

Policy Usage Guide

carē[®]

WHAT IS COVERED?

Refer to
policy T&C



In-patient Hospitalization

Expenses incurred for treatment that requires you to stay hospitalised for more than 24 hours. It includes expenses on – room charges, nursing expenses and intensive care unit charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc.

Clause
3.1.1(i)



Day Care Treatment

Refers to treatment that requires less than 24 Hours of hospitalisation. We cover more than 540 such treatments. Some of the examples are Surgery for Cataract, Cancer Chemotherapy, Haemodialysis etc.

Clause
3.1.1(ii)



Pre & Post-Hospitalization Medical Expenses

Medical expenses incurred on doctor's consultation fee, prescribed diagnostics and prescribed medicines 30 days before date of admission and 60 days after date of discharge.

Clause
3.1.2
(i)&(ii)



Domiciliary Hospitalization

Medical expenses incurred during his/her treatment at home so long as it involves medical treatment for a period exceeding 3 days. T&C apply.

Clause
3.1.6



Automatic Recharge

Reinstates up to the amount of Sum Insured, once during the Policy Year in case the Sum Insured gets exhausted in a Claim.

Clause
3.1.7



Second Opinion

In the event if you diagnosed with specified major illness / injury during the policy year then on your request we can arrange a second opinion from our panel of doctors related to your medical treatment.

Clause
3.1.8



AYUSH Treatments

Covers treatment taken in a hospital using Ayurveda, Yoga and Naturopathy, Sidha, Unani and Homeopathy method of treatment, hospitalisation should be for a duration exceeding 24 Hours.

Clause
3.1.9



No Claims Bonus (NCB)

On each renewal we will reward you by increasing your SI by 10% in case No Claim is made in a expiring policy year. Maximum increase will not exceed 50% of SI. If claim is made No Claim Bonus will be reduced at a same rate at which it has accrued.

Clause
3.1.10



No Claims Bonus Super (NCBS)**

On each renewal we will reward you by increasing your SI by 50% in case No Claim is made in a expiring policy year. Maximum increase will not exceed 100% of SI. If claim is made No Claim Bonus Super will be reduced at a same rate at which it has accrued.

Clause
3.2.4



Care Shield Add-on[#]

You will get additional benefits like:

- Coverage for 68 Non-Payable items.
- Protection from loss of No Claim Bonus/No Claim Bonus Super if the total claim amount is less than 25% of SI.
- Increase in SI every year based on inflation CPI index.



Annual Health Check-up

To regularly monitor the health and well being, of each insured member, they get one health check-up in every policy year. We have already identified set of test that are covered under policy and you can book your health check-up appointment by using Care customer mobile app.

Clause
3.1.12



Daily Allowance^{##}

Pays a fixed amount for each completed day of hospitalization, subject to a maximum of 5 consecutive days.

Clause
3.1.3



Maternity Cover[^]

We cover maternity expenses towards the delivery of a baby for an insured member (aged 18 years or above) in a hospital. Maternity coverage is available only if the policy is opted for in a floater combination. It is provided up to ₹1 lakh for Sum Insured 50 lakh\ 60 lakh\ 75 lakh and up to ₹2 lakh for Sum Insured 1 crore and above.

Clause
3.1.15



Care Anywhere^{^^}

We cover cost of hospitalization associated with any of the specified critical illness outside India.

Clause
3.1.14



Organ Donor

In case of organ transplant surgery is required by insured person, we will cover the cost of operation performed on donor for harvesting organ from the donor

Clause
3.1.5



Smart Select^{**}

Get 15% discount on premium every year by pre-selecting your treatment only in hospitals listed under Smart Select Network Hospitals. In case treatment is taken outside Smart Select Network Hospital then 20% of the Co-payment shall be applicable.

Clause
3.2.7



OPD Care**

Covers expenses incurred on Doctor's consultation fees, prescribed diagnostics or prescribed medicines. You can opt for coverage upto Rs. 50,000 in a Policy Year.

Clause
3.2.8



Air Ambulance**

We will Indemnify for availing the Air Ambulance services for transportation from the place of occurrence of medical emergency to the nearest hospital and/or transportation from one hospital to another hospital for the purpose of providing better medical aid to the insured person, following an emergency certified by treating medical doctor. This benefit is available on payment of additional premium.

Clause
3.2.14



Global Coverage (Excluding USA)¹

We provide coverage for hospitalisation expenses incurred on treatment taken outside India except in USA. A mandatory Co-Payment of 10% per Claim is applicable.

Clause
3.1.11



Global Coverage Total²

You can cover expenses incurred for treatment taken in USA by opting for this benefit. A mandatory Co-Payment of 10% per claim is applicable.

Clause
3.2.1

Note:-The availability of benefits depends upon the selected plan and the sum insured



WHAT IS NOT COVERED?

Any hospital admission primarily for investigation/diagnostic purposes, infertility, substance abuse, self-inflicted injuries, war, civil war or breach of law. Treatment expenses in excluded hospitals is also not covered.

Clause
4.1(b)&
4.2

HOW TO CLAIM



There are two modes of claiming, cashless & reimbursement.

- In case of cashless claim, the individual can get hospitalized in any of our empaneled network hospitals and the hospital bill will be settled directly by the insurance company.
- In case of reimbursement: The insured members has the flexibility to visit a hospital that can be outside of our empaneled network list, where in they can settle the hospitalization bill and claim for the reimbursements of same as per policy terms & conditions, after getting discharged.
- We request all our insured members to intimate us of any accident or illness (for cashless claims) before hospitalization. For unplanned hospitalization within 48 hours of admission and in case of planned hospitalization at least 48 hours prior to the planned date of admission to hospital.
- For hassle free claim intimation : just scan and upload the claim documents at self-help portal link.
- For hard copy claim intimation send us at : Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)

HOW CAN I RENEW POLICY

On basis of your existing policy details and renewal request, a new renewal premium will be intimated to you within specified period before the policy expires. You can pay renewal premium through below payment modes.



Through
Mobile app



Scan
QR code



Through
website



Cheque/DD



EMI through
credit card



Paytm



HDFC &
Axis Bank
branches



Phonepe

REACH US @



WhatsApp - **8860402452**



Care Health - Customer App:
<https://careinsurance.app.link/3QB1xwRrNPb>



www.careinsurance.com/self-help-portal.html



Submit Your Queries/Requests:
www.careinsurance.com/contact-us.html

**This Optional Cover is available on payment of additional premium. #This is an add on product, available on payment of additional premium. ##This benefit is only available for Sum Insured upto 4 Lacs. ^Available with Sum Insured options INR 50/60/75/100/150/200/300/600 Lakhs. ^^Available with Sum Insured options INR 50 , 60, 75 Lakhs. 'optional cover is available on payment of additional premium . ' This is only available for Sum Insured 1 Crore and above. ^ This is an optional cover, available for Sum Insured 1 Crore and above on payment of additional premium.

Care Health Insurance Limited

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Corresp. Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road,
Sector-43, Gurugram-122009 (Haryana)

Website: www.careinsurance.com

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Insurance is a subject matter of solicitation.

CIN:U66000DL2007PLC161503 UIN:CHIHLP25042V082425 (Care)

UIN:RHIHLIA21168V012021 (Care Shield Add-on)

IRDAI Registration Number - 148

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