



# LIC's Health Plus



An Exclusive  
Unit Linked Health Insurance Proposal  
Specially prepared for

Mr. Hitesh Mehta & family

Presented by-

Datacomp Web Technologies (I) Pvt. Ltd

Software for LIC Agents

C-205/206, Crystal Plaza,

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## Health Plus Plan Presentation For Mr. Hitesh Mehta & family

Mode of Premium	: Yearly	Presentation up to Age	: 65 Years (nearer birthday)
Installment Premium	: Rs. 35000	Date of Report	: 24/04/2008

### Medical Benefit Details

Details	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2022	2027	2030
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#### Mr. Hitesh Mehta ( Principle Insured ) - Cover upto 20/10/2030

Age	43	44	45	46	47	48	49	50	51	52	57	62	65
HCB (Non ICU)	2500	2625	2750	2875	3000	3125	3250	3375	3500	3625	3750	3750	0
HCB (ICU)	5000	5250	5500	5750	6000	6250	6500	6750	7000	7250	7500	7500	0
Max. HCB p.a.	67500	236250	247500	258750	270000	281250	292500	303750	315000	326250	337500	337500	0

Surgical Benefit of Rs.500000 in one policy year ( max Rs.1500000 during policy term )

#### Mrs. Hema Mehta - Cover upto 20/10/2030

Age	37	38	39	40	41	42	43	44	45	46	51	56	59
HCB (Non ICU)	1500	1575	1650	1725	1800	1875	1950	2025	2100	2175	2250	2250	0
HCB (ICU)	3000	3150	3300	3450	3600	3750	3900	4050	4200	4350	4500	4500	0
Max. HCB p.a.	40500	141750	148500	155250	162000	168750	175500	182250	189000	195750	202500	202500	0

Surgical Benefit of Rs.300000 in one policy year ( max Rs.900000 during policy term )

#### Ms. Chirag Mehta - Cover upto 19/11/2024

Age	8	9	10	11	12	13	14	15	16	17	22		
HCB (Non ICU)	1000	1050	1100	1150	1200	1250	1300	1350	1400	1450	1500		
HCB (ICU)	2000	2100	2200	2300	2400	2500	2600	2700	2800	2900	3000		
Max. HCB p.a.	27000	94500	99000	103500	108000	112500	117000	121500	126000	130500	135000		

Surgical Benefit of Rs.200000 starts from 24/04/2018 ( max Rs.600000 during policy term )

Note :-

#### Hospital Cash Benefit:

- Limited to 18 days including maximum 9 days in ICU for 1st Policy Year and there after 60 days including maximum 30 days in ICU.
- Maximum 365 days benefit in the entire policy term.
- For child maximum HCB limit is upto 90 days till he/she becomes 5 years of age.
- HCB (Non ICU) and HCB (ICU) are quoted on per day basis.
- HCB will increase @ 5% p.a. subject to maximum of 150% of Basic HCB.

Domiciliary Treatment Benefit (DTB): Additionally, the plan also provides this benefit which is payable from the policy fund after 3 yearly premiums are paid. (Minimum Rs.2500/- subject to maximum of 50% of policy fund and 2 claims per year.)

Surgical Benefit for spouse: will be continued till the Spouse OR PI attains 65 yrs nearer birthday, whichever is earlier.

Surgical Benefit for the child: will be continued till PI attains 65 yrs nearer birthday OR child attains 25 yrs nearer birthday, whichever is earlier.

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## Health Plus Plan Presentation For Mr. Hitesh Mehta & family

Mode of Premium : Yearly Presentation up to Age : 65 Years (nearer birthday)  
 Installment Premium : Rs. 35000 Date of Report : 24/04/2008

### Growth of Health Plus Fund under 10% Scenario

End of Policy Year	Fund Growth				Family Benefit		Benefit Charges			Other Charge		Total Charges
	Age (PI)	Annual Premium	Total Prem Paid	*Fund/Cash Value	Max. HCB	Max. MSB	HCB	MSB	Service Tax	Alloc.	Admn	
1	44	35000	35000	21147	135000	800000	1806	2044	476	10500	900	15726
2	45	35000	70000	53603	472500	800000	1881	2199	504	2100	300	6985
3	46	35000	105000	88587	495000	800000	1961	2352	533	2100	300	7246
4	47	35000	140000	126204	517500	800000	2099	2544	574	2100	300	7616
5	48	35000	175000	166671	540000	800000	2234	2747	616	2100	300	7996
6	49	35000	210000	210279	562500	800000	2312	2968	653	2100	300	8333
7	50	35000	245000	257240	585000	800000	2425	3205	696	2100	300	8726
8	51	35000	280000	307890	607500	800000	2513	3428	734	2100	300	9075
9	52	35000	315000	362619	630000	800000	2600	3592	765	2100	300	9357
10	53	35000	350000	421640	652500	800000	2686	3872	811	2100	300	9769
11	54	35000	385000	485112	675000	1000000	2799	4308	878	2100	300	10385
12	55	35000	420000	553572	675000	1000000	2917	4608	930	2100	300	10855
13	56	35000	455000	627445	675000	1000000	3049	4899	982	2100	300	11330
14	57	35000	490000	707157	675000	1000000	3183	5223	1039	2100	300	11845
15	58	35000	525000	793269	675000	1000000	3316	5499	1090	2100	300	12305
16	59	35000	560000	886276	675000	1000000	3452	5822	1146	2100	300	12820
17	60	35000	595000	986741	675000	1000000	3610	6150	1206	2100	300	13367
18	61	35000	630000	1095885	540000	800000	3481	6274	1206	2100	300	13361
19	62	35000	665000	1213733	540000	800000	3773	6593	1281	2100	300	14047
20	63	35000	700000	1340740	540000	800000	4063	7165	1388	2100	300	15016
21	64	35000	735000	1477430	540000	800000	4347	7972	1523	2100	300	16242
22	65	35000	770000	1624244	540000	800000	4724	9022	1699	2100	300	17845

Note:- You will receive the maturity amount of Rs. 1624244 on 24/04/2030

Domiciliary Treatment Benefit (DTB): Additionally, the plan also provides this benefit which is payable from the policy fund after 3 yearly premiums are paid. (Minimum Rs.2500/- subject to maximum of 50% of policy fund and 2 claims per year.)

\* Amount will be paid after completion of first three years.

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## Health Plus Plan Presentation For Mr. Hitesh Mehta & family

Mode of Premium	: Yearly	Presentation up to Age	: 65 Years (nearer birthday)
Installment Premium	: Rs. 35000	Date of Report	: 24/04/2008

### Health Plus Fund projection as per OWN performance

Health Plus of LIC was launched on 04/02/2008. The units became NAV based (initial NAV of Rs 10) on 04/02/2008. Current NAV of Health Plus Fund under this plan as on 24-Apr-2008. is Rs. 10.0476 Average annual growth is : 2.85%

If we hypothetically assume similar performance of LIC in managing the fund of Health Plus, then the benefits can be projected as under:

End of Policy Year	Fund Growth				Family Benefit		Benefit Charges			Other Charge		Total Charges
	Age (PI)	Annual Premium	Total Prem Paid	*Fund/Cash Value	Max. HCB	Max. MSB	HCB	MSB	Service Tax	Alloc.	Admn	
1	44	35000	35000	19615	135000	800000	1806	2044	476	10500	900	15726
2	45	35000	70000	48415	472500	800000	1881	2199	504	2100	300	6985
3	46	35000	105000	77406	495000	800000	1961	2352	533	2100	300	7246
4	47	35000	140000	106479	517500	800000	2099	2544	574	2100	300	7616
5	48	35000	175000	135627	540000	800000	2234	2747	616	2100	300	7996
6	49	35000	210000	164894	562500	800000	2312	2968	653	2100	300	8333
7	50	35000	245000	194226	585000	800000	2425	3205	696	2100	300	8726
8	51	35000	280000	223667	607500	800000	2513	3428	734	2100	300	9075
9	52	35000	315000	253288	630000	800000	2600	3592	765	2100	300	9357
10	53	35000	350000	282959	652500	800000	2686	3872	811	2100	300	9769
11	54	35000	385000	312476	675000	1000000	2799	4308	878	2100	300	10385
12	55	35000	420000	341983	675000	1000000	2917	4608	930	2100	300	10855
13	56	35000	455000	371477	675000	1000000	3049	4899	982	2100	300	11330
14	57	35000	490000	400915	675000	1000000	3183	5223	1039	2100	300	11845
15	58	35000	525000	430353	675000	1000000	3316	5499	1090	2100	300	12305
16	59	35000	560000	459734	675000	1000000	3452	5822	1146	2100	300	12820
17	60	35000	595000	489028	675000	1000000	3610	6150	1206	2100	300	13367
18	61	35000	630000	518788	540000	800000	3481	6274	1206	2100	300	13361
19	62	35000	665000	548325	540000	800000	3773	6593	1281	2100	300	14047
20	63	35000	700000	577349	540000	800000	4063	7165	1388	2100	300	15016
21	64	35000	735000	605594	540000	800000	4347	7972	1523	2100	300	16242
22	65	35000	770000	632667	540000	800000	4724	9022	1699	2100	300	17845

Note:- You will receive the maturity amount of Rs. 632667 on 24/04/2030

Domiciliary Treatment Benefit (DTB): Additionally, the plan also provides this benefit which is payable from the policy fund after 3 yearly premiums are paid. (Minimum Rs.2500/- subject to maximum of 50% of policy fund and 2 claims per year.)

\* Amount will be paid after completion of first three years.

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### Health Plus Plan Presentation For Mr. Hitesh Mehta & family

Health Plus is a first ever UNIT LINKED HEALTH INSURANCE PLAN launched by L.I.C. of India. This policy guards you & your family against the trauma that you may face due to increased financial burden during hospitalization.

#### Features at a glance:

- 1 Provides insurance cover for Hospital Charges, Major Surgical Charges and Domiciliary Treatment Expenses in India.
- 1 Entire family including spouse and dependant children can be covered in a single policy.
- 1 The premium is used to cover the insurance benefits and investment in the market.

#### Hospital Cash Benefit (HCB)

Benefits available	<ul style="list-style-type: none"><li>1 For every hospitalization, this benefit is payable on daily basis (excluding first two days).</li><li>1 In case of ICU admission, the benefit payable per day is double the HCB covered. The benefit per day increases by 5% every policy year for 10 years.</li></ul>
Maximum period for each insured	<ul style="list-style-type: none"><li>1 1st Policy Year: 18 days including maximum 9 days in ICU.</li><li>1 Subsequent Year: 60 days including maximum 30 days in ICU.</li><li>1 Maximum 365 days benefit in the entire policy term.</li><li>1 For child maximum HCB limit is upto 90 days till he/she becomes 5 years of age.</li></ul>
Cover starts after	<ul style="list-style-type: none"><li>1 180 days from date of commencement or 90 days of policy revival.</li><li>1 Immediately if the hospitalization is due to Accidental Bodily Injury.</li></ul>
Maximum Initial Daily Benefit	<ul style="list-style-type: none"><li>1 Principal Insured - Rs.2500, Spouse - Rs.1500, Children - Rs.1500</li></ul>

#### Major Surgical Benefit (MSB)

Benefits Available	<ul style="list-style-type: none"><li>1 In the event of insured undergoing one of the eligible surgeries, a suitable percentage of MSB sum assured will be paid in lump sum irrespective of the actual cost of surgery.</li></ul>
Maximum limit for each insured	<ul style="list-style-type: none"><li>1 Benefit payable only once during the policy lifetime for one type of surgery.</li><li>1 Total claim during lifetime of policy must not exceed 3 times the MSB sum insured.</li></ul>
Cover starts after	<ul style="list-style-type: none"><li>1 180 days from date of commencement or 90 days of policy revival</li><li>1 Child covered from policy anniversary after completion of 18 years</li><li>1 Immediately if the hospitalization is due to Accidental Bodily Injury</li></ul>
Sum Assured for each insured	<ul style="list-style-type: none"><li>1 200 times of their initial HCB.</li></ul>

#### Domiciliary Treatment Benefit

Benefits available	<ul style="list-style-type: none"><li>1 This benefit is payable from the policy fund and is available over and above the HCB &amp; MSB after the payment of 3 yearly premiums.</li></ul>
Limits	<ul style="list-style-type: none"><li>1 Minimum claim is Rs.2500 and maximum is 50% of the Policy Fund</li><li>1 Maximum 2 claims in a policy year</li><li>1 Child will receive the benefit upto 25 years of age.</li></ul>

Disclaimer: The above information is intended to give you only a fair idea about certain benefits of L.I.C. 's Health Insurance Plan. For complete information and terms & conditions of the policy, please refer to the original policy document/ brochure of this plan.