Product Highlights

Types of Plans:

Introducing Magma's OneHealth Senior for our veterans. With 2 plan options (Platinum and Gold) and 9 optional covers to choose from, it looks after the people who have always looked after us.

Base Covers:

- **In-patient care:** Hospitalization for illness or Injury contracted / sustained during the Policy Period.
- **Pre and Post Hospitalization Expenses:** Medical expenses incurred during pre-defined number of days immediately before the insured is hospitalized and after he is discharged.
- **AYUSH Treatment:** AYUSH stands for Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homeopathy, the indigenous systems of medicine practised in India.
- **Modern Treatment Procedures:** Specific procedures are covered, including Pre & post Hospitalization expenses during the policy period.
- **Annual Health check-up:** Annual health check-up irrespective of claims in a policy year.
- **Other notable base covers:** Day Care Treatment, Ambulance Cover, Domiciliary Hospitalization, Shared Room Daily Cash, Organ Donor Cover

Optional Covers*:

- **Enhanced Post-hospitalization#:** This optional cover increases the limit of coverage in terms of number of days immediately after discharge from the Hospital.
  #Available on select plans.
- **Reduction / Increase in Co-payment:** Flexibility to reduce or increase the co-pay limit subject to policy terms and conditions.
- **Nursing at Home:** Nursing services are directly related to the illness or injury, for which In-patient care was availed.
- **OPD Cover:** Necessary out-patient consultations with a Medical Practitioner, Diagnostic Tests / medicines supported with a prescription.
- **Recharge of Sum Insured:** Recharge your Sum Insured in case Sum Insured and Cumulative Bonus is insufficient due to previous claim in policy year, valid once per policy year.
- **Hospital Cash:** Additional lump sum daily cash benefit for each day of hospitalization.
- **Cumulative Bonus:** 10% of the Sum Insured per policy year, up to a maximum of 100%, can be added to the lower of the expiring or renewed Sum Insured, regardless of claims, provided the policy is continuously renewed.
- **Non-payable expense Cover:**
  Expenses that are otherwise not payable for specific medical items are covered under this optional cover.

Eligibility

Age:

- Proposer/policyholder must be minimum 18 years of age
- Minimum entry age: 56 years
- Maximum entry age: No upper cap
- Renewal – Lifelong

Policy Type:

- Individual Plan: Covers single person
- Floater: Covers 2 persons related to each other as legally married spouse

Key Highlights:

- Waiting Period for pre-existing diseases is only 1 year
- Co-pay:
  - o For accident-related claims: No co-pay applicable
  - o For non-accident related claims: 30% co-pay applicable
- Option to increase / reduce co-payment

Tax Benefits:

Payment of Premium by any mode other than cash for this insurance is eligible for deduction as per the provisions of Section 80D of the Income Tax Act 1961 (Subject to change in the applicable tax laws.)

Exclusions:

Conditions arising out of or related to:

- Substance abuse
- Hazardous or adventure sports
- External congenital anomaly
- Cosmetic treatment
- Treatment not supported by prescription

are exclusions in the policy where no claim is payable. This is an indicative list; please refer to the policy wordings for complete details.

Claims Made Easy:

You can avail cashless facility at any of our Network hospitals or claim as a reimbursement.

Download the Magma General Insurance Limited mobile app or visit www.magmainsurance.com to get started.

Use our app to:

1. Search hospital for cashless
2. Download forms
3. Intimate and track claims
4. Avail wellness services
5. Access your policy facility features and health card, and more.

Freelook:

We provide you with a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy.

If you are not satisfied, you can request for cancellation within this period, and we will refund your premium for the unexpired policy period, after adjusting for pre-policy medical test cost, if conducted.

Disclaimer: (*) - Optional Cover

All optional covers are subject to payment of additional premium

Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.

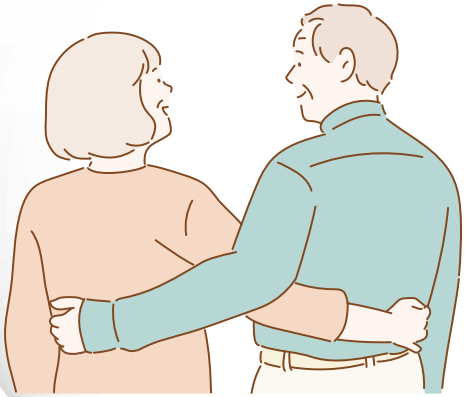
Toll-free No.: 1800 266 3202
Dedicated email ID for senior citizens
namaskar@magmainsurance.com

During the proposal stage, proposer may need to undergo pre-policy medical check-up (PPMC) at network diagnostic centres at cashless basis, if applicable under Magma General Insurance Limited health underwriting guidelines. For complete list of details on exclusions, risk factors, terms & conditions, please read the policy documents carefully before concluding a sale.

The advertisement contains only an indication of covers offered. Benefits may vary according to the plan opted for.| Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | www.magmainsurance.com | E-mail: customercare@magmainsurance.com | Toll Free: 1800 266 3202 | Registered Office: Development House, 24 Park Street, Kolkata – 700016, West Bengal. CIN: U66000WB2009PLC136327 | IRDAI Reg. No. 149 | OneHealth Senior UIN: MAGHLIP23048V012223 | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license. OHSenior.ver.30.04.25.BR.ENG

Statutory Warning: Prohibition of Rebates Under Section 41 of Insurance Law (Amendment) Act, 2015: (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

TRUTH MUST BE TOLD



OneHealth SENIOR

For our veterans, with love.

MAGMA
General Insurance Limited

		Plan	Gold	Platinum
		Sum Insured (SI) Rs.	3L / 4L / 5L / 7.5L / 10L / 15L / 20L / 25L	3L / 4L / 5L / 7.5L / 10L / 15L / 20L / 25L
Base Covers	1	In-patient care Room Rent Capping	Up to SI 5L: 1% of SI, ICU: Up to SI 5L - 2% of SI, SI > 5L - Single private AC room	Single private AC room ICU - no sublimit
	2	Pre-hospitalization Expenses	30 days	60 days
	3	Post-hospitalization Expenses	60 days, max up to Rs. 7,500	90 days, up to SI
	4	Day Care Treatment	Covered	Covered
	5	Ambulance Cover	Up to Rs. 1,500 per hospitalization	Road Ambulance up to Rs. 2,000 per hospitalization; Air Ambulance up to Rs. 3,00,000 per hospitalization
	6	Domiciliary Hospitalization	Up to 25% of SI	Up to SI
	7	AYUSH Treatment	Up to 25% of SI	Up to 50% of SI
	8	Modern Treatment Procedures	Up to 25% of SI	Up to 50% of SI
	9	E-opinion for Critical Illness	Covered	Covered
	10	Annual Health Check-up	Defined tests in network hospitals on cashless basis OR reimbursement up to Rs. 1,500 for preventive check-up	Defined tests in network hospitals on cashless basis OR reimbursement up to Rs. 2,500 for preventive check-up
	11	Wellness Services	Covered	Covered
	12	Shared Room Daily cash	For SI > 5L: Rs. 500 per day	Rs. 1,000 per day
	13	Organ Donor Cover	-	Up to SI
Optional Covers*	1	Enhanced Post Hospitalization	Up to 90 days	-
	2	Reduction in Co-payment	Reduction to 20% for all claims	Reduction to 20% for all claims
	3	Nursing at Home	Rs. 1,000 per day, max 15 days	Rs. 1,000 per day, max 15 days
	4	Hospital Daily Cash	Rs. 1,000 per day, max 30 days	Rs. 1,000 per day, max 30 days
	5	OPD Cover	Up to Rs. 5,000 / Rs. 10,000	Up to Rs. 5,000 / Rs. 10,000
	6	Recharge of Sum Insured	Once per policy year	Once per policy year
	7	Cumulative Bonus	10% per claim-free year, max 100%	10% per claim-free year, max 100%
	8	Non-payable expense Cover	Covered	Covered
	9	Increase in Co-payment	Additional Co-pay of 5% / 10% / 20%	Additional Co-pay of 5% / 10% / 20%
Waiting Period	1	Initial Waiting Period	30 days	30 days
	2	Specific Disease Waiting Period	2 years	2 years
	3	Pre-Existing Disease Waiting Period	1 year	1 year
Cost Sharing	1	Co-payment	30% No co-pay for accidental claims	30% No co-pay for accidental claims
	2	Co-pay for Joint Replacement	Covered with additional co-pay of 30%	Covered with additional co-pay of 20%
	3	Sub-limit		
	a	Cataract	10% of SI, subject to max Rs. 30,000 per eye	10% of SI, subject to max Rs. 50,000 per eye
	b	Major Surgeries	50% of SI, max Rs. 5L	50% of SI
	c	Hernia, Hysterectomy & Prostate procedures	Up to Rs. 30,000	No sub-limit

**Available on payment of additional premium if applicable.*