

## Wellsurance Executive Advantage



### Free Health Helpline

Reach our expert physicians to avail help on health & wellness related information. Get instant phone access. Call our Toll Free No. 1800 103 5252 Timings: 9:00am to 7:00pm (From Monday to Saturday)



### Tata AIG Wellsurance Website

Explore a host of benefits like a personalized health tracker that helps you monitor your health & fitness levels. Get access to exclusive articles on health & wellness. Check and compare cost of various medical services provided by different hospitals. Post a health query to our expert physicians. Visit our website at: [www.tataaigwellsurance.com](http://www.tataaigwellsurance.com)



### Health and Wellness Offers

Get discounts at select Gyms, Spas, Skincare & Weight Management Centers.



### Wellsurance Health Perks

As our privileged customer, get discounts on selected health check-up packages at our wide range of network hospitals.



### Tax Benefits

Get tax benefits for premium paid on policies as per section 80D of the Income Tax Act. Tax benefits are subject to Income Tax laws.

## Cashless Claims

Take advantage of cashless hospitalization facility across 3000+ network hospitals in the country

## Claims process

- 1) Contact our appointed Third Party Administrator (TPA) at the address given below, for any claim related query and/or assistance.
  - a) For any emergency Hospitalization, TPA must be informed not later than 24 hours of hospitalization.
  - b) For any planned hospitalization, kindly seek cashless authorization from TPA at least 48 hours prior to the hospitalization.
- 2) Submit Photocopy / Original copy of hospitalization records and any other documents needed to process your claim, within 7 days post discharge from the hospital.
- 3) Cashless coverage for all claims can be availed in our empanelled hospitals.
- 4) In case you have availed of treatment at any non-empanelled hospitals, you would need to settle the bills with the hospital directly and then file the claim with us

### Appointed (TPA):

E-Meditek (TPA) Services Ltd, Corporate office: Plot No 577, Phase V, Udyog Vihar, Gurgaon-122016 Haryana, Contact details: 24x7 Toll Free Claims Helpline 1800 103 5252

## Frequently Asked Questions

**Q: If I am diagnosed with a critical illness for the first time in my life and get hospitalized for a surgery, what are the benefits payables?**

Critical illness benefit is payable on diagnosis of a critical illness post survival period of 30 days. Hospitalization and surgical benefits are payable as per the plan and policy terms conditions.

**Q: Up to when is my pre-existing condition not covered?**

Pre-existing Conditions will not be covered until 4 years of continuous renewals, since inception of the first Wellsurance policy with us.

**Q: Can the insured receive benefits from multiple insurance policies?**

As Wellsurance is a fixed benefit policy, the insured can receive benefits from Wellsurance over and above any other existing health insurance policies he may have, subject to policy terms conditions.

## Key Exclusions

Any treatment which begins during waiting periods except Accident related / Pre-existing Conditions or any complication arising from it / Intentionally self-inflicted Injury or illness / Conditions related to or arising out of HIV / AIDS / War / Congenital anomalies / Pregnancy and all related conditions / Abuse of drugs and alcohol and addiction or overdose / Any Ayurvedic, Homeopathy or naturopathy treatments etc. **Please refer to policy wordings for detailed benefits and exclusions.**

## Terms and Conditions

- Eligibility criteria: Individuals between the age of 18 years and 65 years.
- Waiting period of 90 days for all sickness hospitalization and minor surgeries and 120 days for major surgeries is applicable. There is no waiting period for accident related hospitalization.
- This policy covers hospitalization within India only.
- Ambulance benefit is a lumpsum amount paid on usage of ambulance during the incidence of hospitalization.
- Pre-existing conditions will not be covered until 48 months of continuous coverage have elapsed, since inception of the first Wellsurance Policy with us.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.



**24x7 Helpline**  
1800 266 7780 / 1800 11 9966\*  
(Toll Free from MTNL/BSNL lines only)



**24x7 Claims Helpline**  
1800 103 5252 (Toll Free)\*



Write to us  
[wellsurance@tata-aig.com](mailto:wellsurance@tata-aig.com)

Benefit from our other Wellsurance Plans



Tata AIG General Insurance Company Ltd.  
Registered office-Peninsula Corporate Park, Piramal Tower, 9th Floor, G.K. Marg, Lower Parel, Mumbai - 400013. Toll Free No. 1800-119966 (From MTNL/BSNL lines only)

# Wellsurance Executive



**Better designation, better salary.  
Ensure your health is not paying  
the price for doing better.**

**Tata AIG Wellsurance**  
Beyond Health Insurance



WITH YOU ALWAYS

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WITH YOU ALWAYS

## Presenting Tata AIG Wellsurance Executive

Today's environment demands more of anyone looking to make a mark in this competitive world. Somewhere between the pressure to meet demands and the burning desire to excel, one's health is often the first of the compromises.

**Tata AIG brings to you Wellsurance Executive** – a product that goes beyond what health insurance policies do, and is designed to take care of the busy executive and his well being.

### Wellsurance Executive Key Benefits

- Guaranteed insurance cover at renewal for life.
- Hospitalization: Fixed lumpsum paid to cover hospitalization, Intensive Care Unit (ICU) admission and specific major/minor surgeries.
- Post Hospitalization: Convalescence benefit, select outpatient expenses.
- Critical Illnesses: Fixed benefit payable on diagnosis of any of the 9 covered critical illnesses.
- Cashless claim settlement.
- Get Double Claim Benefit. You can claim with us even if you have filed a claim under any other health insurance policy and irrespective of actual expenses.
- Avail of unique Wellness Benefits. Get the Wellsurance Advantage.

### Coverages under Wellsurance Executive

#### A. Hospitalization

- **Hospital Cash Benefit & ICU Benefit:** payable for each day of hospitalization on a continuous stay for minimum of 24 hours.
- **Convalescence Benefit:** Payable as a lumpsum for recovery at home, immediately on hospital discharge & after 5 nights of continuous hospitalization.
- **Additional Benefits:** Nursing Expense, Physician's Visit, Investigations – MRI, CT Scan, Lab Tests, X-rays, ECG, Anesthetist's Fees, Physiotherapy and Ambulance Charges.

### Wellsurance Executive Benefits (in ₹)

Hospitalization benefits	Classic	Supreme	Elite
Hospital Cash (up to 90 days for room rent, boarding, etc)	2,000 per day	3,000 per day	4,000 per day
ICU Benefit (up to 15 days)	3,000 per day	4,500 per day	6,000 per day
Nursing Expense and Physicians Visit	750 per day	1,000 per day	1,250 per day
Investigation – MRI	2,500	3,500	3,500
Investigation – CT Scan or Doppler study	1,250	1,750	1,750
Investigation – Lab Test, X-ray or ECG	350	500	750
Anesthetist's fees	2,500	5,000	7,500
Physiotherapy - while hospital confined upto 30 days	750 per day	1,000 per day	1,250 per day
Ambulance charges	2,000	2,000	2,000
Convalescence benefit	1,500	2,500	4,000

#### B. Surgeries:

A fixed lumpsum is paid on actual specified major/minor surgeries undertaken with hospitalization for more than 24 hours. It is payable for undergoing even multiple surgeries during the policy year.

Major Surgeries	Classic	Supreme	Elite
Angioplasty	100,000	150,000	200,000
Heart valve replacement	100,000	150,000	200,000
Major organ transplant	100,000	150,000	200,000
Coronary Artery Bypass Grafting	100,000	150,000	200,000
Pacemaker implant	75,000	100,000	125,000
Brain surgery	100,000	150,000	200,000
Bone marrow transplant	100,000	150,000	200,000
Traumatic knee replacement	75,000	125,000	150,000
Traumatic septic arthritis	75,000	125,000	150,000
Severe irreparable knee injury	75,000	125,000	150,000
Traumatic knee ligament injury	75,000	125,000	150,000

### Wellsurance Executive Benefits (in ₹)

Major Surgeries	Classic	Supreme	Elite
Hip replacement due to traumatic hip injury – both partial and total	75,000	100,000	150,000
Post traumatic surgery – Skull fracture	50,000	75,000	100,000
Traumatic pelvis / hip fracture	50,000	75,000	100,000
Traumatic amputation of upper or lower limb	50,000	75,000	100,000
Traumatic compound communicated fracture where ORIF is required	50,000	75,000	100,000
Spinal surgeries – (Traumatic spinal injuries)	40,000	75,000	100,000
Enucleation – Malignant tumor of eye ball / severe trauma to eye ball / Odontogenic cyst	40,000	60,000	75,000

Minor Surgeries	Classic	Supreme	Elite
Appendectomy	10,000	10,000	15,000
Removal of kidney stones	10,000	10,000	15,000
Haemorrhoids	10,000	10,000	15,000
Cholecystomy	15,000	20,000	20,000
Removal of gall stone	15,000	20,000	20,000
Hernia repair	15,000	20,000	20,000
Biopsy of growth	15,000	20,000	20,000

#### C. Critical illness

A fixed lumpsum is payable on the diagnosis of any one of the 9 covered critical illnesses.

- An insured can avail benefit for a critical illness only once in the life time and coverage continues for the balance Critical Illnesses.
- A waiting period of 90 days from policy inception and survival period of 30 Days from date of diagnosis is applicable

### Wellsurance Executive Benefits (in ₹)

Critical illness benefit	Classic	Supreme	Elite
Cancer / First Heart Attack / Stroke / Kidney Failure / Coma / Total Blindness / Paralysis / Multiple Sclerosis / Major burns	300,000	500,000	750,000

#### D. Post hospitalization

A fixed lumpsum payable once in a lifetime of the insured on incurring expenses post hospitalization for any covered major / minor surgeries.

Post hospitalization	Classic	Supreme	Elite
<b>Outpatient Expenses</b>			
Post operative physiotherapy min. 2 visits	3,500	5,000	7,000
Chemotherapy/Radiation – min. 3 visits	150,000	250,000	300,000
Kidney Dialysis	150,000	200,000	250,000

### Wellsurance Executive Premium Table\* (in ₹)

Age (Yrs)	Classic	Supreme	Elite
18 - 24	2,300	3,686	4,572
25 - 29	2,756	4,436	5,429
30 - 34	3,583	5,795	7,306
35 - 39	5,039	8,214	10,142
40 - 44	7,810	12,841	16,013
45 - 49	9,280	15,237	19,272
50 - 54	12,942	21,268	27,418
55 - 59	16,855	27,919	34,903
60 - 65	26,968	44,670	55,845

Annual premium rates include the service tax and education cess as applicable. Contact us for renewal premium for ages 66 and above.