Presenting

care 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^.
- Unlimited e-consultation with general physician (GP).
- Avail discount on pharmacy & diagnostic tests through our online platform Discount Connect.

^ 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 ₹)	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>=5Lac)
ICU Charges	No limit (SI>=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.

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 ₹ 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 ₹ 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 ₹ 5000 per policy Year for SI>=₹ 5 Lacs
Value Added Services	Health Portal - Doctor on chat, Healthy tips reminder, etc. Discount Connect - Discounts on services at our network.

Annual Health Check-Up*	Available
Air Ambulance*	Up to 5 lacs (Available in India only)
Global Coverage** (World Wide including USA & Canada)	Up to SI
Care Shield***	3 benefits (Claim Shield, NCB Shield, Inflation Shield)

*This is an optional benefit under Care Classic available on payment of additional premium. **With Protect Plus add-on cover against payment of additional premium. Sum Insured offered under Protect Plus shall be part of Base Policy Sum Insured ***Care Shield Add-on is available on payment of additional premium.

Optional Benefits^

OPD Care	Option to choose coverage amount Up to ₹10,000 (in Multiple of ₹ 1,000) Covers Doctor Consultation and Prescribed Diagnostics Note: For Coverage amount upto ₹ 5000 - Max. ₹ 500 per consultation with Maximum of 3 consultations in a Policy Year. For Coverage amount >₹ 5000 - Max ₹ 1000 per Consultation with Maximum of 3 consultations in a Policy Year.
Waiver of Co-payment	Available at entry age >=61 years

^optional benefit under Care Classic available on payment of additional premium.

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

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 benefits offered under Care Classic and Add-on policy Protect Plus.

Benefits offer under Add-on Protect Plus

Global Coverage#	World wide Including USA & Canada
Coverage	Only Planned Hospitalization is covered
In-patient Hospitalisation/Day Care Treatment	Up to SI
Room Rent/ ICU	No Limit

#Not available to the person with following status NRI/PIO/OCI/Dual Citizenship/Foreign National/Persons employed or studying abroad etc.

Benefits offer under Care Shield^^

Claim Shield	Coverage of expenses incurred on 68 non-payable items
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 is less than 25% of base Sum Insured
Inflation Shield	Automatic Increase of policy coverage based on average CPI index in the previous year

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

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 prostrate (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

^^^Advance technology treatment not covered outside India and can not be claim from recharged amount

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.

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Disclaimer: This is only summary of selective features of product carē classic,
add-on policy protēct plus 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:23045699
UIN:CHIHLIP22071V012122 (Care Classic)   UIN:CHIHLIA23153V012223 (Protect Plus)
UIN:RHIHLIA21168V012021 (Care Shield add-on)
IRDAI Registration Number - 148

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Care Health-Customer App	WhatsApp **8860402452**	**Self Help Portal:** www.careinsurance.com/self-help-portal.html
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Ver.: April/23/AP