



Imagine a world where you
don't worry about your
health expenses



**UNION
ASSURANCE**
A JOHN KEELLS COMPANY

Imagine a world where you can access the best medical care for you and your loved ones!



WHY JUST IMAGINE IT?

You can live it with

HEALTH 360

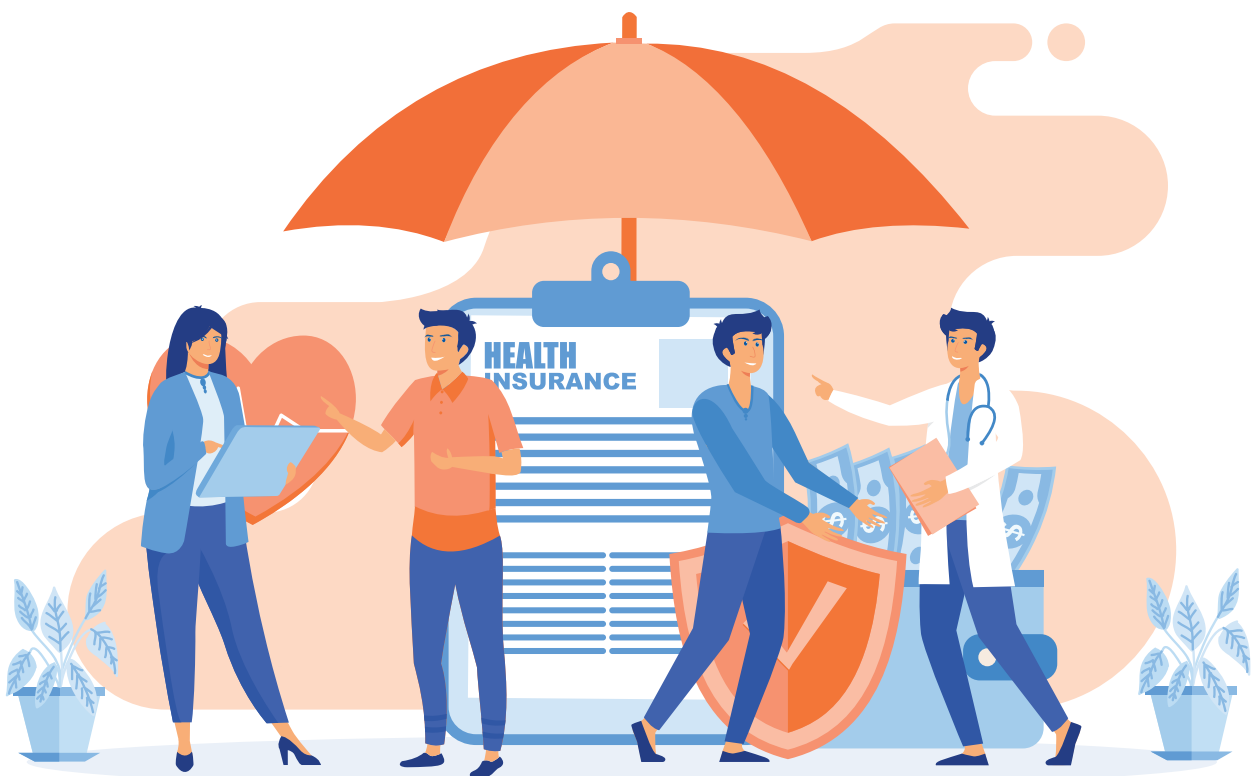
The most
comprehensive
health solution in
Sri Lanka



YES!



- Health 360 is a solid safety net for you and your family.
- It is your shield against unexpected medical expenses.
- Health 360 ensures your family receives the best possible treatment without any financial worry holding you back.



WITH **HEALTH 360** YOU WILL HAVE



Worry-free cashless hospitalisation

Because, we will pay your bills at the time you are discharged from the hospital.



Customised health coverage

You can select individual health covers for you and your family or one umbrella coverage that covers your whole family.



Coverage up to 75 years

That's not all; we cover up to 3 generations including you, your children and parents.



Health insurance up to Rs. 60 million!

So that you can select the right plan for you and your family.



Global coverage for overseas treatment

You will have the flexibility to receive the care you deserve, anywhere in the world.

AND

MUCH, MUCH, **MORE**



Day care surgery benefit



Inbuilt critical illness cover



Pre and post hospitalization benefits



Organ donor costs



Routine optical costs



Maternity costs



Routine dental benefits



Ambulance fees





That's not all



We reward your healthy lifestyle

Your Health 360 coverage increases by 25% for every claim-free year. Yes, will double your benefit limit in 4 years if you don't claim!



Extended coverage for your extended family

Health 360 will not only cover you and your family, it also extends to cover your parents' medical expenses too!



Extra help in a tough year

If you have claimed all of your Health 360 annual benefit value, should you or a family member face another unrelated medical emergency, in the same year, we will let you claim up to the full annual benefit amount.



Extra options to reduce your premium

If you are able to pay part of your Health 360 claims, you can enjoy special discounts for your premium.



Free health check-ups

Get yourself a free health check up worth 2% of your benefit amount or up to a maximum value of Rs. 50,000 if you have 2 claim free years!



Elevate your experience by downloading our Clicklife App

Open a world of convenience and amazing rewards with our Clicklife App.

Stay healthy and earn points to win attractive rewards from our many reward partners.

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

Term
15 Years



Coverage
5 Countries

Annual Cover ▶ **Rs. 1,000,000**



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. 174,150

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
(Ceases at age 45)

This brochure is for information purposes only. This is not a contract or a Life Insurance policy. Refer the policy document for benefits, exclusions, terms and conditions.


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. Hospitalisation 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 hospitalisation 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	(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 (ii) In case of overseas treatment, there is a maximum cap of 2 visits per patient per day															
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 Hospitalisation 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 hospitalisations, irrespective of private or public hospital	Payable up to 5% of the basic sum insured for 30 days prior to date of hospitalisation. This benefit is a sublimit of the basic sum insured and are payable only for expenses incurred for management of the diagnosis for which hospitalisation 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-Hospitalisation Expenses Benefit Applicable for all hospitalisations, 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 hospitalisation 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 hospitalisation 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															



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