

When it comes
to health,
it's good to have
an advantage.

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Health Insurance up to ₹1cr
for your family.

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YEARS

HEALTH INSURANCE

Care Health Insurance

(Formerly Religare Health Insurance Company Limited)

Care Health Insurance is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With Care Health Insurance's 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 currently offers products in the retail segment for Health Insurance, Critical Illness, Personal Accident, Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

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A HEALTH INSURANCE PLAN THAT ENSURES YOU NEVER RUN OUT OF COVER

At Care Health Insurance, our endeavor is to always provide our policy holders an access to quality healthcare. With the launch of Care Advantage, we have granted our customers an option to get high Sum Insured (upto Rs. 1 crore), so that their families are adequately covered.

KEY FEATURES

High Sum Insured Option upto Rs. 1 Crore. Get your expenses covered - At the time of selecting a health insurance plan, one should select the amount wisely as it covers the medical expenses for a year. Make sure you chose a sum insured which won't fall short in case of an emergency and the premium for which is not too exorbitant.

CASHLESS TREATMENT AT 9800+ NETWORK HOSPITALS

Concentrate only on your recovery and relieve yourself from the worry of arranging for funds. Leave the bill payment arrangements to us with cashless hospitalisation.

AUTOMATIC RECHARGE OF SUM INSURED

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 during the same year. Not just this you can avail the benefit unlimited number of times by opting an Optional Cover - Unlimited Automatic Recharge. Our knows no limits; this is our guarantee to you!

Recharge amount can be utilized for the Second Claim in the same Policy Year for same person for treatment of an earlier claimed illness/injury after 45 Days of discharge of the last hospitalisation.

30 DAYS PRE HOSPITALIZATION COVER

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 HOSPITALIZATION COVER

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

NO CLAIM BONUS

Get flat increase of 10% in Sum Insured for next policy year in case of no claim. No Claim Bonus in any case will not exceed 50% of Sum Insured under the policy and in the event there is a claim in a policy year, then the No Claim Bonus accrued will be reduced at a same proportion.

Entry Age - Minimum	Individual : 5 years Floater : 91 Days with at least 1 Insured Person of age 18 years or above
Entry Age - Maximum	Lifelong
Age of Proposer	18 Years or above
Policy Term	1/2/3 Years
How can You cover Yourself	Individual/Floater
Initial Wait Period	30 Days
Named Ailment wait Period	24 Months
Pre-Existing Disease Wait Period	48 Months

POLICY BENEFITS:

Sum Insured*	₹25 Lacs, ₹50 Lacs and ₹1 crore
Room Rent	No Sub-Limit
ICU charges	No Sub-Limit
In Patient & Day Care Treatment Expenses	Up to Sum Insured
Pre Hospitalisation/ Post Hospitalisation	30 days pre hospitalization and 60 days post hospitalization
Automatic Recharge	Yes, once in a Policy Year
Ambulance Cover	Up to Sum Insured
Organ Donor Expenses	Up to Sum Insured
No Claim Bonus (NCB)	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI

OPTIONAL BENEFITS:

No Claims Bonus Super (NCBS)	50% increase in SI per Policy Year in case of claimfree year; Max up to 100% of SI (50% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCBS)
Air Ambulance Cover	Up to ₹ 5 Lacs
Smart Select	for hospitals covered under Smart Select Network : upto SI For Other hospitals not part of Smart Select Network: 20% co-payment on all claims Note : check the list of hospitals covered under smart select on https://www.careinsurance.com/smart-select-network-locator.html
Reduction in PED Wait Period	Applicable PED Wait Period of 4 Years, will be reduced to 2 Years
Co-Payment Waiver	Option to waive - off the mandatory 20% Co-payment per claim at entry age 61 Years and above.
Annual Health Check-up	Annual
Room Rent Modification	Single Private room category

PERMANENT EXCLUSIONS:

- (i) Expenses attributable to self-inflicted injury resulting from suicide, attempted suicide
- (ii) Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- (iii) Expenses related to any admission primarily for diagnostics and evaluation purposes only
- (iv) External Congenital disease
- (v) Change-of-Gender treatments

For a detailed set of exclusions, please refer the policy wordings.

*Other Sum Insured options are also available

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HEALTH INSURANCE

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(Formerly Religare Health Insurance Company Limited)

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Website: www.careinsurance.com

Disclaimer:

This is only summary of selective features of product carē advantage. 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.

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