Accidental claim. If client avail Rest benefit in year 19/20 for certain element that is kidney for 4 lakhs. In new year 20/21 after renewal of policy again client avail claim of 10 lakh for heart element and later on come across kidney claim for 5 lakhs will it get paid in reset benefit or it will be considered already existing illness.**

*In this case, since the policy year is different, reset will be triggered.*

## Maternity and OPD cover

### About Maternity policy

*Maternity cover is available under the plans Health Elite and Health Elite Plus. Maternity can only be claimed if 2 adults (Self + Spouse) are covered in the policy and have served the waiting period of 3 years. For more details, please refer the policy wordings.*

### Whether OPD cover is available in worldwide cover and whether pre & post hospitalization expenses are covered under worldwide cover

*Only inpatient hospitalization and day care treatment expenses are covered under Worldwide cover with a co-pay of 10% subject to policy terms and conditions.*

### What all will be covered and what will not be covered in OPD coverage?

*Expenses related to doctor consultations, pharmacy and diagnostics tests recommended by the doctor will be covered in OPD expense*

**Is IL Takecare mandatory for OPD claim? Can we file a reimbursement claim in OPD?**

*Yes, IL Takecare app is mandatory for OPD Claims. Yes, reimbursement claim can also be filed in using IL Takecare.*

**Is consultation mandatory in OPD or we can claim for pharmacy and diagnostics?**

*Yes, consultation is mandatory since only diagnostic tests and medicines recommended by the doctor shall be covered in in OPD expense.*

**Where can a customer see the network of cashless OPD c?**

*Customer can see the cashless OPD network on the IL Takecare APP.*

**OPD limit for 10 lakhs+ sum insured in Health Elite is Rs 15000 or Rs 20,000, earlier there was not OPD limit of Rs 15000**

*The OPD limit is as below:*

- a) Sum Insured 3/4/5 lakhs: Rs 5000*
- b) Sum Insured 7/10 lakhs: Rs 10,000*
- c) Sum insured > 10 lakhs: Rs. 20,000*

**Sum Insured Protector**

**Is 6% fixed for Sum Insured Protector? Or it will change for every year?**

*Inflation rate would be 6% for next 3 years, post which it will computed as the average CPI of the entire calendar year published by the Central Statistical Organisation (CSO) and may change year on year.*

**How much percentage medical inflation you will consider in Sum Insured protector and is there is upper limit**

*For Sum insured protector, Inflation rate would be computed as the average CPI of the entire calendar year published by the Central Statistical Organisation (CSO) and might change year on year.*

**Will SI Protector get impacted due to a claim?**

*SI protector will not be impacted in event of claim, customer will continue to get the SI protector.*

**Will an Insured who gets a CI claim keep getting SI increase as otherwise he can't increase his SI?**

*If a customer has SI protector, he will continue getting the SI protector, but he may not be allowed to add SI protector (subjective to UW guidelines) post a CI claim if he/she hadn't opted for it prior to the claim.*

**How much Sum insured going to get increase at inflation rate? Also, for how many years it is going to get increase?**

Inflation rate would be computed as the average CPI of the entire calendar year published by the Central Statistical Organisation (CSO) and may change year on year

**If customer has sum insurance protector and opts for a two years policy will his sum insured increase by 6% end of each year or will get 12% at the end of two years?**

### **Super no claim Bonus & Sum Insured Protector Example**

*For policy with 5 Lakh sum Insured with Super no claim bonus and Sum insured protector add on purchased*

<b>Policy period</b>	<b>Previous year Claim Status</b>	<b>Base Sum Insured</b>	<b>Additional Sum Insured</b>	<b>Super No Claim Bonus</b>	<b>Sum Insured Protector</b>	<b>Total Sum Insured</b>
1st Year Policy	Not Applicable	5,00,000	0	0	0	5,00,000
2nd Year Policy	No Claim	5,00,000	50,000	2,50,000	30,000	8,30,000
3rd Year Policy	Claim of Rs.45,000	5,00,000	0	0 <i>(Reduced 50% as there is a claim)</i>	60,000	5,60,000
4th Year Policy	No Claim	5,00,000	50,000	2,50,000	90,000	8,90,000
5th Year Policy	No Claim	5,00,000	1,00,000	5,00,000	1,20,000	13,20,000

### **Air Ambulance**

**Please explain Air ambulance:**

*Medical expenses related to transporting the insured person to the nearest hospital in life threatening emergency health condition/s of the Insured Person which requires immediate and rapid ambulance transportation from the place where the Insured Person is situated at the time of requiring Emergency Care to a hospital provided that the transportation is for Medically Necessary Treatment, is certified in writing by a Medical Practitioner, and road ambulance services cannot be provided. This is covered up to Sum insured and geographical scope is restricted to India.*

**If Air Ambulance cover is over and above sum insured, then how much is the sum insured maximum available.**

*Air ambulance expenses are covered up to sum insured*

**Limit of Air Ambulance is on a lower side. 50K is too less against the actual charges**

*Air ambulance expenses are covered up to sum insured*

**Is there any distance restriction for Air Ambulance?**

*The Medical expenses related to transporting the insured person to the nearest hospital (where treatment can be availed) in life threatening emergency health condition/s of the Insured Person which requires immediate and rapid ambulance transportation from the place where the Insured Person is situated at the time of requiring Emergency Care to a hospital provided that the transportation is for Medically Necessary Treatment, is certified in writing by a Medical Practitioner, and road ambulance services cannot be provided. This is covered up to Sum insured and geographical scope is restricted to India.*

**Worldwide Cover**

**In world wise cover is it cash less?**

*Cashless facility will be available on best effort basis on the basis of network hospital available*

**If client take International cover in this policy, then does he need travel policy**

*Travel policy and Health policy have different usage. ICICI Lombard Complete Health Insurance will cover inpatient expenses and daycare treatment expenses only subject to a co-pay of 10% and policy terms and conditions.*

**Are there any negative listed countries for worldwide coverage?**

*Worldwide cover is available all over the world including USA and Canada.*

**Is the sum insured of international cover within the base Sum Insured?**

*The SI for worldwide cover shall be mentioned against that benefit in the policy certificate. The same is over & above the base SI of the policy. The Sum Insured for Domestic claims & Sum Insured for International cover is separate.*

**Will ASI, super NCB available in international cover?**

*No. Expenses incurred under worldwide cover will be covered only up to the SI limit as mentioned against this cover in the policy certificate.*

**What happens if an insured in India goes for overseas education for six months diploma? will the global cover such a scenario for the student?**

*The Worldwide cover benefit is available for 45 consecutive days from the date of travel in a single trip and 90 days in a cumulative basis as a whole in a Policy year. So, in this case, the same will not be covered.*

**Whether to & fro travel expenses are covered under worldwide cover for planned treatment**

No. Only in-patient hospitalization treatment and day care treatment expenses will be covered in worldwide cover.

**Will cashless be available in international cover?**

Cashless service will be extended for geographies wherever it is available depending on network partners

**Is the international cover only for emergency or planned?**

The worldwide cover is applicable for both emergency and planned situations anywhere in the world including US & Canada. However, prior to availing planned treatment, customer has to intimate and seek approval from IL.

**If someone goes for treatment in US will it be covered in International cover?**

The customer has to intimate ICICI Lombard and take approval prior to travelling in case of a planned hospitalization under worldwide cover.

**If customer opts for International cover will he get any international helpline no for claim assistance**

Yes, Customer will get the number of the network partners

<b>UHCG Toll Free Number (For US only)</b>	<b>18665922355</b>
<b>USA &amp; Canada Toll Free Number</b>	<b>18448711200</b>
<b>Rest of The World (Call Back Facility)</b>	<b>+91 124 4498778</b>
<b>National TollFree Number</b>	<b>18001025721</b>
<b>Fax Number</b>	<b>+91 124 4006674</b>
<b>Email Address</b>	<b><u><a href="mailto:icicilombard@falck.com">icicilombard@falck.com</a></u>; <u><a href="mailto:claims.fga@in.falck.com">claims.fga@in.falck.com</a></u></b>

**If someone ports a > 3 years policy into “Plus”, plans will International cover be covered from day 1?**

No. The worldwide cover shall be subject to waiting period for all declared and accepted PEDs

**How dose Global coverage work? Its procedure? How claim gets settled in foreign currency ? Any Location Specific for claim or Hospital specifications?**

In case customer has opted for Worldwide cover, the customer can avail both emergency and planned treatment anywhere in the world including US and Canada. Claim shall be settled in INR as exchange rates on date of loss. For claim intimation of emergency cases, customer has to intimate our ASP Falck/UHC on the designated helpline numbers and incase of planned hospitalizations, customers have to intimate ILHC and seek approval prior to travelling for the same.

**If client already in foreign country and get diagnosed with illness, then is he eligible for claim?**

*Yes, worldwide cover will cover both emergency and planned hospitalization subject to policy terms and conditions.*

**Any list of illness which gets covered in Global coverage or client can get paid for hospitalization payable at regular clauses.**

*There will be a waiting period of 2 years for declared and accepted PEDs for worldwide cover. All claims shall be subject to 10% of co-pay.*

**Super NCB and NCB applicable in Global coverage.**

*No. Add-ons purchased in the policy will not be available with worldwide cover*

**Worldwide cover will have waiting period of 2 years only for PED or for all diseases**

*There will be a waiting period of 2 years for declared and accepted PEDs for worldwide cover. All claims shall be subject to 10% of co-pay.*

**If insured has taken claim under worldwide cover and same disease gets reoccurred then can he claim it under basic sum insured**

*Yes, the customer can claim from the policy subject to sum insured available in the policy and policy terms and conditions.*

## **Claim Protector**

**For Claim Protector - For e.g: if PPE kits are overcharged by hospital will we pay as per ICMR norms (Rs 800/kit up to 3 kits) or as per bills raised by hospital?**

*If a claim has been accepted under the inpatient hospitalization cover, then the items which are not payable under the claim as per the List of Excluded items released by IRDAI that is related to the particular claim will become payable.*

**How claim protector work, any exclusion in that as it is claiming hundred percent claim settlement. What in case of covid cases PPE kit cost, surcharges.**

*If a claim has been accepted under the inpatient hospitalization cover, then the items which are not payable under the claim as per the List of Excluded items released by IRDAI that is related to the particular claim will become payable.*

## **Super No Claim Bonus**

**If client apply for Super NCB for first five years and afterwards skip that option while renewing will his sum insured changed as he didn't pay for Super NCB premium.**

*If the person opts out of any optional add, the benefit will not be available post removal. The sum insured accrued by the customer under the super no claim bonus shall be reduced to zero once he opts out of that cover.*

**If I have not taken super NCB add on what will be my NCB then without add on**

*Super NCB and Additional sum insured (No claim bonus) are two different covers and will work separately. ASI will increase 10% for every claim free year maximum up to 50% of SI irrespective of whether Super NCB has been opted for or not.*

**Secondly if customer having 10 L SI policy with super NCB for two claim free years then NCB is 100%. In fifth renewal he removes super NCB add on then what condition will apply on 100% NCB.**

*If the person opts out of any optional add on, the benefit will not be available post removal. The sum insured accrued by the customer under the super no claim bonus shall be reduced to zero once he opts out of that cover. So, in the given case, if the person removes the Super NCB add on, the benefit will not be available post 5<sup>th</sup> renewal*

**Will the ASI & Super NCB work separately?**

*Super NCB and Additional sum insured (No claim bonus) are two different covers and will work separately. ASI will increase 10% for every claim free year maximum up to 50% of SI irrespective of Super NCB brought or not*

## **Additional Sum insured (Cumulative Bonus)**

**Does the policy entitle for NCB?**

*Additional sum insured is a mandatory feature available in all the policies which is 10% of Sum insured maximum up to 50% of SI and decrease by 10% for claim in a policy year.*

**Under ASI protector claims related to daily cash will get considered or it will be excluded in total claims.**

*No. Only inpatient hospitalization claims will be considered for computation of claims under ASI protector.*

**Will the ASI & Super NCB work separately?**

*Super NCB and Additional sum insured (No claim bonus) are two different covers and will work separately. ASI will increase 10% for every claim free year maximum up to 50% of SI irrespective of Super NCB brought or not.*

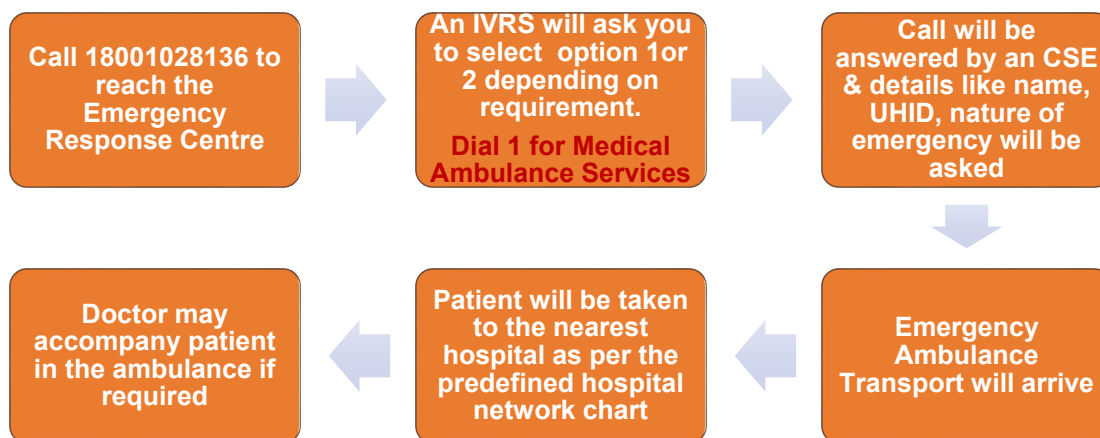
Client is policy holder of ICICI Lombard in floater plan of 2 Adult and 2 child, I Health with sum insured 50 lakhs, now want to apply for Individual policies at renewal with individual coverage how bonus calculation will take place.

*The ASI shall be split in each policy in the same proportion as the sum insured. Only the members who were a part of the floater policy shall be eligible for ASI in their respective individual policies.*

## Emergency Services

**Please explain emergency Ambulance, how it can be availed? Can it get arranged through emergency services?**

Yes, domestic road ambulance is covered under emergency services. Process to call ambulance:



**Number of free Tele consultations are available in new plans?**

*Unlimited tele-consultations are available under emergency services*

**Under Emergency services what all details covered is that cover well Doctor accompanying the ambulance. How are these charges will be settled in cashless or reimbursement?**

*Under ambulance expenses the expenses incurred on road ambulance services which are offered by a healthcare or ambulance service provider, which have been used to transfer the Insured Person to the nearest Hospital with adequate emergency facilities for the provision of Emergency Care. This facility is available in reimbursement.*

**In ambulance cover, if customer comes to home after discharge from hospital then it is covered or not in ambulance limit?**

*No, any expenses in relation to transportation of the Insured Person from Hospital to the Insured Person's residence while transferring an Insured Person after he/she has been discharged from the Hospital are not payable under this Benefit.*

## Wellness Program & VAS

### Validity of Wellness points.

*Wellness points will remain valid for Three years from the day point were earned.*

**To avail free health check-up coupon, we have tie ups with certain DC but what If client not happy with listed DC and want to get it done his regular centers, will that cost get reimbursed.**

*The customer can call the numbers given on the coupons and can ask for specific DC and the respective team will try to get it empaneled for the next year. But as per policy terms and conditions, the costs cannot be reimbursed.*

## Other queries

**Immediate after policy issuance within first 90 days let's say 45th day client gets admitted for heart element will it get paid? Because rule of anything get diagnosed within 90 days from policy inception will get registered under two years PED waiting period. Also, what will it's in portability cases?**

*Expenses incurred on diabetes, hypertension and Cardiac ailments within 90 days of policy inception shall not be covered. This is not applicable for renewal policies/portability policies.*

**In domiciliary hospitalization, is there any 72 hours hospitalization mandatory.**

*Yes, 3 days domiciliary hospitalization is mandatory to avail benefit under this cover.*

**Under compassionate visit can uncle brother brother-in-law get considered**

*No. Expenses incurred only on immediate family members- spouse, children and parents will be covered.*

**What is cataract sum insurance limit in revise CHI?**

*Sub limit of ₹1,00,000 per eye per Policy year will be applicable for Cataract surgery for plans with Sum Insured above ₹5 lakhs.*

**Under Organ donor what all charges covered is it only Surgery or it includes other procedures and hospital charges.**

*Medical Expenses incurred in respect of the donor for any of the organ transplant surgery, for the insured person's use. Expense related to surgery and medical procedure of transplant is covered. Pre and post hospitalization expenses, expenses of screening of the donor and any other expenses resulted due to harvesting are not covered*

**If client apply for Health Shield plus 50 L and Super top up 50 L will his 46 Above after 60, copay will get waived off?**

*Copay as feature in Health booster will not be waived off but any deduction due to copay can be claimed in base policy if there sum insured is not exhausted.*

*Which Additional features gives benefit over & above SI*

*Following feature are available over and above SI:*

- *Hospital Daily Cash + Convalesce Benefit*
- *Nursing at home + Compassionate visit*
- *Critical illness*
- *Personal Accident*
- *Maternity + New-born baby*
- *OPD expenses*
- *Donor expenses*
- *Domiciliary hospitalization*
- *Air ambulance*
- *Worldwide cover*

**Does old renewals have to opt new plans, or can they continue with old chi policies if they wish**

*Customer with old plans of CHI has an option to migrate to new plan. If they wish to continue the old plan, they can continue by paying the premium as the rates of the respective plan*

**Are the 10 features in built in the policy or we can choose/opt as per customer needs**

*Please refer the plan details of the 4 new plans to understand the optional and mandatory add-ons.*

**Can person staying abroad can buy this policy**

*No. ICICI Lombard Complete Health Insurance can only be purchased by a person who is a Resident of India and present in the country at the time of purchasing the policy.*

**When can we see addon? So that we can sell them to customer, as we are receiving enquiries for add on**

*Optional Add on will be available from 15th December*

**How delay in claim settlement fine work? Please Explain**

**a) Cashless claims:** *In case of delay in response by IL beyond 4 hours for cashless claims, we shall be liable to pay ₹1,000 to You.*

**b) Reimbursement claims:** *In case, IL fails to make the payment of admissible claim or to communicate non admissibility of claim within 14 days after You submit complete set of documents & information in respect of the claim, IL shall pay 2% interest over and above the rate defined as per IRDA (Protection of Policyholder's Interest) Regulations 2017.*

**How much per cent discount available on Two years policy and Three Years policy.**

*Customer shall be eligible for 10% discount on 2<sup>nd</sup> year premium incase policy tenure is of 2 years and a 10% discount on 2<sup>nd</sup> year premium and 15% discount on 3<sup>rd</sup> year premium in case policy tenure is 3 years*

Policy Tenure Options	1 Year policy	2 Year Policy		3 Year Policy		
Discount for long term policies (on annual premium for all age groups)	1st Year policy	1st Year policy	2nd Year policy	1st year policy	2nd year policy	3rd year policy
	0%	0%	10%	0%	10%	15%

Policy Tenure Options	1 Year Policy	2 Year Policy			3 Year Policy			
Discounted premium for long term policies	1st Year policy	1st Year policy	2nd Year policy	Total Premium	1st year policy	2nd year policy	3rd year policy	Total Premium
	100	100	90	190	100	90	85	275

**Recent changes of Home care treatment going to remain in new policy or not?**

*Healthcare at Home cover shall be available to customers until 31st March 2021*

**Claim of Covid will not have impact on bonus in I health provision is that available in new plans?**

*As was informed earlier, inpatient claim of COVID shall not impact the ASI accrued by the customer. This benefit shall be available until 31<sup>st</sup> March 2021.*

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