

Wellsurance Executive/Woman plan and hence the waiting period portability cannot be offered.

Q: Can I avail cashless facility?

You can take advantage of cashless hospitalization facility across 3000+ network hospitals in the country. Cashless coverage claims can be availed only at empanelled hospitals. In case you have availed of treatment at any non-empanelled hospitals, you need to settle the bills with the hospital directly and then file the claim with us, within 7 days of discharge.

Q: Can I avail 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 issued by insurance companies other than Tata AIG, subject to policy terms & conditions.

Q: How do I lodge the claim?

Lodging a claim is easy

1) Contact our appointed Third Party Administrator (TPA) at the address given below, for any claim related query and/or assistance.

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.

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) Photocopy or Original hospitalization records are accepted.

Wellsurance Family 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



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.

Key Exclusions;

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, Homeopath or naturopathy treatments etc.

Please refer to policy wording for detailed benefits and exclusions.

Terms and Conditions:

- Eligibility Criteria: Individuals between the age of 18 years and 65 years. The eligible age for children is 6 months- 18 years (23 years in case studying for Higher Education)
- A waiting period of 90 days for all sickness hospitalization from the date of 1st inception of the policy is applicable, subject to continuous renewal. There is no waiting period for accident related hospitalization.
- 1 day deductible for hospital cash benefit is applicable.
- In children education benefit in case of more than 1 child; the benefit will be paid equally to the eligible children.
- The benefit for each critical illness is payable only once in the whole life for Self & Spouse. Waiting period of 90 days & survival period of 30 days is applicable.
- This policy covers hospitalization in 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 4 years of continuous coverage have elapsed, since inception of the first Wellsurance Policy with us.

Disclaimer : 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

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.

Wellsurance Family



Health insurance
that works as hard as you do
for your family's well being.

Tata AIG Wellsurance
Beyond Health Insurance



WITH YOU ALWAYS

Tata AIG Wellsurance
Beyond Health Insurance



WITH YOU ALWAYS

Presenting Tata AIG Wellsurance Family

You give your family nothing but the best. When it comes to health insurance, it should be no different.

Tata AIG Wellsurance Family pays special attention to each member of your family, to prevent unexpected emergencies from affecting your financial health. It cares for your & your families wellbeing.

Tata AIG brings to you Wellsurance Family – a product that goes beyond what health insurance policies do, and is designed to take care of you and your family.

Wellsurance Family Key Benefits

- Guaranteed insurance cover at renewals.
- Hospitalisation & Post-Hospitalisation: Fixed lumpsum paid to cover hospitalization, Intensive care unit (ICU) admission and convalescence benefit
- Critical Illnesses: Fixed benefit payable on diagnosis of any of the 11 covered critical illnesses. Coverage continues for remaining covered critical illnesses even after claiming benefit for diagnosed critical illness.
- Children's Education benefit in case of Accidental death/Permanent total disability of the Policy holder.
- Cashless claim settlement across a 3000+ network of hospitals in India
- Get Double Claim Benefit. You can claim with us even if you have filed a claim under any other health insurance policy and benefit is payable irrespective of actual expenses.
- Avail of unique Wellness benefits. Get the Wellsurance Advantage

Wellsurance Family Benefits (in ₹)

| Benefit | Classic | Supreme | Elite |
|---|----------|----------|----------|
| A. Hospitalization | | | |
| Hospital Cash (per day benefit up to 90 days for Room Rent, Boarding, etc) | 2,000 | 3,000 | 4,000 |
| ICU Benefit (per day benefit up to 15 days) | 3,000 | 4,500 | 6,000 |
| Convalescence Benefit (payable per incident of hospitalization) | 1,500 | 2,500 | 4,000 |
| Ambulance charges (payable per incident of hospitalization) | 2,000 | 2,000 | 2,000 |
| B. Critical illness benefit | | | |
| Cancer / First Heart Attack / Stroke / Kidney Failure / Coma / Coronary Artery Bypass Grafting (CABG) / Major Organ Transplant / Total Blindness / Paralysis / Multiple Sclerosis / Major burns | 2,00,000 | 3,00,000 | 4,00,000 |
| C. Education benefit | | | |
| | 50,000 | 1,00,000 | 2,00,000 |

Wellsurance Family Premium Table (₹) Family Option -1 : (Self + Spouse + upto 2 Children)

| Age (Yrs) | Classic | Supreme | Elite |
|-----------|---------|---------|--------|
| 18 - 24 | 3,784 | 6,680 | 11,629 |
| 25 - 29 | 4,309 | 7,460 | 12,662 |
| 30 - 34 | 5,365 | 9,039 | 14,765 |
| 35 - 39 | 7,070 | 11,570 | 18,122 |
| 40 - 44 | 10,560 | 16,771 | 25,033 |
| 45 - 49 | 12,219 | 19,250 | 28,334 |
| 50 - 54 | 16,740 | 26,005 | 37,323 |
| 55 - 59 | 21,737 | 33,414 | 47,143 |
| 60 - 65 | 34,779 | 53,462 | 75,428 |

Annual premium rates include the service tax and education cess as applicable.

Wellsurance Family Premium Table (₹) Family Option -2 : (Self + Spouse)

| Age (Yrs) | Classic | Supreme | Elite |
|-----------|---------|---------|--------|
| 18 - 24 | 3,126 | 5,519 | 9,607 |
| 25 - 29 | 3,560 | 6,162 | 10,460 |
| 30 - 34 | 4,432 | 7,467 | 12,197 |
| 35 - 39 | 5,840 | 9,557 | 14,970 |
| 40 - 44 | 8,724 | 13,854 | 20,680 |
| 45 - 49 | 10,094 | 15,903 | 23,406 |
| 50 - 54 | 13,828 | 21,483 | 30,832 |
| 55 - 59 | 17,956 | 27,603 | 38,944 |
| 60 - 65 | 28,730 | 44,164 | 62,310 |

Wellsurance Family Premium Table (₹) Family Option -3 : (Self + upto 2 Children)

| Age (Yrs) | Classic | Supreme | Elite |
|-----------|---------|---------|--------|
| 18 - 24 | 2,632 | 4,647 | 8,090 |
| 25 - 29 | 2,998 | 5,189 | 8,808 |
| 30 - 34 | 3,732 | 6,288 | 10,271 |
| 35 - 39 | 4,918 | 8,048 | 12,606 |
| 40 - 44 | 7,346 | 11,666 | 17,414 |
| 45 - 49 | 8,500 | 13,392 | 19,710 |
| 50 - 54 | 11,645 | 18,091 | 25,964 |
| 55 - 59 | 15,121 | 23,244 | 32,795 |
| 60 - 65 | 24,194 | 37,191 | 52,472 |

Annual premium rates include the service tax and education cess as applicable. Guaranteed insurance cover at renewal for whole life. Contact us for renewal premium for ages 66 and above.

Understanding Wellsurance Family Better

- Q: Is Wellsurance a family floater or a family coverage plan?
A family floater covers the family members under a single sum insured whereas a family coverage includes independent coverages for each family member. Wellsurance is a family coverage plan.
- Q: How is Wellsurance's family coverage plan an advantage?
Under a family floater plan on hospitalization of any one of the family members only the balance un-utilised amount in the sum insured will be available for other family members. Under Family coverage plan the benefits are available in full for each of the family member separately.
- Q: Does this plan cover Hospitalization Benefits?
Wellsurance Family covers Hospitalization & Post hospitalization benefits such as Hospital Cash Benefit & ICU Benefit. It is payable for each day of hospitalization on a continuous stay for minimum of 24 hours.
You will also get convalescence benefit where a lumpsum is paid for recovery at home, immediately on hospital discharge & after 5 nights of continuous hospitalization.
- Q: Is my pre-existing condition covered under the policy?
Yes, the policy covers Pre-existing condition after 4 years of continuous renewals, since inception of the first policy with us.
- Q: Is there a waiting period before one can get critical illness benefit?
A waiting period of 90 days from the policy inception date and a 30 day survival period from the date of diagnosis is applicable.
- Q: Are the children covered for the critical illnesses under the plan?
Children are not covered for the critical illnesses covered under the plan. For rest of the eligible benefits the SI for children is restricted to 50% of the Sum Insured mentioned in the policy schedule.
- Q: Once the child attains maturity age, will he get a fresh coverage without a waiting period?
No. The benefits offered to child/children under a Wellsurance family plan are completely different than those offered under

