



## SURGICARE PLAN

- Cover against 82 major surgical procedures
- Increasing Sum Assured\*
- Choice of Hospitalisation Cash Benefit
- Tax benefit under Sec 80D<sup>^</sup>

Stress, unhealthy eating habits, hectic & sedentary lifestyle and pollution...

The modern lifestyle can take its toll on your health. Since you have always ensured that you and your family live a respectable life, you don't want anything to hamper your happiness. So, don't let any medical emergencies shatter your best-laid plans.

It's prudent to plan ahead. So in case of any unfortunate medical crisis, you can be rest assured that your and your family's financial independence would remain in pink of health. All you need is financial planning and a health insurance.

### HDFC SURGICARE PLAN

**HDFC SurgiCare Plan** is unique health plan to help you and your family to remain financially independent, in case of undergoing major surgical procedures & hospitalization.

### HDFC SURGICARE PLAN GIVES YOU

- Cover against 82 major surgical procedures
- Choice of
  - **Option A** - Surgical Benefit with Hospitalisation Cash Benefit
  - **Option B** - Only Surgical Benefit

- Increasing Sum Assured (Annual Sum Assured). For a policy with initial Sum Assured of Rs. 1,00,000 the Annual Sum Assured \* will be as follows:

YEAR	ANNUAL SUM ASSURED
1	1,00,000
2	1,05,000
3	1,10,000
4	1,15,000
5	1,20,000
6	1,25,000
7	1,30,000
8	1,35,000
9	1,40,000
10	1,45,000
11 onwards	1,50,000

\*For details refer to the sales brochure

- Lump sum benefit payment irrespective of actual medical cost
- Cashless benefit available

### ON SURGERIES

Major surgical procedures are divided into 4 grades. Benefit payout is a percentage of annual sum assured.

GRADE	PAYOUT % OF ANNUAL SUM ASSURED
A	25
B	50
C	75
D	100

### ON HOSPITALISATION

Hospitalisation Cash Benefit will be available to you, only if you have selected Option A. Benefits as below will be payable after hospitalisation for at least 48 continuous hours.

HOSPITALISATION IN	BENEFIT PAYABLE PER DAY
Non ICU	1% of Annual Sum Assured
ICU	2% of Annual Sum Assured

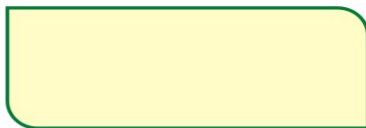
**For more details on Surgical Procedures, Benefits, Eligibility and Exclusions refer to the product brochure.**

### TAX BENEFITS

And you can avail tax benefits under Section 80D of the Income Tax Act 1961. The maximum deduction that can be claimed currently is Rs. 30,000 (Inclusive of additional deduction of Rs. 15,000 in case of insurance on the health of the parent or parents), subject to the provisions contained therein.

^The above-mentioned tax-benefits are subject to changes in the tax laws.

**To secure your health and your financial independence contact us now!**



Visit us at [www.hdfcinsurance.com](http://www.hdfcinsurance.com)



**Sar Utha Ke Jiyo**