

carē

10 YEARS

HEALTH INSURANCE

# Presenting carē classic

A Comprehensive Health Insurance Plan  
where your premium is decided basis  
the city you live in.



Ambulance  
Cover



Domiciliary  
Hospitalisation  
up to Sum  
Insured



Covers  
expenses for  
compassionate  
travel visit

- All Day Care procedures covered.
- Unlimited Automatic recharge of Sum Insured.
- Up to 150% increase in Sum Insured for 6 consecutive claim-free years<sup>^</sup>.
- Unlimited e-consultation with general physician (GP).
- Avail discount on pharmacy & diagnostic tests through our online platform Discount Connect.

<sup>^</sup> For 6 consecutive claim-free years by using No Claims Bonus (NCB). Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year, accrued NCB will be reduced at the same rate at which it is accrued.

## Plan Details:

Sum Insured (SI) – on annual basis (in Rs.)	5L \ 7L \ 10L \ 15L
Age of Proposer	18 years or above
Entry Age – Minimum	91 Days with at least 1 member of age 18 years or above
Entry Age – Maximum	Adult: 65 Years Child: 24 Years
Exit Age	Adult: Lifelong Child: 25 Years
Cover Type	Only Family Floater Allowed
Tenure Options	1/2/3 Years
Room Eligibility	Single Private A/C Room (SI) $\geq$ 5Lac)
ICU Charges	No limit (SI) $\geq$ 5Lac)
Zonal Pricing	Zone 1: Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda, Surat. Zone 2: Bangalore, Pune, Nasik, Rest of Gujarat. Zone 3: Rest of India.
Who are covered (Relationship with respect to the Proposer)	Self, Legally married spouse, son, daughter, father, mother, mother-in-law, father-in law.

## Base Benefits:

In-Patient Care	Up to SI
Day Care Treatment	All Day Care Procedures
Advance Technology Methods	Covered, Please refer Advance Technology Methods Table to know sublimits on various treatments
Pre-Hospitalization Medical Expenses	Up to SI, Pre-Hospitalization expense cover for 60 days prior to hospitalization
Post Hospitalization Medical Expenses	Up to SI, Post-Hospitalization expense cover for 90 days after discharge towards Consultant fees, Diagnostic charges, Medicines and Drugs
AYUSH Treatment	Upto 10% of SI subject to maximum Rs.50,000 per policy year
Domiciliary Hospitalization	Up to SI if domiciliary hospitalization exceeds 3 days (Coverage for this benefit through AYUSH treatment is limited to and within the amount specified : AYUSH treatment)
Organ Donor Cover	Up to 10% SI
Ambulance Cover	Up to Rs.1,000 per policy year
No Claims Bonus (NCB)	25% Increase in SI for every claim free year upto 150% of SI under the policy. In case of a claim, the NCB accrued will be reduced by same rate
Second Opinion	Once per policy year per Insured Person for each major illness/injury
Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness. Unlimited Automatic Recharge benefit not available for Advance Technology Methods
Unlimited E-Consultations	Available for Consultations with General Physicians
Assisted Reproductive Treatment	Upto 2 Lacs per policy Year for SI $>$ 5 Lacs 3 Years Wait Period Once in every block of 3 Years after completion of wait period
Compassionate Travel	Up to Rs.5000 per policy Year for SI $\geq$ 5 Lacs
Value Added Services	Health Portal - Doctor on chat, Healthy tips reminder, etc. Discount Connect - Discounts on services at our network.

## Wait Periods:

Initial Wait Period (not applicable on accident cases)	30 Days
Named Ailment	24 Months
Pre-Existing Diseases	48 Months
Assisted Reproductive Treatment	36 Months

## Sub-limits:

Advanced Technology Treatments	
Treatment/Procedures	Coverage Amount
Uterine Artery Embolization and HIFU	15% of SI
Balloon Sinuplasty	5% of SI
Deep Brain stimulation	25% of SI
Oral chemotherapy	15% of SI
Immunotherapy - Monoclonal Antibody to be given as injection	25% of SI
Intra vitreal injections	5% of SI
Robotic surgeries	25% of SI
Stereotactic radio surgeries	25% of SI
Bronchical Thermoplasty	Up to SI
Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	Up to SI
IONM - (Intra Operative Neuro Monitoring)	Up to SI
Stem cell therapy	25% of SI

Cataract	
Sum Insured	Limits per policy year
5 Lakhs	Up to ₹40,000 per eye, Max ₹60,000 per policy year
7 Lakhs & above	Up to ₹50,000 per eye, Max ₹75,000 per policy year

## Optional Benefits:

OPD Care	<p>Option to choose coverage amount Up to Rs.10,000 (in Multiple of 1,000) Covers Doctor Consultation and Prescribed Diagnostics</p> <p>Note: For Coverage amount upto Rs. 5000 - Max.500 per consultation with Maximum of 3 consultations in a Policy Year. For Coverage amount &gt;5000 - Max Rs.1000 per Consultation with Maximum of 3 consultations in a Policy Year.</p>
Annual Health Check-Up	Available

## ABOUT US

### CARE HEALTH INSURANCE 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.



## HEALTH INSURANCE

### Care Health Insurance Limited

(Formerly Religare Health Insurance Company Limited)

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

Corresp. Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana)

Website: [www.careinsurance.com](http://www.careinsurance.com)

Disclaimer: This is only summary of selective features of product care classic.

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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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)