



wyn Health

www.hellowyn.com

This policy is all about your health and wellbeing

Health treatment

We help you get better by covering the costs and being with you every step of the way to recovery.













Healthy lifestyle

We motivate you to make healthier choices every day and reward you for sticking with them.












The 5-minute summary of wyn Health




Features

	wyn Fit		OPD		Pre-hospitalisation
	In-patient hospitalisation		Day Care		Post-hospitalisation
	Wait-Free Daily Cash		Reset Benefit		Homecare
	A-List Hospitals		New Beginnings		Health Buddy

Add-Ons

	Super No-Claim Bonus		Critical Illness		All-Payable Claims
	Cut The Wait		LWP Daily Cash		Coverage++
	Mom-To-Be*		New Born Baby*		Assisted Procreation*

Exclusions

	Treatments		Hospitalisation		Injuries		Expenses
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What you'll get

1. **wyn Fit:** Rewards and renewal discount for walking.
2. **OPD:** Reimbursements for doctor consultations, lab tests, medicines and mental health counselling.
3. **Pre-Hospitalisation:** Coverage for medical expenses incurred 30 days before hospitalisation and emergency medical transportation.
4. **In-Patient Hospitalisation:** Coverage for in-patient medical expenses, including room rent, nursing charges, diagnostics and surgery.
5. **Day Care:** Coverage for procedures requiring less than 24 hours of hospital admission.
6. **Post-Hospitalisation:** Coverage for post-discharge medical expenses up to 60 days, including medicines and physiotherapy.
7. **Wait-Free Daily Cash:** Fixed daily cash allowance for hospitalisation during the waiting period.
8. **Reset Benefit:** Sum insured reset after a claim, once per policy year.
9. **Homecare:** Coverage for in-patient treatment at home, including doctor visits, nursing charges, medicines, and diagnostics.
10. **The A-List Hospitals:** Cashless services at preferred hospitals, with coverage for additional expenses and waived deductibles.
11. **New Beginnings:** Coverage for newly-wed spouse, newborn baby, or adopted child, mid-term in the policy year.
12. **Health Buddy:** Hospital recommendations, unlimited doctor consultation on chat, call or video and help in finding a specialist second opinion.

What you can also get if you pay extra

1. **Super No-Claim Bonus:** Increase in sum insured for every claim-free year.
2. **Critical Illness:** Lump sum amount for diagnosis of critical illnesses.
3. **All-Payable Claims:** Coverage for non-payable items in the hospital bill up to the base sum insured.
4. **Cut The Wait:** Reduction of waiting period by 1 year for pre-existing diseases.
5. **LWP Daily Cash:** Cash allowance for hospitalisation when availing leave without pay.
6. **Coverage++:** Yearly increase in base policy coverage.
7. ***Mom-To-Be:** Coverage for maternity-related medical expenses, including delivery and complications.
8. ***New Born Baby:** Coverage for medical expenses of the newborn baby.
9. ***Assisted Procreation:** Coverage for infertility and assisted reproduction treatments.

*Optional add-ons coming soon.

What you'll NOT get

- **Treatments:** Coverage for spa, obesity/weight control, change of gender, cosmetic/plastic surgery, organ transplantation, alcoholism, drug abuse, refractive error, sterilization, infertility, dental and unproven treatments.
- **Hospitalisation:** Coverage for being hospitalised only to identify the illness, enforced bed rest not meant for treatment and personal care.
- **Injuries:** Coverage for treating injuries caused by hazardous or adventure sports, self-harm, war, nuclear weapons and engaging in criminal activities.
- **Expenses:** Coverage for external organ support, spectacles, hearing aids, dietary supplements, treatment availed outside the country and at excluded providers.

How long you need to wait before you can claim

- **Accident Hospitalisation:** 0 days
- **Illness Hospitalisation:** 30 days
- **Mild sickness:** 30 days
- **Specified Diseases & Surgical Procedures:** 2 years
- **Pre-existing Diseases:** 2 years (can be reduced to 1 year with Cut The Wait)

All you need to do to claim

Cashless claim: Inform in advance on the app, show health card, and we'll settle bills directly with the network hospital.

Reimbursement claim: Raise the claim on the app, upload necessary documents. Your job ends here. A claim champ will collect the hard copies from your doorstep/hospital and we'll do the rest. You can just ease up and watch your claim settle without a hassle!

For complete details, please refer to [policy wordings](#).