

Get  
quality healthcare  
anywhere in the  
world



Introducing  
carē advantage with  
**GLOBAL COVERAGE\***  
under add-on policy protect plus.

### Key Highlights



Wider coverage  
on pre & post  
Hospitalization\*



High Sum Insured  
Option of ₹6 crore\*\*



Unlimited e-consultation  
with general physician  
at our network\*

\*With Protect Plus add-on cover against payment of additional premium.

\*\*Other SI options are also available.

## Plan Details:

Care Advantage		
Sum Insured- on annual basis (in Rs.)	25 L / 50 L / 100 L	200 L / 300 L / 600L
Room Rent / Room Category	No Sub-limit	No Sub-limit
ICU Charges	No Sub-limit	No Sub-limit
In-Patient Care	Up to SI	Up to SI
Day Care Treatment	Up to SI	Up to SI
Pre-Hospitalization Medical Expenses and Post-Hospitalization Medical Expenses*	Pre-Hospitalization for 60 days & Post-Hospitalization for 180 days; Maximum up to SI	Pre-Hospitalization for 60 days & Post-Hospitalization for 180 days; Maximum up to SI
Ambulance Cover	Up to SI	Up to SI
Organ Donor Cover	Up to SI	Up to SI
No Claims Bonus (NCB)	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB)	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB)
Automatic Recharge	Up to SI	Up to SI
AYUSH treatment	Up to SI	Up to SI
Health Services	Health Portal- Healthy tips reminder, etc. Discount Connect - Discounts on services such as consultations, diagnostics, maternity etc at our network	Health Portal- Healthy tips reminder, etc. Discount Connect- Discounts on services such as consultations, diagnostics, maternity etc at our network
Unlimited E-Consultations*	Available for Consultations with General Physicians at our network	Available for Consultations with General Physicians at our network

Add-on Protect Plus with Global Cover*		
Global Coverage <sup>#</sup>	Optional	1. World wide exc. USA, Canada included
	1. World wide excluding India; or 2. World wide exc. USA , Canada, India	2. Option to opt for World wide excluding India
Coverage	Only Planned Hospitalization is covered	All Planned Hospitalization + Emergency Hospitalization
In-patient Hospitalisation	Up to SI	Up to SI
Advance Technology Methods	Up to 10% of SI	Up to SI
Organ Donor Cover	N/A	Up to SI
Room Rent/ ICU	No Limit	No Limit
Pre-Hospitalization Medical Expenses and Post-Hospitalization Medical Expenses	30 days and 60 days respectively; Covered Up to Sum Insured	60 days and 120 days respectively; Covered Up to Sum Insured
Local Road Ambulance	Up to SI	Up to SI
Air Ambulance	N/A	Up to SI
Repatriation of Mortal Remains	N/A	Upto 5 Lakh
Compassionate Visit	N/A	upto SI; Min. Hospitalization required is 5 days

\*With Protect Plus add-on cover against payment of additional premium. # Not available to the person with following status NRI/PIO/OCI/Dual Citizenship/Foreign National/Persons employed or studying abroad etc.

Care Advantage-Optional covers*	
No Claims Bonus Super (NCBS)	50% increase in SI per Policy Year in case of claim-free 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 Rs 5 Lacs
Smart Select	For listed Hospitals : Up to SI; Other Hospitals : Up to SI with an additional co-payment of 20% per claim
Reduction in PED Wait Period	Applicable PED Wait Period of 4 Years, will be reduced to 2 Years
Co-Payment Option	Option to opt 5% / 10% / 15% / 20% per claim, for all customers whose entry age is below 61 years
Co-Payment Waiver	Option to waive off the mandatory 20% co-pay per claim for customers whose entry age is 61 years and above.
Annual Health Check-up	Annual
Room Rent Modification	Single private room category

\*Optional Covers will not applicable to benefits offered under Add-on policy Protect Plus

Benefits offer under Care Shield#	
Claim Shield	Coverage of expenses incurred on 68 non-payable items <sup>^</sup>
NCB Shield	No loss of No Claim Bonus/No Claim Bonus Super (if opted) on renewal provided total claim paid in the previous policy year in the less than 25% of base Sum Insured
Inflation Shield	Automatic Increase of policy coverage based on average CPI index in the previous year

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

Wait Periods	
Base Sum Insured (SI) - on Annual Basis (in Rs.)	25 L / 50 L / 100 L / 200 L / 300 L / 600 L
30 Days Initial Waiting Period	Yes
24 Months Specific Diseases Waiting Period	Yes
48 Months Pre-existing Diseases Waiting Period	Yes

**Note:** In case of portability policy, Insured is required to serve full waiting period under Protect Plus Add-on Cover. waiting period will be applicable on the benefits offered under Care Advantage and Add-on policy Protect Plus.

### For Claim Assistance Outside India

#### Falck Global Assistance (Assistance Service Provider)

📞 USA & Canada:  
+1 844 301 3135 | +1 844 301 3146 (Toll Free)  
Any other country: +91 124 4498760  
(Call Back Facility)

✉️ [travelassistance@careinsurance.com](mailto:travelassistance@careinsurance.com)

Fax: +91 124 4006674

### For Claim Assistance Within India

#### Submit Your Queries/Requests:

🌐 [www.careinsurance.com/contact-us.html](http://www.careinsurance.com/contact-us.html)

📞 WhatsApp (Tollfree): 8860402452

## ABOUT US

### CARE HEALTH INSURANCE LIMITED

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 awarded 'Best Health Insurance Company of the Year' at the India Insurance Summit & Awards 2023, 'Best Health Insurance Product' and 'Best Health Insurance Agents' at the Insurance Alertss Awards, 2021. The company was also conferred the 'Best Medical/Health Insurance Product Award' at FICCI Healthcare Excellence Awards 2019.



### 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](http://www.careinsurance.com)

Disclaimer: This is only summary of selective features of product **care advantage**, Add-on policy **protect plus**, and **care 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:23045702 UIN:CHIHLP23150V022223 (Care Advantage)

UIN:CHIHLLIA23153V012223 (Protect Plus) UIN:RHHLLIA21168V012021 (Care Shield Add-on)

IRDAI Registration Number - 148

#### REACH US @



Care Health-  
Customer App



WhatsApp  
**8860402452**

Self Help Portal:

[www.careinsurance.com/self-help-portal.html](http://www.careinsurance.com/self-help-portal.html)

Submit Your Queries/Requests:

[www.careinsurance.com/contact-us.html](http://www.careinsurance.com/contact-us.html)