

ACKO Platinum Lite



Changing times call for evolving healthcare needs for you and your family. And we understand that what you need is a health plan you can count on to incorporate any unexpected changes, and keep up with the rising medical costs.

With our comprehensive health insurance, the **ACKO Platinum Lite Plan**, we ensure that the health and well-being of you and your family are well looked after.

Whatever your health needs, you get access to great healthcare, better coverage, more control, and the support of a trusted partner through every step of your health journey.

What Makes ACKO Unique

100% Hospital Bill Payment

We take care of the entire hospitalisation expenses, including the cost of consumables for medical or surgical needs, to ensure zero out-of-pocket expenses for you.

No Room Rent Limits

Pick any hospital room of your choice and we will cover the entire cost. In case of an ICU admission, no limits are placed on charges or the number of days.

What’s Covered

 Enhanced Sum Insured	This plan offers sum insured options of ₹10 lakh, ₹25 lakh, ₹50 lakh, ₹1 crore
 0-3 years waiting period	It includes an initial 30-day waiting period except for accidents, a 2-year specific illness waiting period, and a 3-year waiting period for pre-existing health conditions.
 Insurance Inflation Protection	We increase your Sum Insured by 10% every year, up to 100% of Base Sum Insured (whether you claim or not), so that the ongoing benefits of your policy are not affected due to inflation.
 Free Yearly Health Check-ups	We give all insured members aged above 18 a free yearly health check-up, so you can keep an eye on your family's and your own health.



**What Makes
ACKO Even Better**

Hospitalisation Expenses ✨	
Medical Expenses	All medical expenses incurred during doctor-approved hospitalisations are covered, be it an emergency or a pre-planned visit.
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 180 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, are 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 of the variants) 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 dioptrres), 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 case of an organ transplantation, all expenses related to the surgery, hospitalisation 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



Free Unlimited Doctor Teleconsultations

Get unlimited teleconsultations with general physicians or specialists anytime. Access the best of healthcare options from the comfort of your home through the ACKO app.

Second Opinion Consultations

There may be instances when you may seek a second opinion from a doctor/medical practitioner. In such cases, we will take care of the consultation costs for you.

Domestic Evacuation (On-site Rescue)

If there's a medical emergency and local hospitals can't provide care, we'll cover the cost to transport the insured member to the nearest suitable hospital.

Free look period

If the policy doesn't meet your expectations, you have a 30-day free look period to cancel it and receive a full refund of your premium.

What's 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.

Here's why 14 lakh customers love ACKO



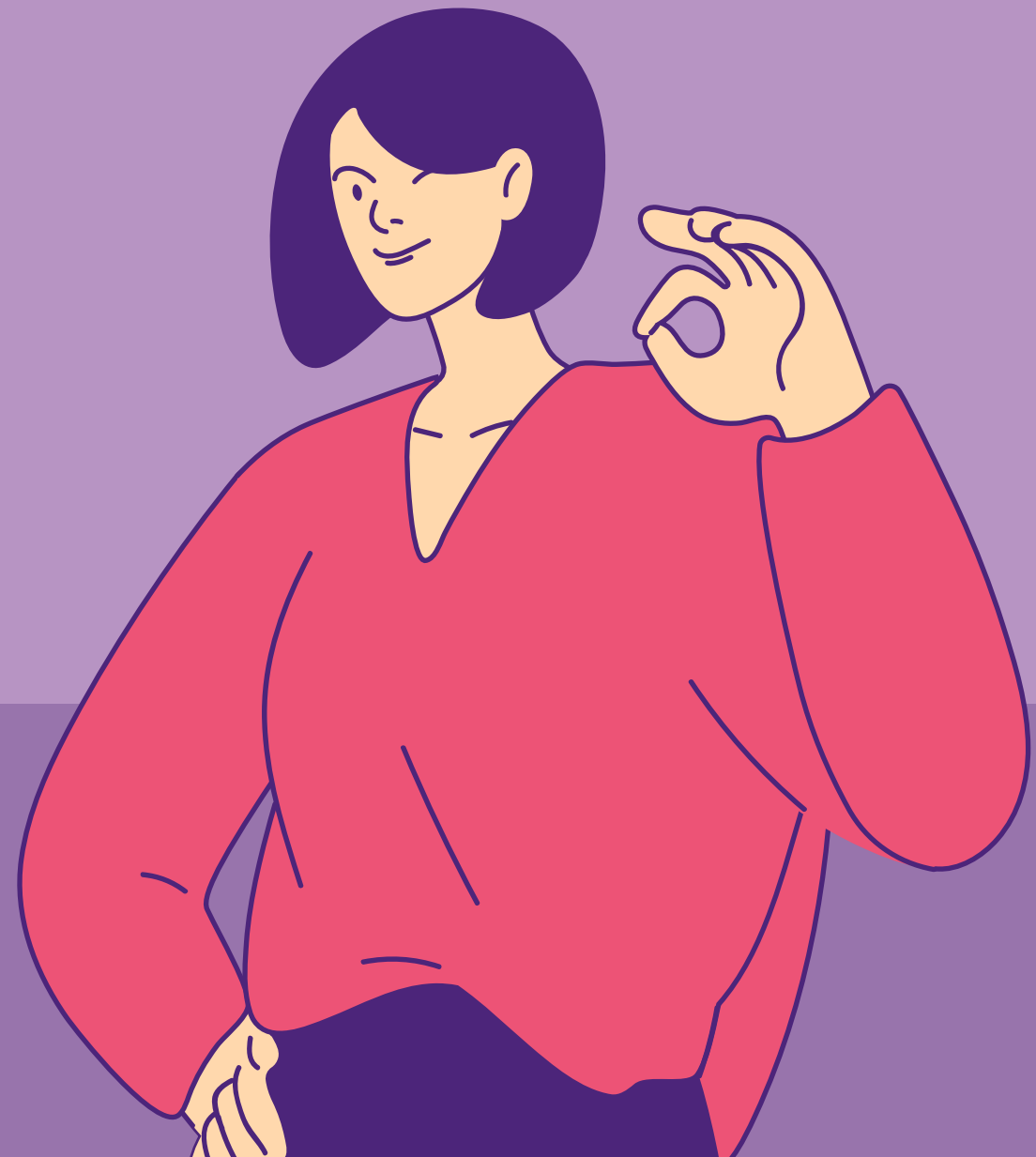
Access to over 11,500+ Network Hospitals

We have partnered with over 11,500+ hospitals across the country. You can 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.



96% Claims 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 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.

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 e-card tab at the TPA desk

- The TPA desk will give you a Cashless Request Form to fill

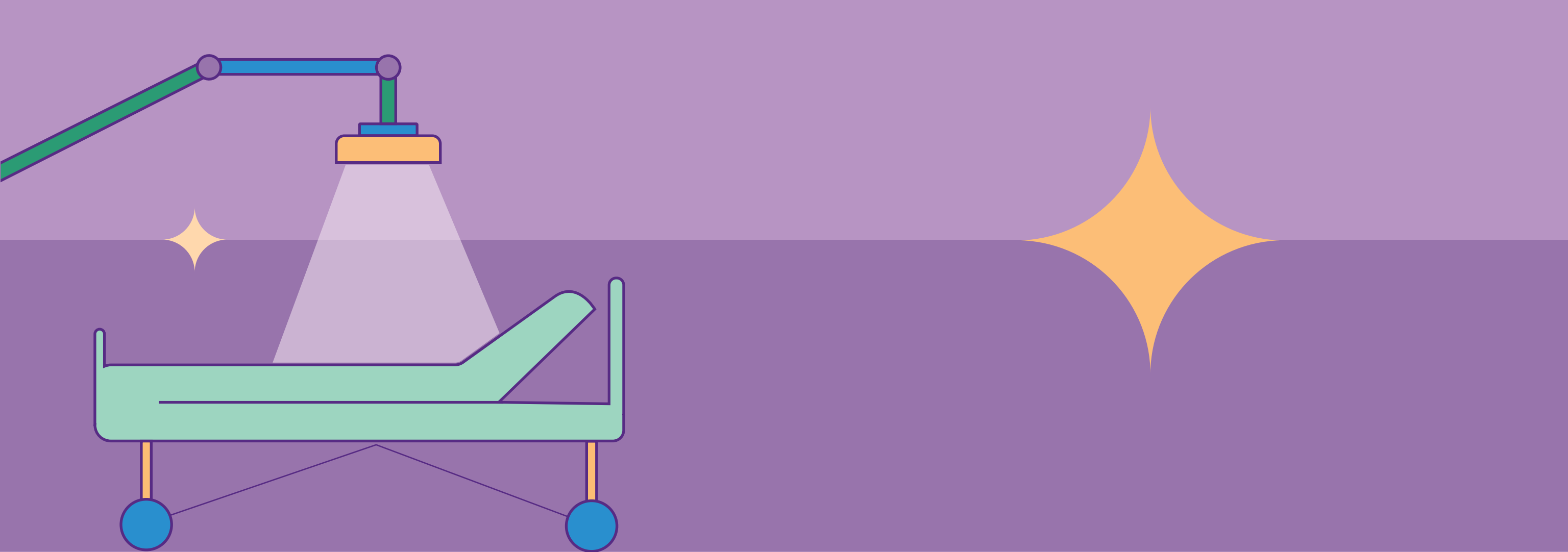
- Provide the filled form and any necessary documents as requested by the TPA desk

- The TPA desk forwards the Cashless Request Form to our service partner

- Once we receive all the documents, our service partner will process the form and respond back to the hospital within 60 minutes.

- Once the treatment is over, we will settle the bill directly with the hospital.

- Pay any remaining charges (if applicable) that are not covered to get a quick discharge



Reimbursement Claim

Filing a reimbursement claim is 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 your claim is processed within 5 days.

Reimbursement claims can be raised using the ACKO app

- Open the ACKO app and click on the ‘ACKO Platinum Lite Health Plan’ under ‘My policies’
- Click on the ‘Claims’ button
- 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.
- 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 breakup 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 KYC documents

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. 96% claim settlement ratio is for health insurance business for FY:2024-25. Tax deductions under Section 80D is as per applicable provision of the Act (including any amendments thereto) and are subject to changes in the tax laws.

Have a question as you go? We've got team members standing by to help. Call us at 1800 266 2256.

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T&C applies*