

To Secure your Health Expenses,
Select the Essential,
Select the Affordable

Introducing
Optima Select
Health Insurance!

Introduction

Optima Select is a plan under my: Optima Secure Health Insurance, specially conceptualised for seamless online purchase. This affordable and holistic plan includes wide benefits that meet all your expectations with minimum hassle.

Key Coverages



Automatic Restore Benefit*

Get unlimited restorations during the policy year for both same and different illnesses



Cumulative Bonus

Enhance your protection by earning a bonus of 25% of the basic sum insured annually (maximum up to 100%), regardless of claims



Room Rent Expenses

Enjoy coverage for a single private AC room by default, with the option to either upgrade to room rent coverage at actuals by paying an additional premium or downgrade to a shared room for a further premium discount



Road Ambulance Charges

Confidently navigate emergencies with full coverage for road ambulance services up to the sum insured



Beyond Hospitalisation

Our health insurance covers pre & post hospitalisation expenses such as organ donor expenses, home healthcare, AYUSH treatments and more

Optional Benefits



Plus Benefit**

Doubles your coverage post 2 policy years. Bonus of 50% of the basic sum insured in every policy year (max. up to 100%), regardless of claims



Aggregate Deductible

Optimise your premiums with our flexible aggregate deductible options starting from ₹10,000 offering lucrative discounts and enhanced control



Protect Benefit***

Embrace a worry-free recovery with our coverage for listed non-medical expenses & consumables



Preventive Health Check-up

Maintain your good health status by availing a preventive health check-up annually, post the 1st policy year

Why Choose Optima Select Plan



Affordable Protection

Stay secure with our health plan where quality care meets budget-friendly pricing and delivers an all-round coverage without breaking the bank



Specially Crafted

A select plan for a select set of customers



Effortless Claim Process

Experience our quick claim services, now made easier and quicker than before



Section 80D Tax Benefit

Claim your tax deductions annually under Section 80D of the Income Tax Act (Subject to change in tax laws)

Let's See How Optima Select Works

Mr. Singh, a 35-year-old working as an engineer in Mumbai bought an Optima Select Family Floater policy of ₹7.5 lakhs that covers himself, his wife and two children.

The following benefits helped him greatly:



Bonus Benefit

His policy accumulated a 25% bonus annually on his base sum insured, which amounted to ₹3.75 lakhs post 2 policy years



Modern Treatment Coverage

3 years later, he had a heart ailment. The required robotic surgery which costed him ₹10.5 lakhs was duly honoured, as all modern treatments are covered under Optima Select



Automatic Restore Benefit*

In the same policy year, his daughter underwent a chikungunya treatment of ₹3.5 lakhs. The base sum insured was restored under Automatic Restore Benefit and the claim was paid



Day Care Treatments & Procedures

15 days later, his younger daughter was treated for a tonsil's removal procedure of ₹2 Lakh. The base sum insured was restored again as Optima Select provides unlimited restorations*, and the claim was honoured



Protection Continued

Mr. Singh was relieved when he learned that his wife's elbow replacement surgery claim of ₹4 lakhs would also be covered in the coming month

By paying a premium of ₹25,868, Mr. Singh was paid a total claim worth ₹20 lakhs during a single policy year.

Why Choose Optima Select Plan



15,000+ healthcare network providers in India[^]



Processes 2 claims every minute^{^^}



Settled ~ ₹19,000+ crore worth of health claims[~]



9 lakhs + claim processed[°]



90% claims paid within 7 days[°]



1.4+ crore happy customers^{^^}



24x7 call centre servicing in 10 languages

For more details, log on to www.hdfcergo.com

*The Sum Insured will be restored unlimited times in a Policy Year. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. The restored sum insured can be utilized for all admissible claims that may arise during the remainder of policy year. A single claim in a policy year cannot exceed Basic Sum Insured. ** Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. #Room rent is capped at up to Single Private AC room per day. Proportionate deduction shall apply if the defined limits are exceeded. ***Please refer the list of Non-Medical Expenses specified in the policy wording. ^Figure as on February 2025. ^^Based on claims processed on working days in FY24. ~Data till FY24. ^^Data as on 31st March, 2024 (includes members of the group). °Based on Claims Processed in FY24. °° Includes tax premium for a 35 year old male residing in Bangalore, opting for a self only policy of 1 year tenure with Rs. 5 lakhs Sum Insured. Annual premium is Rs. 8,535 including tax. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. UIN: my: Optima Secure - HDFHLIP25041V062425. UID: 17138.