

carē

HEALTH  
INSURANCE

One  
Family.  
One  
Health  
Insurance.

carē

A new-age Comprehensive  
Health Insurance plan.

**BEST**

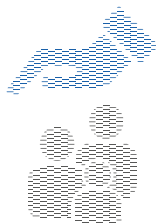
HEALTH INSURANCE  
COMPANY IN RURAL SECTOR

**CLAIMS  
SERVICE**

LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

# care



## FOR WORRY FREE TODAY AND TOMORROW

Your main concern should be getting well or nursing a loved one back to health and not hospital bills and other related expenses. So we want to get those bills out of your way with our simple plans and help in getting your health and happiness back.

## BREAK THROUGH ADVANTAGES

In addition to hassle-free claims, we believe you deserve distinct benefits for choosing care, and they come your way in the form of thoughtfully designed product & service features:

- Wide range of Sum Insured options of up to ₹75 lacs\*\*
- Covers non-allopathic treatments like Ayurveda, Homeopathy, Unani & Sidha up to SI
- Comes with an In-built maternity cover of up to ₹1 lac available with sum insured options of ₹50, 60 & 75 lacs
- Automatic recharge of Sum Insured if claim amount exhausts your coverage (this feature can be availed unlimited times by availing 'Unlimited Automatic Recharge (Optional Cover)')
- Covers more than 540 day care treatments
- Option to avail personal accident cover
- No upper-limit entry age for any of our plans
- Up to 150% increase in Sum Insured with No Claim Bonus and No Claim Bonus Super(Optional Cover) in 5 consecutive claim free years^^

^^ Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year, accrued NCB and NCB-Super will be reduced at the same rate at which it is accrued.

\*\* Other Sum Insured options are also available

## CORNERSTONES



**In-patient  
Care**



**Floater  
Cover**



**Domiciliary  
Hospitalisation**



**Daily  
Allowance**



**Ambulance  
Cover**



**Organ  
Donor Cover**



**Health  
Check-up**



**No Claims  
Bonus**



**Second  
Opinion**



**Pre & Post  
hospitalisation**



**Lifelong  
Renewability**



**Tax  
Benefit**

## DIRECT CONVERSATIONS TO SETTLE CLAIMS

We back up our promise with an enduringly simple claim procedure, which involves just you and us with a network of leading healthcare providers pan India.

- In the case of a medical emergency or a planned hospitalisation, all you have to do is present the Care Health Card along with some simple documents at our network of more than 21000+ healthcare providers pan India and avail cashless service.
- In case of reimbursement of expenses when you use a non-network hospital, all you need to do is notify us immediately about the claim. Call us directly, send us the specified documents and we'll process your claim.

## 30 DAYS PRE-HOSPITALISATION

Sometimes the procedures that finally lead you to hospital, such as investigative tests and medication, can be quite financially draining. We cover the medical expenses incurred by you up to 30 days before your hospitalisation.

## 60 DAYS POST-HOSPITALISATION

Expenses don't end once you are discharged. There are follow-up visits to your medical practitioner, medication and sometimes even further confirmatory tests. We cover the medical expenses incurred by you up to 60 days after your hospitalisation.

## AMBULANCE COVER

Incase of an emergency should you require an ambulance, we offer coverage for that as well.

## DAILY ALLOWANCE

A trip to a hospital involves more than merely using the doctor's services and hospital facilities. We reimburse those out-of-pocket expenses too as 'Daily Allowance' - a lump sum per day for each day of hospitalisation for a maximum of 5 days.

## EXTRA CARE WITH NO CLAIMS BONUS - SUPER##

If you do not claim your health insurance policy in a particular year, we raise a cheer to your good health in the form of a substantial bonus. You receive an increase of 50 % in your sum insured for every claim free year, up to the maximum of 100 % of the sum insured with optional cover NCB-Super. In addition to this, you also get a 10% increase in the sum insured, up to maximum of 50%, as per the regular No Claims Bonus feature.

### Illustration - No Claims Bonus + No Claims Bonus - Super (in ₹ lacs)

	Year 2	Year 3	Year 4	Year 5	Year 6
<b>Sum Insured</b>	5	5	5	5	5
<b>NCB</b>	0.5	0.5	0.5	0.5	0.5
<b>NCB Super##</b>	2.5	2.5	-	-	-
<b>Total Sum Insured</b>	8	11	11.5	12	12.5

Note: Assuming no claims for 5 consecutive years on SI 5 Lac

##Optional Cover available on payment of additional premium. If a claim is made in any particular year, accrued NCB and NCB-Super will be reduced at the same rate at which it is accrued

## ANNUAL HEALTH CHECK-UP WITHOUT ANY AGE CONSTRAINTS

Our concern is your good health, that's why we provide you with an annual health check-up for yourself and all members covered by your policy, including children.

## GET TAX BENEFITS\*\*\*

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Opting for health insurance is certainly a step in the right direction, and it comes with a two-fold benefit. Not only does it ensure that you and your family can access good medical care at all times, it also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, as per the prevailing tax laws of the Income Tax Act, 1961 (u/s 80D).

\*\*\*Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

## CARE ANYWHERE

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Our carē knows no boundaries; literally. Avail certain listed treatments in India or abroad.

## FREEDOM OF CHOICE OF TREATMENT

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No matter what type of treatment you need, we make sure it's covered. Ayush treatments such as Ayurveda, Unani, Sidha and Homeopathy are now covered for in-patient hospitalisation up to Sum Insured.

## RECHARGE YOUR SUM INSURED

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A refill is always welcome! So your sum insured is reinstated just when you need it the most. If you ever run out of/exhaust your health cover due to claims made, we reinstate the entire sum insured of your policy once, which can be used for any future claims that are related and unrelated to the claim made during the same year. Not just this you can avail the benefit unlimited number of times by opting an Optional Cover - Unlimited Automatic Recharge.

## ORGAN DONOR COVER

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We care about those who help you as much as we care for you. So, beyond ensuring that your medical needs are met, we will reimburse you for medical expenses that are incurred by an organ donor while undergoing the organ transplant surgery.

## GET A SECOND OPINION

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We take your illness as seriously as you do. If you are suffering from a serious illness and feel uncertain about your diagnosis or wish to get a second opinion of an

expert/doctor, we arrange one for you.

## HAVING SECOND THOUGHTS? NO PROBLEM

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We recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of the policy.

## NO UPPER-LIMITS ON CERTAIN EXPENSES

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We believe that you should be free to decide how to spend your health insurance cover towards getting the best possible medical care. As far as we're concerned, it is your money. So our plans come without any cap on certain expenses like doctor/surgery fees, operation theater & allied charges, to name a few.

## ZONE BASED PREMIUM

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**Zone 1** - Delhi NCR, Mumbai (incl. MMR), Surat, Vadodara, Ahmedabad, Mathura, Aligarh

**Zone 1A** - Telangana

**Zone 2** - Pune, Nasik, Indore, Bangalore urban and Rest of Gujarat.

**Zone 3** - Rest of India

Note: 1. Cities in above table means adjoining cities also.

2. Delhi- NCR and MMR are as defined by Government.

## MATERNITY COVER

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Being a parent is the most precious moment in life and such moments call for a celebration. That is why, Care comes with a maternity cover of up to ₹1 lac with sum insured options of ₹50, 60 & 75 lacs.

## carē BENEFITS TABLE

Features (Sum Insured Lacs)	₹5 L, ₹7 L, ₹10 L	₹15 L, ₹20 L, ₹25 L, ₹30 L & ₹40 L	₹50 L, ₹60 L & ₹75 L
Pre- Hospitalisation	30 days	30 days	30 days
Post- Hospitalisation	60 days	60 days	60 days
Day Care Treatments	Yes	Yes	Yes
Room Rents	Single Private Room	Single Private Room upgradable to next level <sup>#</sup>	Single Private Room upgradable to next level <sup>#</sup>
ICU Charges	No Limit	No Limit	No Limit
Doctor's Fees Etc.	No Limit	No Limit	No Limit
Ambulance Cover	Upto SI	Upto SI	Upto SI
Domiciliary Hospitalisation	Upto 10% of SI	Upto 10% of SI	Upto 10% of SI
Organ Donor Cover	Upto ₹1,00,000	Upto ₹2,00,000	Upto ₹3,00,000
Annual Health Check-Up	Yes	Yes	Yes
Second Opinion	Yes	Yes	Yes
No Claims Bonus	Upto 150%* of SI	Upto 150%* of SI	Upto 150%* of SI
Recharge Of Sum Insured	Upto SI (once per policy year)	Upto SI (once per policy year)	Upto SI (once per policy year)
Care Anywhere	-	-	Yes
Maternity Cover	-	-	Yes
Ayush Treatment	Upto SI	Upto SI	Upto SI

\*Inclusive of No Claims Bonus-SUPER. #only if Single Private Room is not available.

## OPTIONAL BENEFITS

Care Shield <sup>^</sup>	<ul style="list-style-type: none"> <li>- Coverage of specified 68 Non-Payable Items.</li> <li>- Protection of NCB/NCB Super if claim amount is less than 25% of SI.</li> <li>- Increase in coverage every year as per average CPI index.</li> </ul>
NCB Super	<ul style="list-style-type: none"> <li>- Upto 50% increase for every claim free year; Max 100% of SI.</li> <li>- Accumulated Amount will decrease on renewal if claim is made in previous year.</li> </ul>
Reduction in PED Waiting period	PED wait period will be reduced to 2 Years.
Everyday Care	<ul style="list-style-type: none"> <li>- Cashless facility available at our select network.</li> <li>- Coverage for upto 1% of SI for Doctor Consultation &amp; upto 1% of SI for Prescribed Diagnostics.</li> <li>- 20% co-Payment will apply on all claims irrespective of customer age.</li> </ul>

<sup>^</sup>Benefits under Care Shield Add-on policy is available on payment of additional premium and for complete details refer to Care Shield Add-on policy T & C .

OPD Care	<ul style="list-style-type: none"> <li>- Option to choose ₹5000 to ₹50,000 coverage.</li> <li>- Covers expenses on Doctor Consultation, Prescribed diagnostics &amp; Prescribed Pharmacy</li> <li>- Dental Treatment, OTC Products, Medical devices, food supplements, Vitamins etc. are not covered.</li> </ul>
Co-Payment	<ul style="list-style-type: none"> <li>- Option to get discount on premium by opting for 20% co-payment.</li> <li>- This option is available at age &gt;= 61 Years.</li> </ul>
Air Ambulance	<ul style="list-style-type: none"> <li>- Up to ₹5L Coverage for expenses incurred on Air Ambulance.</li> </ul>
Unlimited Automatic Recharge	<ul style="list-style-type: none"> <li>- Unlimited recharge of SI to cover multiple Hospitalization.</li> <li>- Up to SI (unlimited times) in a Policy Year. Available for same person same illness.</li> </ul>

## NON-INCLUSIVES

- Any diseases contracted during first 30 days of the policy start date except those arising out of accidents
- Expenses related to any admission primarily for diagnostics and evaluation purposes
- Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment
- Act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane
- Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof

Remember, there are some treatments such as non-infective arthritis, joint replacement etc., which are covered only after completion of 2 consecutive policy years

For complete exclusions please refer to the product Policy Terms and Conditions.

Minimum entry age	Individual : 5 years ; Floater : 91 Days with at least 1 Insured Person of age 18 years or above
Maximum entry age	Adult: Lifelong   Child: 24 Years (last birthday)
Renewal	Lifelong renewability
Renewal premium	Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDAI.
Co-payment	If your age is 61 years or more, we provide you an option to choose for co-payment of 20% per claim (over & above any other co-payment, If any) which applies to you. We pay the rest.
Initial Waiting period	30 days for any illness except injury
Waiting period for pre-existing illnesses	Four years of continuous coverage
Change in sum insured	You can modify your sum insured under the policy only upon renewal subject to discretion of underwriter.
Grace period	30 days from the date of expiry to renew the policy



### Care Health Insurance

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance was conferred with 'Claims Service Leader for the Year' & 'Best Health Insurance Company in Rural Sector' awards at the India Insurance Summit & Awards 2024; it was recognized for 'Excellence in Patient Service Delivery' at the FICCI Healthcare Excellence Awards 2023 and received the 'Smart Insurer' & 'Amiable Insurer' awards in the domain of Health Insurance at the 10th Annual Insurance Summit & Awards 2023. Care Health was awarded 'Best Health Insurance Company of the Year' at India Insurance Summit & Awards 2023 and 'Smart Insurer of the Year' and 'Sales Champion of the Year' at The Economic Times Insurance Summit & Awards 2022. The Company was recipient of the 'Best Health Insurance Product' and 'Best Health Insurance Agents' awards at the Insurance Alertss Awards, 2021, and received the 'Best Health Insurance Product' award at FICCI Healthcare Excellence Awards 2019.

# carē

# HEALTH INSURANCE

Care Health Insurance Limited

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**Disclaimer:**

This is only summary of selective features of product carē and carē shield Add-on. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation.

CIN:U66000DL2007PLC161503

UAN:24046089

UIN:CHIHLP24065V072324 (Care)

UIN: RHIHLIA21168V012021 (Care Shield add-on)

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IRDAI Registration Number - 148

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