

Eligibility age 18-65 years.



Protection up to 75 years of age



Policy Period 5-40 years.



Premiums can be paid monthly, quarterly, half yearly and annually.



Medi Champ cover can be obtained for the policyholder, spouse, children (maximum of 5) and for parents.

Medi Champ can be obtained with any of the following SLIC Life plans:

- ▶ Divi Thilina
- **▶** Early Cash
- **▶** Freedom Retirement
- Wealth Plus
- Divi Savi

- **▶** Speed Investment
- ► Minimuthu Parithyaga
- ► Minimuthu Dayada
- ► Freedom Lifestyle Plus ► Minimuthu Children's Plan
 - ▶ Janadiri

For example, if in a family where the father is 35 years old, mother is 32 years old with 2 children (5 year old son and 2 year old daughter).

- You can enjoy an annual Rs. 1 million Medi Champ cover for 20 years at a monthly premium of Rs. 15,774 only.
- You can enjoy an annual Rs. 2 million Medi Champ cover for 20 years at a monthly premium of Rs. 25,735 only.

Maximizing Your Medi Champ Benefits

- All benefits remain active during the grace period—15 days for monthly payments and 30 days for other payment modes—starting from the first unpaid premium.
- Coverage can be reinstated within five years from the first unpaid premium, subject to relevant charges and policy conditions.

Global Cashless Coverage with Paramount Healthcare Management

Sri Lanka Insurance Life, in partnership with Paramount Healthcare Management Pvt Limited- India provides a cashless payment option for medical services received globally and in Sri Lanka with Medi-Champ.

(Excluding USA and Canada)

Maintaining your well being with much more benefits!

Sri Lanka Insurance Life **CHAMP**



For more details on benefits, exclusions and terms and conditions, please read the policy document carefully.

For more information, speak to your Life Insurance Advisor or call



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Health and well-being not only affects our quality of life but also impacts the ability to pursue our passions and achieve our goals. However, amidst rising medical costs and the unpredictability of health issues, safeguarding our health becomes more crucial than ever.

This is where health insurance steps in as a vital shield against the uncertainties of life. It offers peace of mind, ensuring that you and your loved ones are protected financially during difficult times. With the right health insurance plan, you can access quality medical care without worrying about the burden of medical bills.

Medi Champ by Sri Lanka Insurance Life is a comprehensive medical cover designed to provide you with unparalleled protection and peace of mind. With Medi Champ, you will not just benefit from a total coverage on medical costs, both domestically and internationally, you will also enjoy a range of benefits including the ability to provide protection to three generations from one cover.

With the comprehensive coverage and peace of mind offered by Medi Champ from Sri Lanka Insurance Life, you can rest assured knowing that you and your loved one's health is in safe hands.



Coverage of up to Rs 60 Million

A range of packages from Rs. 100,000 to Rs. 60 million to suit your needs.



3 Generations Covered

Protection for you and your spouse, your children, parents, and father in law/mother in law under 1 policy.



No Claim Bonus

No claim bonus of 25% for every claim-free year up to 100% of the sum assured.



Dental and Optical Benefits Special coverage for all your dental and optical care needs.



+ | - | Rs.

Premium Waiver on Permanent

Disability
Future Medi Champ rider premiums are waived off in case of a permanent disability of the policyholder.

Cashless Bill Settlement

Worldwide cashless bill settlement facility

for hospitilisation expenses. (Excluding USA and Canada)

Restoration Benefit

A 100% additional basic sum assured is

available after complete utilization of annual limit for hospitalisation unrelated to the preceding causes.

OPD and Ayurveda Benefit

Enjoy a stress-free life with special

coverage for OPD and Ayurvedic

treatments in Sri Lanka.



Total Coverage on Medical Expenses

Enjoy coverage on ambulance fees, organ donor expenditures, prosthesis and implants, and on a variety of other medical expenses.

No		Plan		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21			
	Benefit Type	- Transition of the second of			Category A										Category B					Category C							
	Geographical Coverage Available maximum benefits per year (Basic annual rider sum assured)			Sri Lanka only								Sri Lanka, India, Singapore, Thailand and Malaysia					Worldwide (excluding USA and Canada)										
		• • •	im assured)	Rs.100,000	Rs.200,000	Rs.300,000	Rs.400,000	Rs.500,000	Rs.750,000	Rs.1,000,000	Rs.1,250,000	Rs.1,500,000	Rs.2,000,000	Rs.3,000,000	Rs.4,000,000	Rs.5,000,000	Rs.10,000,000	Rs.15,000,000	Rs.20,000,000	Rs.25,000,000	Rs.30,000,000	Rs.40,000,000	Rs.50,000,000	Rs.60,000,000			
	Maximum Hospitalization Benefit (including room, nursing, linen and admission charges and ICU ward) per policy year		30,000	60,000	90,000	120,000	150,000	225,000	300,000	375,000	450,000	600,000	900,000	1,200,000	1,500,000	3,000,000	4,500,000	6,000,000	7,500,000	9,000,000	12,000,000	15,000,000	18,000,000				
	Daily Hospital Room, Boarding Benefit and Nursing Charges - maximum expenses per day for treatments within Sri Lanka		Actual room rent for each day of hospitalization is covered for a single private standard AC room. If a higher than eligible room category is chosen, the policyholder will have to pay the difference in room charge.																								
	Daily hospital room, boarding benefit and nursing charges - maximum expenses per day for treatments outside Sri Lanka			Not Covered									Life assured is eligible to be admitted in a single private standard air conditioned room and in case a higher than eligible room category is opted for, a contribution of 25% co-payment on the eligible insurance claim amount (out of the entire hospital bill) would be applicable.														
	Maximum ICU rent per day for treatments within Sri Lanka				As per actuals subject to usual, customary and reasonable charge that does not exceed the fee in the geographic area. If a higher than eliq														e room category is chosen, the customer will have to pay the difference in room charge.								
	Maximum ICU rent per day for treatments outside Sri Lanka			Not Covered										As per actuals subject to usual, customary and reasonable charge that does not exceed the fee In the geographic area. If a higher than eligible room category is opted for, a contribution of 25% co-payment on the eligible insurance amount (out of the entire hospital bill) would be applicable.													
		ressional Charges (Doctor charges including Surgeon, Anesthetist, Medical stitioner, Consultants, Specialist Fees) per policy year cellaneous hospital services and supplies benefit (includes Operation Theater rges, Anesthesia, Blood, Oxygen, Medicines and Drugs, Diagnostics and oratory Tests, Ambulance, etc. except non-medical services) per policy year		30,000	60,000	90,000	120,000	150,000	225,000	300,000	375,000	450,000	600,000	900,000	1,200,000	1,500,000	3,000,000	4,500,000	6,000,000	7,500,000	9,000,000	12,000,000	15,000,000	18,000,000			
03	Charges, Anesthesia, Blood			40,000	80,000	120,000	160,000	200,000	300,000	400,000	500,000	600,000	800,000	1,200,000	1,600,000	2,000,000	4,000,000	6,000,000	8,000,000	10,000,000	12,000,000	16,000,000	20,000,000	24,000,000			
04	Ambulance Charges	ulance Charges			5,000	6,000	8,000	10,000	15,000	20,000	25,000	30,000	40,000	60,000	80,000	100,000	200,000	300,000	400,000	500,000	600,000	800,000	1,000,000	1,200,000			
					Payable when the hospitalization claim is admissible and a licensed ambulance service is used, excluding day care treatments. Air ambulance services are excluded.																						
	Pre and post hospitalization ex (within 30 days pre/post hosp		Pre hospitalization	5,000	10,000	15,000	20,000	25,000	37,500	50,000 50,000	62,500 62,500	75,000	100,000	150,000	200,000	250,000 250,000	500,000 500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000			
	Daily hospital cash benefit.	it.	Post hospitalization		· ·	15,000	20,000	25,000	37,500		,	75,000		150,000	200,000												
06	If hospitalized more than 24 hours in government hospital, non-paying ward (benefit is payable for a period of 7 days per policy year and 35 days for the		500	1,000	1,500	2,000	2,500	3,750	5,000	6,250	7,500	10,000	15,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000				
	entire policy term.)		Expenses pertaining to the investigation and drugs prescribed by doctor in relation to the hospitalized condition will be payable up to a maximum of 70% of the basic annual rider sum assured per year.																								
07	Maternity Benefit Normal Childbirth Caesarean Surgery								Medical	Expenses of ch	ild delivery (no	mal or surgical	delivery) occur	rring in a hospita	al or medical ce	enter in Sri Lank	ca only.										
			Normal Childbirth	25,000	25,000	50,000	50,000	75,000	75,000	75,000	75,000	75,000	75,000	100,000	100,000	100,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000			
			Caesarean Surgery	50,000	50,000	100,000	100,000	150,000	150,000	150,000	150,000	150,000	150,000	200,000	200,000	200,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000			
08	Prosthesis and Implants			20,000	40,000	60,000	80,000	100,000	150,000	200,000	250,000	300,000	400,000	600,000	800,000	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	8,000,000	10,000,000	12,000,000			
09 Daycare surgeries (Hospitalization as an in-patient for less than 24 hours										Covers	listed Day Care	Procedures sul	ject to hospital	ization for less	than 24 hours.	138 daycare pr	ocedures are co	overed.									
10 Organ Donor Expenses			Covered within the overall sum insured of the donee and payable only for hospitalization expenses for the donor up to a maximum of 50% Annual Rider Sum Assured of donee																								
11	11 No-Claim Bonus					25% per year	, maximum up	to 100% of the	Basic Rider su	m assured.			10% per year, maximum up to 100% of the Besic Rider Sum Assured.														
12	Restore Benefit			In case of complete exhaustion of the basic annual rider sum assured and earned no claim bonus (if any) an additional basic annual rider sum insured is available in case of the reason for hospitalization is not related to any preceding causes of hospitalization of the respective family member. Restore benefit is available only once in a policy year and the balance sum insured of the restore benefit is not carried forward to the next renewal.																							
13	OPD Treatments (within Sri	PD Treatments (within Sri Lanka only) - No impact to the No-Claim Bonus		1,000	2,000	3,000	4,000	5,000	7,500	10,000	12,500	15,000	20,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000			
14	yurvedic Hospitalization (Within Sri Lanka only)		5,000 On actual basis	10,000 (within the maxin	15,000	20,000 50.000) for treat	25,000 tments with a min	37,500 imum of 24-hou	50,000 r hospitalization	50,000 in a paying ward	50,000 of a governmen	50,000 t Avurvedic hosni	50,000 ital or in any priv	50,000 rate Avurvedic Ho	50,000 snital institute re	50,000 distered under th	50,000 ne Avurvedic Med	50,000 ical council with a	50,000 a valid registration	50,000 n no. authorized	50,000 hv Sri Lanka Ins	50,000 urance Cornorati					
15	15 Routine Dental Benefits (Within Sri Lanka only)			On actual basis (within the maximum limit of Rs. 50,000) for treatments with a minimum of 24-hour hospitalization in a paying ward of a government Not Covered 10,000 10,000 10,000									10,000	10,000	10,000	10,000	25,000	25,000	25,000	25,000	50,000	50,000	50,000				
		utine Optical Benefits - Available every 3 years for main life d spouse (if covered) - No impact to the No-Claim Bonus		2,500	5,000	7,500	10,000	12,500	18,750	25,000	31,250	37,500	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000			
17	Wellbeing Cover (For Health Check-ups done in Sri Lanka Only)		nly)	2,000	4,000	6,000	8,000	10,000 After two co	15,000 onsecutive clain	20,000 n free policy y	25,000 ears the benefit	30,000	40,000 nealth check-up	50,000 s done at instit	50,000 utes registered	50,000 under Private H	50,000 lealth Services	50,000 Regulatory Cou	50,000 ncil (PHSRC) in	50,000 Sri Lanka.	50,000	50,000	50,000	50,000			
18	18 Premium Waiver on Permanent Disability			The futu	re premiums (E	xcluding OPD &	Optical Benefi	its) of this Rider													s Benefit Ride	r under the san	ie Life Insuranc	e policy			
19 Covid-19 Hospitalization Expenses									Hos	pitalization exp	enses for Covid	-19 is covered	under this bene	rfit. Expenses in	curred on Quar	antine is exclud	ed.										