

An Assurance of Care



SupremeHealth
Benefit

Of all things in life, your health is the most important asset. We understand how important it is to take good care of yourself, and that's why we've developed HNB Assurance SupremeHealth Benefit, so that you could provide yourself and your loved ones the best healthcare when you need it most.

What is SupremeHealth Benefit ?

If the Life Assured or a member of the family who is covered by the policy suddenly falls ill or meets with an accident and needs hospitalization, HNB Assurance SupremeHealth Benefit will facilitate reimbursement / settlement of expenses incurred due to hospitalization.

Medical Reimbursement Benefit

Seventeen plans are available with worldwide hospitalization cover as depicted in table 1.



Cashless Service for
Hospitalization within
Sri Lanka

Overseas
Hospitalization
(Worldwide excluding
USA & Canada)



Other Features:

- No Claim Bonus up to 100%
- Surgery Benefit
- Cover up to Rs. 20 Million Family & Individual
- Pre & Post Hospitalization Expenses Benefit
- Ambulance Charges
- Organ Donor Expenses
- Day Care Surgeries

Terms & Conditions Apply

Benefits Covered under SupremeHealth Benefit - 17 Plans - Table 1

	Benefit Amount (Per Policy Year) (Rs.)	Geographical Coverage	Daily Hospital Room, ICU & Board Benefit Within & Outside Sri Lanka (Rs.)	Surgical Benefit & Miscellaneous Hospital Services and Supplies Benefit	Pre & Post Hospitalization Benefit (Rs.)	Ambulance Charges (Rs.)	Per day benefit for Hospitalization in a non-paying ward (Public Hospitals or similar) (Rs.)	Organ Donor Expenses
Plan 1	100,000	Sri Lanka, India, Singapore, Thailand & Malaysia	2,000	Surgical Benefit & Miscellaneous Hospital Services & Supplies Benefit is subject to a maximum of 70% of the Annual Sum Insured.	5,000	500	500	Covered within the overall Annual Sum Assured of the Donee and payable only for Hospitalization Expenses for the Donor.
Plan 2	200,000		4,000		10,000	1,000	1,000	
Plan 3	300,000		6,000		15,000	1,500	1,500	
Plan 4	400,000		8,000		20,000	2,000	2,000	
Plan 5	500,000		10,000		25,000	2,500	2,500	
Plan 6	750,000		15,000		37,500	3,750	3,000	
Plan 7	1,000,000		20,000		50,000	5,000	3,000	
Plan 8	1,500,000		30,000		75,000	7,500	3,000	
Plan 9	2,000,000		40,000		100,000	10,000	3,000	
Plan 10	3,000,000		60,000		150,000	15,000	3,000	
Plan 11	4,000,000		80,000		200,000	20,000	3,000	
Plan 12	5,000,000		100,000		250,000	25,000	3,000	
Plan 13	10,000,000		200,000		500,000	50,000	3,000	
Plan 14	15,000,000		300,000		750,000	75,000	3,000	
Plan 15	15,000,000	Worldwide excluding USA & Canada	300,000	750,000	75,000	3,000		
Plan 16	20,000,000	Sri Lanka, India, Singapore, Thailand & Malaysia	400,000	1,000,000	100,000	3,000		
Plan 17	20,000,000	Worldwide excluding USA & Canada	400,000	1,000,000	100,000	3,000		

Eligible Plans: Ranmaga, Pradeepa, Araksha, My Fund & SmartFive

Limitations & Interpretation:

Minimum Entry of Age	18 years for the main life and spouse, 90 days for children.
Maximum Entry of Age	60 years for the main life and spouse, 17 years for children.
Maximum Age at Maturity	70 years for the main life and spouse, 23 years for children.
Cashless Service	Within Sri Lanka for plans Rs. 300,000 and above.
Hospitalization	Subject to minimum 24 hours continuous hospitalization.
Waiting Period	90 days from commencement/revival date (except for accidental injuries).
Day Care Surgeries	Hospitalization as an in-patient for less than 24 hours Covered only for surgeries or treatments within Sri Lanka. Coverage limited to covered list of day care surgeries (136). One year waiting period is applicable for 12 ailments/surgeries (Refer policy for details).

Benefit Amount during a policy year and term:

100% of the SupremeHealth Benefit amount payable from 1st year onwards and during the term.

Example of a Quotation:

	Age	Gender	Term	Individual		Family Floater	
				Benefit Amount (Rs.)	Monthly Premium (Rs.)	Benefit Amount (Rs.)	Monthly Premium (Rs.)
Insured	40	M	15	500,000	2,103	500,000	1,819
Spouse	38	F	15	500,000	2,193		1,897
Child 1	7	F	15	500,000	832		720
Child 2	5	M	15	500,000	908		785
Total - Rs.					6,037		5,222

Contact Information of
HNBA Insurance Advisor / Bancassurance Officer:



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