

**LIVE HEALTHY.
LIVE SUPREME.**



Introducing

CHOLA

**FLEXI HEALTH
SUPREME**

A comprehensive
policy with a bouquet
of benefits for all
family members.

Looking for a comprehensive insurance protection
for your entire family in a single policy?
Here is what you are looking for

Presenting **'Chola Flexi Health Supreme'**



offering wide range of benefits, Sum Insured options and Plans to choose from. It gives you unlimited financial protection at the time of need.



Restoration of Sum Insured*

Rising healthcare spends are painful truth affecting your overall budget.

Chola Flexi Health Supreme, is designed to give you insurance protection against the increasing cost of medical care.



Unlimited Restoration of Sum Insured upto 100% @ no additional cost.

No fear of exhaustion of Sum Insured.

Fear less with **Unlimited Cover**.



Wellness Advantage*

Health is an investment....

with Flexi Health Supreme your Health and Wellness becomes our priority



Continuously monitor your Health Status, take expert advice as may be necessary, purchase pharmacy online, book Diagnostic Appointments.

Adopt a healthy, active lifestyle and earn discounts at renewal



Worldwide Insurance Protection*

Unable to avail better treatment due to insufficient funds. Worry not.

Hospitalisation expenses anywhere across the World gets covered



Boundaries are not restrictions any more with Chola Flexi Health Supreme Coverage for Hospitalisation and Day procedures



Consumables*

Expenses on consumables during hospitalisation can be bothering, but not with Flexi Health Supreme



Inbuilt benefit to take care of the incidental charges
@ no extra cost

And much more....



KEY PRODUCT FEATURES

- 1** Sum Insured ranging from ₹5 Lakhs to ₹5 Crores 
- 2** Vaccination and Home care treatment benefits 
- 3** 24*7 Worldwide Personal Accident Cover 
- 4** Bariatric Surgery 
- 5** High End Diagnostics 
- 6** Long Term Insurance Protection upto 3 years 
- 7** Tax benefits under Section 80D*
*Tax benefit subject to change in tax laws. T&C apply 
- 8** Cashless Hospitalisation in our 10,000+ Network Hospitals across India 

MEMBERS COVERED

Members	Entry Age	
Self, Spouse, Parents, Parents in law	18 to 75 years	
Children upto 04	03 months to 26 years	
Siblings upto 04	05 to 75 years	
Proposer should be minimum 18 years on the Commencement date of the policy.		
Children between 03 months to 18 years can be insured provided either parent is covered and Siblings between 05 to 18 years can be insured covered provided the proposer is covered under this policy		
Maximum Renewal age for children is 26 years. On renewal after completion of 26 years, such Insured Person will have the option to migrate to any separate health indemnity insurance policy, with continuity benefits		
Female married children and female married sibling are not eligible for coverage under the policy		

TENURE AND COVERAGE

Policy Tenure

One/Two/Three Years

5% discount* on 2 year policy and 10% discount* on 3 year policy with Single premium payment

(*Discount% as per policy wordings filed with IRDAI)

Coverage Options

Coverage of Self/Proposer is mandatory under Family Floater

Type of Sum Insured options	Family members eligible for cover	Important Conditions
Individual Sum Insured Basis	Self, Spouse, Children upto 4, Parents, Parents in Laws and Siblings	Each covered person will have an independent Sum Insured limit within the same policy.
Floater Sum Insured Basis	Self, Spouse and Children upto a maximum of 6 members	Single Sum insured floats among the family members covered under the policy.

SUM INSURED



Sum Insured Options*

Sum Insured (SI) Option in ₹

Plus



Premiere



*Other SI Options are also be available at the option of policyholder



COVERAGE SUMMARY



PLUS



Hospitalisation Expenses



New Born Baby Cover



Pre/Post Hospitalisation Expenses



Sum Insured Restoration



Day Care Procedures



Additional Sum Insured for Road Traffic Accident



AYUSH Coverage



Daily Care Benefit



Domiciliary Hospitalisation Cover



Compassionate Travel



Organ Donor Hospitalisation



Repatriation of mortal remains



Emergency Ambulance Expenses



Specialist consultation charges



COVERAGE SUMMARY



PLUS



Global Hospitalisation



Personal Accident



Child Education Benefit



Consumables Cover



Home Care Expenses



Vaccination for New Born



Maternity Expenses



COVERAGE SUMMARY



PREMIERE



PLUS & More



Infertility treatment



Bariatric Surgery



Recovery benefit



Specs/Contact lens/
Hearing aids



High End Diagnostics



Emergency Air Ambulance



Basic Covers

Inpatient Hospitalization Cover

  Covered upto Sum Insured

Pre-Hospitalization Expenses

  upto 60 days

Post-Hospitalization Expenses

 upto 90 days

 upto 120 days

Day Care Procedures

  Covered upto Sum Insured

AYUSH Coverage

  Covered upto Sum Insured



Domiciliary Hospitalization Cover



Covered upto Sum Insured



Organ Donor Hospitalization Expenses



Covered upto Sum Insured



Emergency Ambulance Expenses



upto 1% of SI subject to a maximum of Rs.2,000/- per hospitalization



upto 1% of SI subject to a maximum of Rs.5,000/- per hospitalization



New born Baby Cover



Covered under Maternity



Additional Benefits



Sum Insured Restoration



Automatic Restoration of Sum Insured in the event of exhaustion or insufficient Base Sum Insured & Cumulative Bonus.

Additional Sum Insured for claims due to Road Traffic Accident (RTA)



Upto 25% of Sum Insured subject to a maximum Rs.5 lakhs once during the policy Year



upto a maximum Rs.5 lakhs once during the policy year

Daily Care Benefit



Rs.500/- per day upto a maximum of 10 days



Rs.1000/- per day upto a maximum of 10 days

Compassionate Travel



Reimbursement of Air travel expenses for immediate family members upto maximum Rs.5000/-



Reimbursement of Air travel expenses for immediate family members upto maximum Rs.25000/-

Repatriation of Mortal Remains



Reimbursement upto Rs.3,000/- subject to an admissible Inpatient hospitalisation claim under the policy



Reimbursement upto Rs.10,000/- subject to an admissible Inpatient hospitalisation claim under the policy



Specialist Consultation Charges



Reimbursement of the cost of obtaining Specialist Medical Opinion upto maximum of Rs.25,000/-



Reimbursement of the cost of obtaining Specialist Medical Opinion upto maximum of Rs.50,000/-



Global Hospitalization Cover



Reimbursement of In-patient hospitalization / Day Care Expenses incurred outside India upto Base Sum Insured. Diagnosis has to be within India



Personal Accident (PA) Cover



Covered

(Please note that the Personal Accident cover shall be applicable to all Insured members on individual basis under Individual Sum Insured option. On Family floater basis, the Personal Accident shall be applicable only for Self covered under the policy)



Child Education Benefit



Covered



Consumables Cover



Reimbursement of expenses of list of 'Items for which coverage is not available in the policy', subject to an admissible Inpatient hospitalization claim



Home Care Expenses



Reimbursement of Medical Expenses upto Rs.3000/- per day towards treatment of listed illness upto a maximum of 15 days per policy year



Reimbursement of Medical Expenses upto Rs.5000/- per day towards treatment of listed illness upto a maximum of 15 days per policy year



Vaccination Charges



Reimbursement of Vaccination charges upto Rs.5000/- for the new born baby upto one year of age



Maternity Cover



Reimbursement upto Rs.50,000/- per delivery. Coverage for New Born Baby



Reimbursement upto Rs.1 Lakh per delivery. Coverage for New Born Baby



Infertility Treatment

 Not Covered Reimbursement upto Rs.2,00,000/-

Bariatric Surgery

 Not Covered Reimbursement upto Rs.5 Lakhs

Recovery Benefit

 Not Covered Lumpsum Benefit equal to 0.5% of Base Sum Insured, for continuous hospitalization of more than 10 days subject to an admissible claim under hospitalization expenses

Specs/ Contact lens/hearing aids

 Not Covered Reimbursement of expenses upto Rs.10,000/-



High End Diagnostics

 Not Covered Reimbursement of expenses incurred on OPD basis for High End Diagnostics listed in the policy upto a maximum of Rs.25,000/- per policy year

Emergency Air Ambulance Cover

 Not Covered Reimbursement of expenses for emergency Air Ambulance upto Rs.5 Lakhs

Renewal Benefits



Cumulative Bonus

  50%-100%

Health Check up (as per limits defined)

 Once in two claim free years Once in two years irrespective of claim status



Wellness Advantage



Health Assessment

Digital Health Coaching

Medicines Delivery

Preventive Health Checks

Book Discounted Health Check Ups

Emergency Helpline Connect

Health Discount at Renewal



Case Study

Let's see how the Sum Insured Restoration works for you:

Claim Scenario 1

Sum Insured (SI) Rs.5 Lakhs		Cumulative Bonus (CB) Rs.2.5 Lakhs		
Claim No.	Claim Amount	SI	CB	Restoration of Base SI
1	Rs.4.5L	Rs.4.5L	-	-
2	Rs.4L	Rs.50,000/-	Rs.2.5L	Rs.1L
3	Rs.3L	-	-	Rs.3L
4	Rs.6L	-	-	Rs.5L (Restoration upto Base SI)

Claim Scenario 2

Sum Insured (SI) Rs.5 Lakhs		Cumulative Bonus -NIL		
Claim No.	Claim Amount	SI	CB	Restoration of Base SI
1	Rs.5.5L	Rs.5L	-	Not applicable for first claim
2	Rs.6L	-	-	Rs.5L (Restoration upto Base SI)

DISCOUNT

Health Discount at Renewal

Insured Person from 18 years of age can avail discount on applicable Renewal Premium by accumulating Healthy Weeks as per table given below.

Criteria of Healthy Week

One Healthy week

Recording minimum 50,000 steps in a week subject to maximum 10,000 steps per day

Healthy Week Discounts

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1 - 4	0.50%
5 - 8	1.00%
9 - 12	2.00%
13 - 16	3.00%
17 - 26	5.00%
27 - 36	7.50%
Above 36	10.00%

The discount amount shall be intimated to the policyholder in the renewal notice for the Healthy Weeks accrued in the expiring policy upto the date of Renewal Notice.

Healthy weeks, if any accrued by the insured post generation of Renewal Notice shall be considered as on expiring policy end date for applying discounts as per eligibility

Steps to Accumulate Healthy Weeks

- Chola MS Mobile App - 'Tune In' must be downloaded on the mobile.
- Start accumulating Health Weeks by tracking the step count through wearable device or apps like Fitbit, GoogleFit.

Waiting Period

- 30 days initial waiting period
- 24 months waiting period for Specified/Listed conditions
- Pre Existing Disease (PED) waiting period

 36 months (Plus)

 24 months (Premiere)

  36 Months waiting period for Maternity under Plus and Premiere Plan

 24 months waiting period for Infertility treatment and Specs/ Contact lens/hearing aids cover under Premiere Plan

Exclusions*

The policy does not cover any losses caused directly due to the following:

- Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
- Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- Expenses related to any admission primarily for enforced bed rest and not for receiving treatment
- Yoga and Naturopathy are excluded.



Family Size Discount

Size of Family	Discount
2 Members	5.00%
3 to 5 Members	7.50%
>5 Members	10.00%

*Only for Individual Sum Insured policies

Medical Second Opinion-Add-on Cover*

UIN: CHOHLIA19048V011920

In the event of any Insured Person, being diagnosed with any Medical Condition during the Policy Year, he or she can obtain the Medical Second Opinion from the World's Leading Medical Centers (WLMC) tied up with our Service Provider.

Flexi OP Care-Add-on Cover*

UIN: CHOHLIA23045V012223

(To avail the services , please download the App from the link: <https://vsyt.me/o/d>)

Minor illness or injuries require you to visit the doctor, buy medicines or diagnose through a lab test and these costs may seem lower than cost of major illness or admission in hospital. But as a matter of fact, Outpatient (OP) costs account for more than half of the healthcare costs in India. To address this issue, Chola MS has designed an add-on cover that gives you a seamless experience for OPD Services.

Plan opted shall be applicable separately for each Insured Person covered under this Add on, even if the Base Policy is Individual Sum Insured plan or floater plan.

*On payment of additional premium

PROCESS

Coverage / Plan			Flexi OP Care 1	Flexi OP Care 2	Flexi OP Care 3	Flexi OP Care 4
BASE COVERS	Out-Patient (OPD) Consultation	In-person consultation	Unlimited no. of in-person consultations from Network upto a maximum of Rs. 600/- per consultation on cashless basis Dental Consultation included under Flexi OP Care 2 and Flexi OP Care 4			
		Tele-consultation	Not Available		Unlimited no. of Tele-consultations with General Practitioner from Network. Dental consultations included under Flexi OP Care 4	
	Prescription Diagnostics		Upto a Maximum of Rs.600/- followed by each consultation from Network			
VALUE ADDED SERVICES	Discounted Pharmacy		Not Available		Discount as applicable on every purchase of pharmacy from Network Pharmacy	
	Discounted Health Checkups		Not Available		Discount on Health Check up's as applicable from Network Diagnostic Centers	
	Dental Benefits*		Not Available	Available	Not Available	Available
	Vision Benefits		Not Available	Lenskart Gold Membership	Not Available	Lenskart Gold Membership
WELLNESS SERVICES	Daily Health Management & Fitness programs		Step Tracking, Calorie Counter, Sleep Tracking, Personalized Fitness programs; Mental Health Podcasts across an array of topics such as Yoga, Meditation, Mindfulness, Dance Fitness, Specialist Medical Sessions etc.			

*Dental Benefits: 1. Dental cleaning from the Network facility 2. One IOPA X-ray (if prescribed) from the Network Facility 3. Discount as applicable on all treatment procedures from the Network facility on the Digital platform



Claims Process

Cashless hospitalization - at any of our network hospitals. Network hospital near your location can be downloaded from our website www.cholainsurance.com or from Chola MS Mobile App 'Tune In'

Reimbursement of claims - Intimation on claim to be provided on admission and documents have to be submitted within 30 days from the date of discharge along with duly filled in and signed claim form

For any assistance on claim, please contact

-  Toll Free no. 1800 208 9100
-  Email: help@cholams.murugappa.com
-  Website: www.cholainsurance.com

Renewal of Policy:

Lifelong Renewal:

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.

Request for renewal along with requisite premium shall be received by the Company before the end of the policy period. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.



Premium payment in Instalments:

If the insured person has opted for Payment of Premium on an instalment basis i.e. Annually, Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule, the following conditions shall apply

- i. Grace period of 15 days would be given to pay the instalment premium due for the policy
- ii. During such Grace Period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. The insured person will get the accrued continuity benefit in respect of the 'Waiting Periods', 'Specific Waiting Periods' in the event of payment of premium within the stipulated grace period
- iv. No interest will be charged if the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- vii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.



Possibility of Revision of Terms of the policy including the Premium Rates:

Any changes to the policy terms subject to IRDA approval shall be notified to the policy holder at least three months prior to the date when such revision or modification comes into effect with reasons thereto.



Withdrawal of the Product

In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

Free Look Period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/ migrating the policy.

The Insured Person shall be allowed free look period of fifteen days from date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

1. A refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
2. Where the risk has already commenced and the option of return of the Policy is exercised by the insured person, a deduction towards proportionate risk premium for period of cover or
3. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

Cancellation

- A 15-day written notice is required for cancellation by either parties.
- In case of cancellation by the insured, we will retain premium as per the refund table applicable as on date of cancellation

Migration

Any insured person in the policy has the option to migrate to similar indemnity health insurance policy available at the time of renewal subject to underwriting with all the accrued continuity benefits, waiver of waiting period etc; provided the policy has been maintained without a break as per migration guidelines issued by IRDAI.

Portability

The policy offers portability option. If you are insured under another insurer's health insurance policy, you can Port to Chola MS Health Indemnity Policy at the time of renewal subject to underwriting guidelines. Upon acceptance, the insured will be allowed continuity benefits upto the expiring policy sum insured as per portability guidelines issued by IRDAI.

Underwriting Loading

The Company may apply loading on the premium, or incorporate specific Waiting Period or permanent exclusions, based on the declarations made in the Proposal Form and the health status, habits and lifestyle, past medical records, and the results of the pre-Policy medical examination of the persons proposed to be insured under the Policy.

The maximum risk loading for an individual shall not exceed 100% for each Insured Person. Loadings shall be applied from Commencement Date including subsequent Renewal(s), and on increased Sum Insured. Proposer shall be informed about the proposed loading with premium, specific Waiting Period or permanent exclusion (if any) through a counter offer communication and Policy will be issued only on specific acceptance by the Proposer of such counter offer.

Tax Exemption under 80D

The premium paid under this policy for self, spouse, Dependent children and parents is eligible for deduction under Section 80D of the Income Tax Act.*

*Tax benefit subject to change in tax laws. T&C apply

Grievance

In case of any grievance the insured person may contact the company through our Toll free no. 1800 208 9100, Email ID: customer@cholams.murugappa.com



Cholamandalam MS General Insurance Company Limited

(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd., Japan)

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