

Because your
health deserves
a little extra

Introducing
ACKO Platinum Super Top-up



With ACKO, Welcome A New Era In Healthcare Coverage

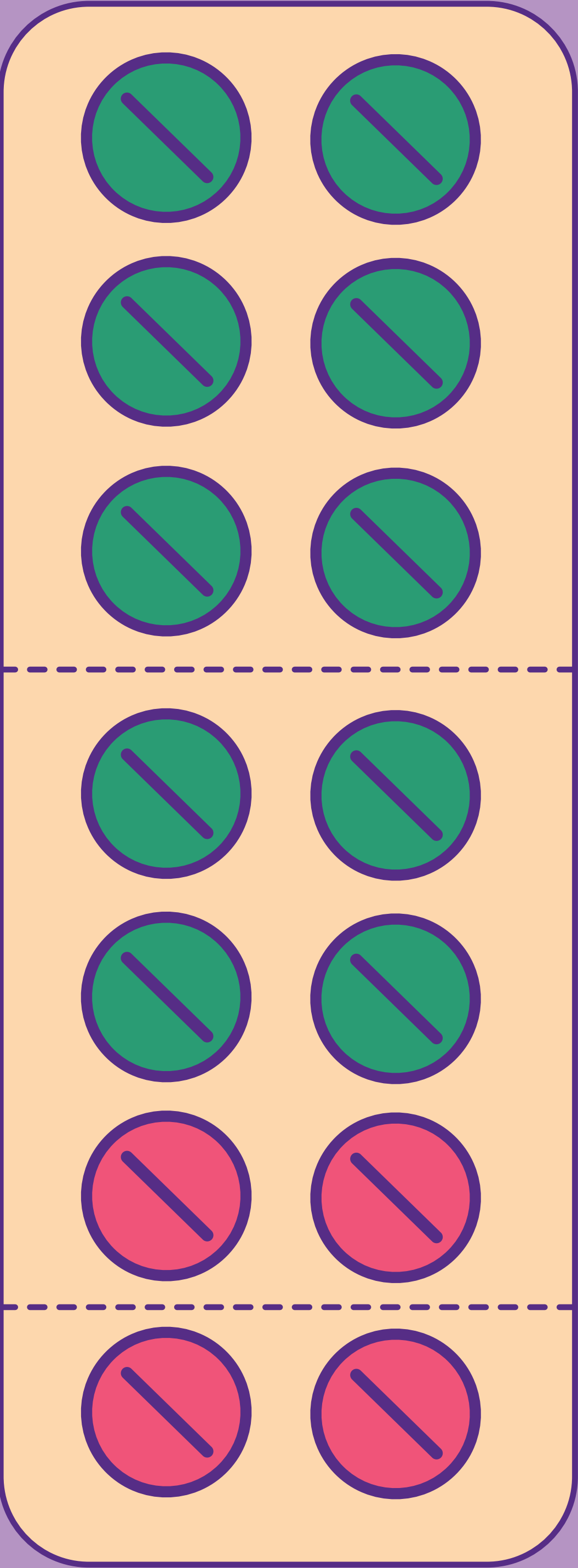
Choosing healthcare coverage is one of the most important decisions you'll ever make. Because when life throws an unexpected challenge at you, staying healthy is easier with the support of a trusted insurance partner.

We, at ACKO, believe that maintaining health goals should not come with a limit on health expenses. The **ACKO Platinum Super Top-up** is our affordable solution to meet all the changing health needs of you and your family. With an enhanced Sum Insured and comprehensive benefits, the Super Top-up plan works as an additional safety net and gives you and your family coverage over and above your standard health insurance plan. This means you get a higher cover at a pocket-friendly premium.

How Does It Work?

A standard health policy comes with a limit on the Sum Insured. So if your medical claims exhaust this amount, you end up paying the rest out of your pocket. But the super top-up reimburses all medical expenses that exceed your standard policy's Sum Insured limit.

Imagine you have a health insurance policy with a corporate or base plan of ₹5 lakh. Given the rising cost of healthcare, you decide to take a Super Top-up of ₹1 crore. Let's see how your health insurance works out in case of multiple hospitalisations:



Base Plan



Super Top-up

3rd Hospitalisation Bill: ₹12 lakhs

₹12 lakhs from the Super Top-up.

2nd Hospitalisation Bill: ₹7 lakhs

₹2 lakhs from the base plan.

The remaining ₹5 lakhs from the Super Top-up.

1st Hospitalisation Bill: ₹3 lakhs

₹3 lakhs from the base plan.

When your medical claims exceed your base plan of ₹5 lakh, your Super top-up comes into effect and pays the additional amount.

What Makes ACKO Unique

100% Hospital Bill Settlement

We cover the entire expense of hospitalisation, including the cost of consumables for a patient’s medical or surgical needs, to ensure zero out-of-pocket expenses for you.

Zero Waiting Periods

With our zero waiting period feature, you can claim for any hospitalisation costs right from day one of your coverage.

Why Choose ACKO Platinum Health

 Enhanced Sum Insured	With a Sum Insured of ₹10 lakhs, ₹25 lakhs, ₹50 lakhs, ₹1 crore, and above, we ensure that your hospital bills and other medical costs are taken care of.
 Coverage Even On Changing Jobs	In the event of switching jobs and a change in the Corporate Sum Insured, the Super Top-up can be readjusted to protect you when you need medical care, especially during emergencies.
 Room Rent Without Restriction	Pick any hospital room of your choice and we will cover the entire cost. In the case of ICU admission, no limits are placed on charges or the number of days.
 Restoration Of Sum Insured	If a claim exhausts your Sum Insured within the policy year, we restore the Sum Insured once for the next claim or unrelated treatment/illness to reduce your out-of-pocket costs.
 Tax Benefit Under Section 80D	The amount you pay as a premium for your health insurance can be deducted from your taxable income under Section 80D of the Indian Income Tax Act.

What Makes ACKO Even Better

Hospitalisation Expenses ✨	
Medical Expenses	All medical expenses incurred during doctor-approved hospitalisations, be it an emergency or pre-planned are covered.
Multiple Ambulance Trips	Every road ambulance trip for emergency care made between your home and the hospital is covered.
Pre And Post-hospitalisation Expenses	Medical expenses preceding hospitalisation for up to 60 days, and follow-up recovery for up to 120 days are covered.
Day-care Treatment	For any treatment procedures that require hospitalisation for less than 24 hours and where you are not required to stay at the hospital overnight, we have you covered.
Domiciliary Treatment	Any treatment for medical conditions or injuries that can be provided at your home, either due to medical conditions or the non-availability of hospital beds are covered.
COVID-19 Treatment	In case you are diagnosed with the virus, all treatment and related hospitalisation due to COVID-19 (any variant) is covered.
Vision Care Treatment	We cover treatment for any damage to the vision that arises from an accident, correction of eyesight in case of refractive error (greater than or equal to +-7.5 dioptries), and all diseases which can impact eyesight and lead to hospitalisation.
Accident-related Dental Treatment	Any dental treatment or procedures arising from an accident are covered.
Organ Donor Expenses	In the case of organ transplant, all expenses related to the surgery, hospitalisation, and post-surgery recovery incurred by the donor are taken care of.
AYUSH Treatments	We not only cover the hospitalisation for modern medical procedures, but also alternative treatment under Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homeopathy.

Non-hospitalisation Expenses



Second Opinion Consultations

In case of being advised hospitalisation, you may want a second opinion from a doctor or medical practitioner. We will take care of the consultation costs for you when you feel the need for a second medical opinion.

Domestic Evacuation (On-site Rescue)

We provide coverage for any emergency evacuation to a medical facility that is required to provide adequate care.

What Is Not Covered

Maternity	The cost of hospitalisation related to childbirth is not covered. However, treatment for ectopic pregnancy is covered in case of miscarriage due to an accident.
OPD Doctor Consultations	OPD visits to the doctor, without hospitalisation, are not covered.
Worldwide Emergency Hospitalisation	Medical services for any unexpected medical emergency which happens while you are travelling outside India are not covered in the plan.
External Congenital Illness	Any treatment for conditions that are present since birth in a visible and accessible part of the body is not covered.
Infertility	The cost of procedures undertaken to treat infertility are not covered.
Bariatric Surgery	Expenses incurred on treating weight gain through bariatric surgery and procedures are not covered. However, we provide coverage for life-threatening cases.
Cosmetics Procedures	The cost of plastic surgery or cosmetic procedures that are not seen as life-threatening or medically necessary are not covered.

Why 8 lakh+ Customers Love ACKO



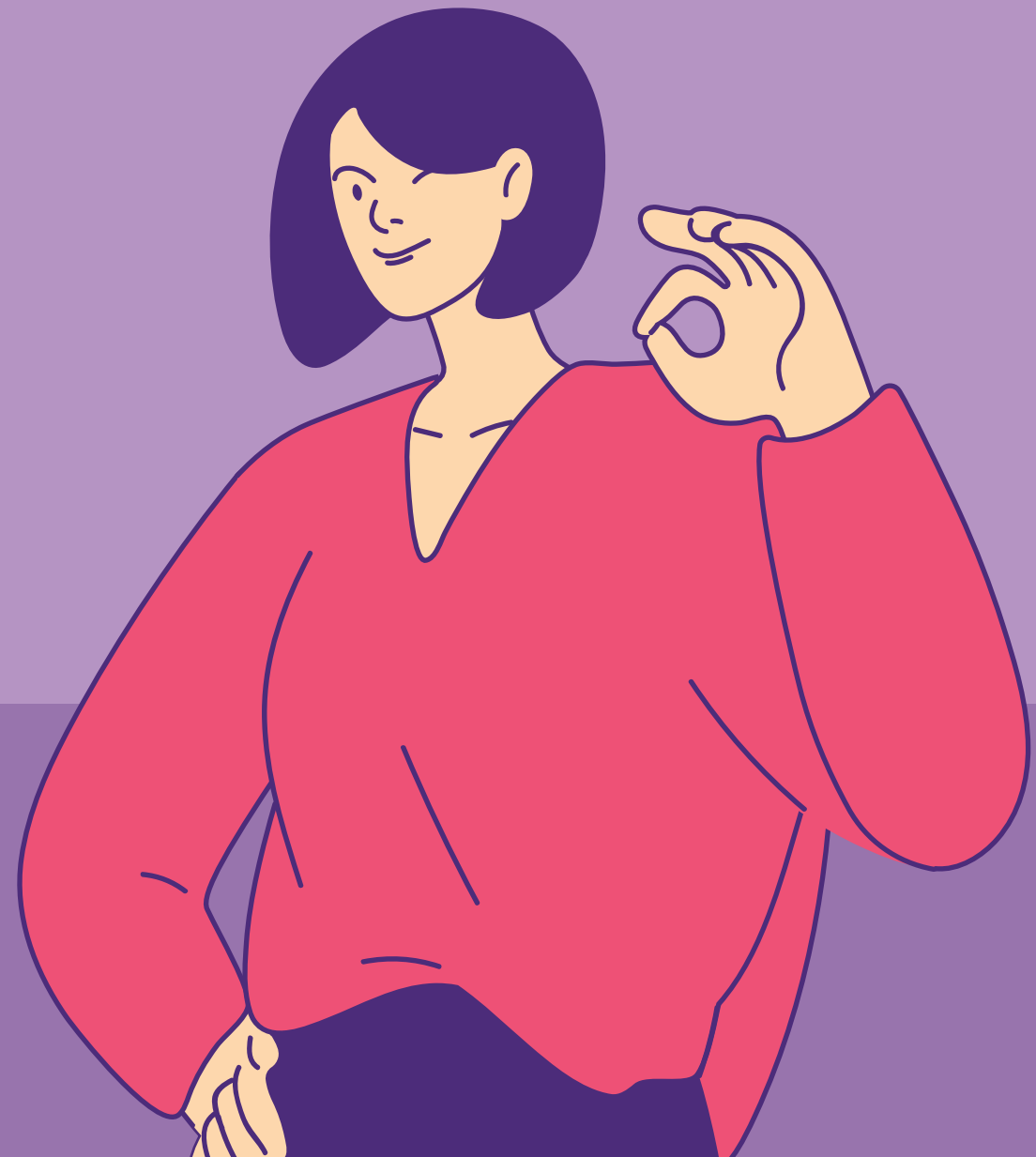
Access To 7100+ Network Hospitals

We have tied up with over 7100 hospitals around the country. You can be at ease and access cashless medical treatment in any of these network hospitals. And we will follow up on the insurance claims and settle the bills directly with the hospital.



95% Claim Settlement Ratio

In case of hospitalisation, we ensure that you can concentrate on getting better, and leave all the claim-related worries to us. Our 95% Claim Settlement Ratio is the result of our super-easy, stress-free, and quick claim processes.





How To File Your Claims

Cashless Claim

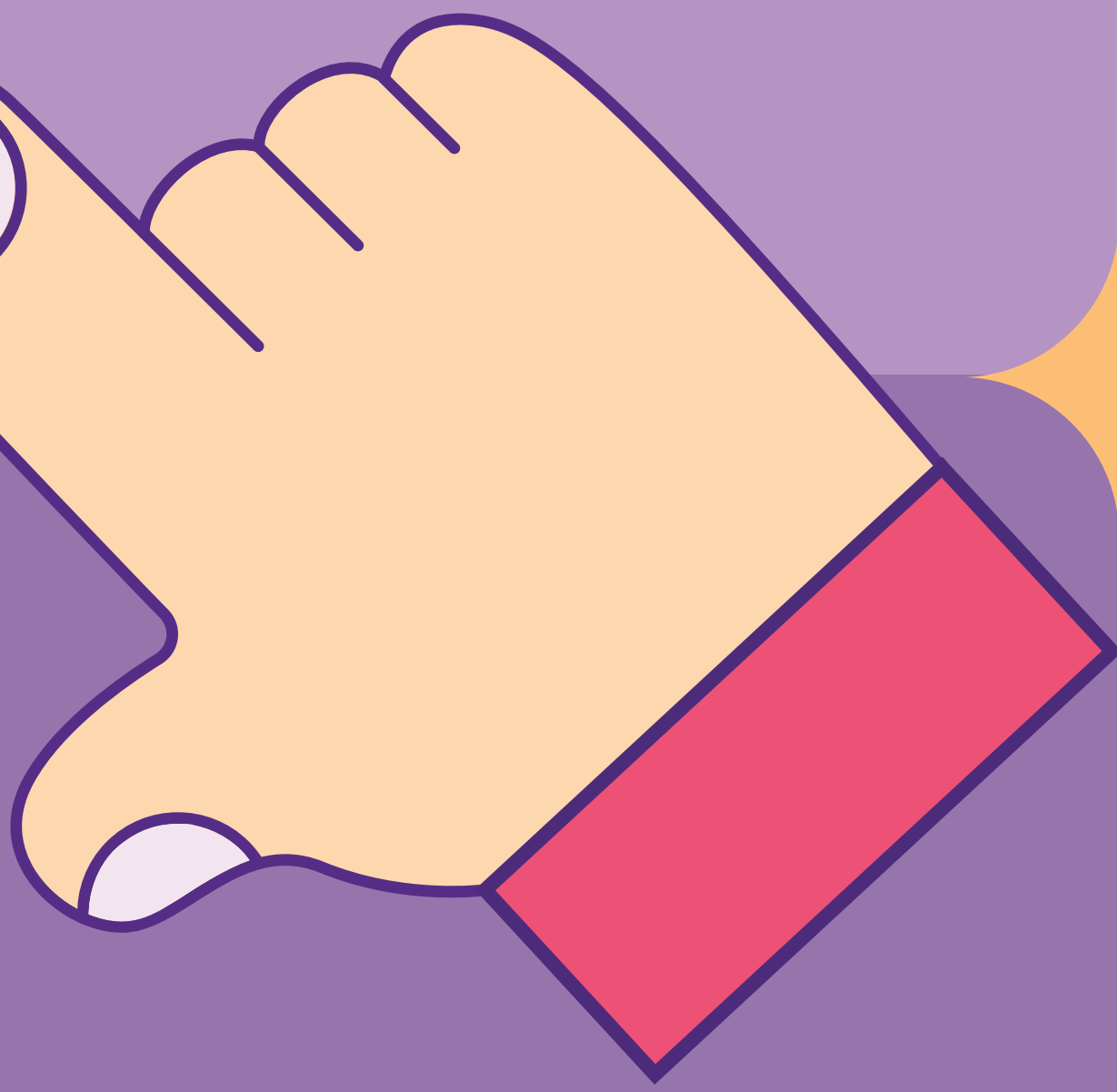
You can make a cashless claim in any of the ACKO network hospitals. Use the ACKO app to locate a network hospital in your area.

Here are a few things to remember when making a cashless claim on the Super Top-up plan:

- Ensure that your base policy is from ACKO (either retail or GMC) and has the same TPA
- In case you decide to pay out of your pocket or if your base policy is not from ACKO, then please submit the claim settlement letter or payment receipts, or the discharge summary and final bills of all previous claims in the policy year.

Simple steps to raise a cashless claim

- Visit the TPA/ Insurance/ Billing department of the network hospital and inform them about the cashless claim
- Show your ACKO ecard at the TPA desk
- The TPA desk will give you a Cashless Request Form to fill
- Provide the filled form and any necessary documents as requested by TPA desk
- The TPA desk will then forward the Cashless Request Form to our service partner
- Once we receive all documents, our service partner will process the form and respond back to the hospital within 60 minutes
- Go to the billing section once the treatment is over and our service partner will settle the payment directly with the hospital
- Pay any remaining charges (if applicable) that are not covered to get a quick discharge



Reimbursement Claim

The process of filing a reimbursement claim is quite simple. You can raise a claim for procedures carried out in any hospital, even those outside ACKO network hospitals, as long as they are registered with government bodies. We ensure that claim is processed within 5 days.

Reimbursement claims can be raised using the ACKO app

- Open the ACKO app and click on 'Register claim'
- Click on the 'You & your family' option to select your health policy
- Click on 'Reimbursement' option
- Enter the required details of the hospitalisation
- Upload the required documents and fill in the account details (bank account number, IFSC code) for payment transfer
Show your ACKO ecard tab in the ACKO app at the TPA desk
- Submit the claim
- You can track the claim status in the app
- We will review the claim and keep you updated regarding any additional information/documents required
- Once we have assessed all the documents, we will make the appropriate payment to the beneficiary account within 5 days

Documents required for a reimbursement claim

- Scanned copy of the original consolidated final bill with the break up of costs
- Scanned copy of original pharmacy bill
- Scanned copy of original hospital discharge summary
- Scanned copy of original payment receipts
- Diagnostic reports, investigation reports, consultation papers, and prescriptions
- Scanned copy of PAN card and Aadhaar card and passport size photograph (only if the claim is above ₹1 lakh)

The advertisement contains only an indication of the covers offered. Benefits may vary according to the plan opted for. For more details on Risk Factors and exclusions, please read the [policy wording](#) carefully before concluding a sale.

Have a question as you go? We've got team members standing by to help. Call us at 1800 266 2256 or drop us an email at health@acko.com.

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