Benefit illustration

Digit Health Care Plus Policy

(UIN: GODHLIP21486V022021)

Hi there!

Great that you have chosen to protect yourself with a comprehensive Health insurance with Digit's Health Care Plus, which safe guards you against financial losses by covering you when you're faced with a health condition or medical emergency such as a disease, illness or even an accident. This includes expenses incurred during pre and post-hospitalization, annual health check-ups at renewal, psychiatric support, critical illnesses and amongst others, as per your customized health insurance plan.

Also, since Digit always believes in being crystal clear, here's a illustration for how the prices would vary for different family compositions according to different age groups and policy types:

Family Composition	Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time) Which means: If you were to purchase a policy for all members of a family, seperately.		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family) Which means: If you were to purchase a policy for all members of a family, together, under the same policy, but with individual Sum insured				Coverage opted on family floater basis with overall Sum Insured (Only one sum insured is available for the entire family) Which means: If you were to purchase a policy for all members of a family, together, under the same policy, sharing the same Sum insured			
		Premium(Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of the family (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
2Adults +2Children	51	8,162	5,00,000	8,162	10%	7,346	5,00,000	14,568	NA	14,568	5,00,000
	48	7,014	5,00,000	7,014	10%	6,313	5,00,000				
	22	3,268	5,00,000	3,268	10%	2,941	5,00,000				
	18	3,268	5,00,000	3,268	10%	2,941	5,00,000				
		Total premium for all members of the family is Rs. 21,713, when each member is covered separately. Sum Insured available for each individual is Rs. 5,00,000.		Total premium for all members of the family is Rs. 19,541, when they are covered under a single policy. Sum Insured available for each family member is Rs. 5,00,000.				Total premium when policy is opted on floater basis is Rs. 14,568. Sum Insured of Rs.5,00,000 is available for the entire family			

Family Composition	Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time) Which means: If you were to purchase a policy for all members of a family, seperately.		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family) Which means: If you were to purchase a policy for all members of a family, together, under the same policy, but with individual Sum insured				Coverage opted on family floater basis with overall Sum Insured (Only one sum insured is available for the entire family) Which means: If you were to purchase a policy for all members of a family, together, under the same policy, sharing the same Sum insured			
		Premium(Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of the family (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
2 Adults	62	11,048	300,000	11,048	5%	10,496	300,000	20,104	NA	20,104	300,000
	66	13,403	300,000	13,403	5%	12,733	300,000				
		Total premium for all members of the family is Rs. 24,451, when each member is covered separately. Sum Insured available for each individual is Rs. 3,00,000.		Total premium for all members of the family is Rs. 23,228, when they are covered under a single policy. Sum Insured available for each family member is Rs. 3,00,000.				Total premium when policy is opted on floater basis is Rs. 20,104. Sum Insured of Rs.3,00,000 is available for the entire family			

Note:

Premium figures are for Digit Health Care Plus Policy (UIN: GODHLIP21486V022021) containing features which are typically opted for by our website customers.Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.