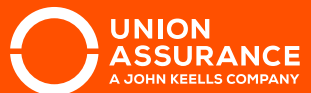


HEALTH 360

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YOUR LIFE, OUR STRENGTH.



The rising costs of health care should not hold you back from getting the best treatment for you and your family. When health concerns cannot be foreseen, health insurance is the best option available for you to manage the financial burden caused by hospitalisations and medical expenses. The perfect health cover is now here to meet all your health insurance needs. Health 360 is a health rider which can be added to your Life Insurance Policy as a comprehensive health insurance solution to your family.

Why Health 360?



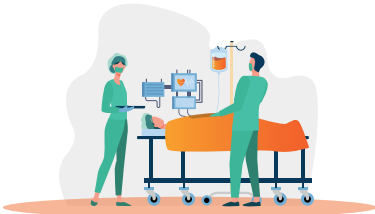
The **highest age coverage** up to 75 years

Covering 3 generations including you, your children and, parents



Offers the **highest cover limit**

Up to Rs. 60 million per year



Unique **inbuilt** critical illness cover

Additional protection and peace of mind in the event of hospitalisation due to critical illnesses



Comprehensive **OPD coverage**

Five annual deductible options from Rs.150,000 - Rs.2,000,000 to enjoy special discounts for your premium



Worldwide coverage (excluding USA and Canada)

Key Benefits



Via Clicklife App a comprehensive wellness proposition which includes WHO recommendations, fitness tracking, health and wellness challenges, free access to the COVID-19 support line, island-wide medication delivery, BMI and calorie calculator, telemedicine facilities and self-servicing capabilities will be provided.

Get clicklife ▼



Health 360 customers can also access the world's best medical minds for a second opinion on health inquiries with confidence and confidentiality.

How Health 360 can cover your entire family

The illustration below will provide a real life situation of a Health 360 policy holder.



Amal is a 38 year old father

His spouse is 33 years old and the daughter is 5 years old. They are planning to have another child in a few years time.

Amal's choice of cover

Policy Term
15 Years

Coverage
Sri Lanka

Annual Cover ▶ **Rs. 500,000**



Optional Benefits

Amal decides to add the following optional benefits.

Routine Optical Benefit
For Amal & Spouse

Maternity Benefit

Total Annual Health 360 premium including optional covers

Rs. 76,610

Premium illustrations for the above Family Unit

Annual Cover	Coverage Option	Annual Premium	Monthly Premium	Including Optical & Maternity Benefits	
				Monthly Premium	Annual Premium
500,000/-	Sri Lanka	69,290/-	6,240/-	6,900/-	76,610/-
1,000,000/-	Sri Lanka	107,840/-	9,710/-	10,760/-	119,530/-
2,000,000/-	5 countries	194,130/-	17,480/-	19,320/-	214,570/-
2,000,000/-	Worldwide	197,290/-	17,760/-	19,600/-	217,720/-

Premium Modes ▶

Annual

Half Yearly

Quarterly

Monthly

You can pick a premium mode that suits you best.

Age Eligibility

Maximum & minimum age at entry of Health 360:



Children
3 Months - 18 Years



Adults
18 - 65 Years

Maternity Max Entry Age
18-40Years
(Cease at age 45)

This brochure is for information only. This is not a contract of insurance.
The precise terms and conditions will be detailed in the policy document.

**For More
Information**



**Contact
Your Advisor**



**24x7 Call Center
1330**



**Visit
unionassurance.com**

Benefits covered under Health 360

You can select a package that best suits your needs from the below mentioned benefits tables

Benefit Schedule (limits in LKR)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16
Geographical Coverage	Sri Lanka only or Sri Lanka, India, Singapore, Thailand, and Malaysia				Sri Lanka, India, Singapore, Thailand, and Malaysia or worldwide (excluding USA and Canada) as specified in the policy schedule											
Annual Overall Limit (AOL) - Basic Annual Sum Insured (LKR)	LKR 300,000/-	LKR 500,000/-	LKR 750,000/-	LKR 1,000,000/-	LKR 2,000,000/-	LKR 3,000,000/-	LKR 4,000,000/-	LKR 5,000,000/-	LKR 10,000,000/-	LKR 15,000,000/-	LKR 20,000,000/-	LKR 25,000,000/-	LKR 30,000,000/-	LKR 40,000,000/-	LKR 50,000,000/-	LKR 60,000,000/-
	Limits applicable for different categories of expenses															
1. Hospitalization benefit	Reimbursement of Hospital Room Board and ICU ward is subject to a maximum of 30% of the basic annual sum insured															
(a) Daily Hospital Room and Board Benefit																
Maximum Room, Boarding expenses per day within Sri Lanka	Single private AC room. In case the policy holder opts for a higher than eligible room category, a flat 25% co-payment on the eligible Insurance amount would be applicable															
Maximum room, boarding expenses per day for treatment outside Sri Lanka	Co-payment on the entire hospital bill will not be applicable for hospitalization within Sri Lanka. However, customer will have to pay the difference of room charge, if opted for a higher room category															
(b) Daily ICU Hospital Room and Board Benefit																
Maximum Room, Boarding expenses per day within Sri Lanka	As per the actuals															
Maximum room, boarding expenses per day for treatment outside Sri Lanka	As per the actuals															
2. Surgical Benefit Includes surgeon, anesthetist, medical practitioner, consultants, specialist fees & nursing charges	(i) As-charged, subject to the charge is the provider's usual fee for a service that does not exceed the customary fee in the geographic area and is reasonable based on the circumstances (ii) In case of overseas treatment, there is a maximum cap of 2 visits per patient per day															
3. Miscellaneous Hospital Services and Supplies Benefit (Includes operation theatre charges, anesthesia, blood, oxygen, medicines and drugs, except non-medical services)	(i) As-charged, subject to the charge is the provider's usual fee for a service that does not exceed the customary fee in the geographic area and is reasonable based on the circumstances															
4. Ambulance Charges	(i) As-charged, subject to a max. of 2% of basic annual sum insured (ii) Benefit is payable once in a policy year, subject to the claim being admissible and payable only when a licensed ambulance service is used															
	LKR 6,000/-	LKR 10,000/-	LKR 15,000/-	LKR 20,000/-	LKR 40,000/-	LKR 60,000/-	LKR 80,000/-	LKR 100,000/-	LKR 200,000/-	LKR 300,000/-	LKR 400,000/-	LKR 500,000/-	LKR 600,000/-	LKR 800,000/-	LKR 1,000,000/-	LKR 1,200,000/-

Benefit Schedule (limits in LKR)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16
Geographical Coverage	Sri Lanka only or Sri Lanka, India, Singapore, Thailand, and Malaysia				Sri Lanka, India, Singapore, Thailand, and Malaysia or worldwide (excluding USA and Canada) as specified in the policy schedule											
Annual Overall Limit (AOL) - Basic Annual Sum Insured (LKR)	LKR 300,000/-	LKR 500,000/-	LKR 750,000/-	LKR 1,000,000/-	LKR 2,000,000/-	LKR 3,000,000/-	LKR 4,000,000/-	LKR 5,000,000/-	LKR 10,000,000/-	LKR 15,000,000/-	LKR 20,000,000/-	LKR 25,000,000/-	LKR 30,000,000/-	LKR 40,000,000/-	LKR 50,000,000/-	LKR 60,000,000/-
	Limits applicable for different categories of expenses															
5. Day Care Treatment Hospitalization as an inpatient for less than 24 hours	(i) Covered only for surgeries or treatments subject to a basic annual sum insured (ii) Coverage is limited to covered list of day care surgeries (iii) Outpatient procedures or treatment are not covered under the plan															
6. Pre-Hospitalization Expenses Benefit Applicable for all hospitalizations, irrespective of private or public hospital	Payable up to 5% of the basic sum insured for 30 days prior to date of hospitalization. This benefit is a sublimit of the basic sum insured and are payable only for expenses incurred for management of the diagnosis for which hospitalization was availed and subject to the main claim being admissible under the policy															
	LKR 15,000/-	LKR 25,000/-	LKR 37,500/-	LKR 50,000/-	LKR 100,000/-	LKR 150,000/-	LKR 200,000/-	LKR 250,000/-	LKR 500,000/-	LKR 750,000/-	LKR 1,000,000/-	LKR 1,250,000/-	LKR 1,500,000/-	LKR 2,000,000/-	LKR 2,500,000/-	LKR 3,000,000/-
7. Post-Hospitalization Expenses Benefit Applicable for all hospitalizations, irrespective of private or public hospital	Payable up to 5% of the basic sum insured for 30 days postdate of discharge from the hospital. This benefit is a sub-limit of the basic sum insured and are payable only for expenses incurred for management of the diagnosis for which hospitalization was availed and subject to the main claim being admissible under the policy															
	LKR 15,000/-	LKR 25,000/-	LKR 37,500/-	LKR 50,000/-	LKR 100,000/-	LKR 150,000/-	LKR 200,000/-	LKR 250,000/-	LKR 500,000/-	LKR 750,000/-	LKR 1,000,000/-	LKR 1,250,000/-	LKR 1,500,000/-	LKR 2,000,000/-	LKR 2,500,000/-	LKR 3,000,000/-
8. Organ Donor Expenses	Covered within the overall sum insured of the donee and payable only for hospitalization expenses for the donor															
9. Prosthesis and Implants	As-charged, subject to a max. sub-limit of 20% of basic annual sum insured															
	LKR 60,000/-	LKR 100,000/-	LKR 150,000/-	LKR 200,000/-	LKR 400,000/-	LKR 600,000/-	LKR 800,000/-	LKR 1,000,000/-	LKR 2,000,000/-	LKR 3,000,000/-	LKR 4,000,000/-	LKR 5,000,000/-	LKR 6,000,000/-	LKR 8,000,000/-	LKR 10,000,000/-	LKR 12,000,000/-
10. Overseas treatment	In case of planned hospitalization, to be pre-intimated to the insurer and pre-authorization is mandatory emergency hospitalization needs to be intimated to insurer within 48 hours of hospitalization and in case a higher than eligible room category was opted for, a co-payment of 25% would be applicable on the eligible insurance claim amount															
11. Hospitalization in a non-paying ward Public hospitals or similar (geographical coverage - Sri Lanka only)	0.5% of the basic annual sum insured per day, up to a maximum Rs. 20,000/- per day															
	LKR 1,500/-	LKR 2,500/-	LKR 3,750/-	LKR 5,000/-	LKR 10,000/-	LKR 15,000/-	LKR 20,000/-	LKR 20,000/-	LKR 20,000/-	LKR 20,000/-	LKR 20,000/-	LKR 20,000/-	LKR 20,000/-	LKR 20,000/-	LKR 20,000/-	LKR 20,000/-
	Expenses pertaining to the investigations and drugs prescribed by the doctor in relation to the hospitalized condition will be payable maximum up to 70% of the basic annual sum insured per year															

