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HEALTH
INSURANCE

Policy Usage Guide



21000+[^]
Cashless Healthcare
Providers



38 Lacs+^{*}
Claim Settled



24X7
Claim & Customer
Support











care freedom
Comprehensive Health Insurance

[^]Number of Cashless Healthcare Providers as of 31st May 2023 ^{*}Number of Claims Settled as of 31st May 2023

Note: This is an illustrative summary description of the health insurance policy cover for quick customer overview and does not in any way claim to present exhaustive information. Please refer to policy document for complete details.

WHAT IS COVERED?

Refer to
policy T&C

-  **In-patient Care**
The Company will indemnify the Insured Person(s) for Medical Expenses incurred on Hospitalization up to the Sum Insured specified in the Schedule of Benefits provided that the Hospitalization is for a minimum period of 24 consecutive hours and was on the advice of a Medical Practitioner, and the Medical Expenses incurred are Reasonable and Customary Charges that were necessarily incurred.
Clause 3.1.1(a) Benefit 1
-  **Day Care Treatment**
Reimburses up to the Sum Insured for the medical expenses incurred during specified treatments for the list of treatments covered (refer Annexure – I of Policy Terms & Conditions) that require the Insured Person to be hospitalized for less than 24 hours.
Clause 3.1.1 (b) Benefit 1
-  **Consumable Allowance**
Pays a fixed amount per day for each and every completed day of hospitalization, if such hospitalization is for a minimum of 3 days and subject to a maximum of 7 consecutive days.
Clause 3.1.2
-  **Companion Benefit**
Companion Benefit is payable once in a Policy Year.
Clause 3.1.3
-  **Pre-Hospitalization Medical Expenses & Post-Hospitalization Medical Expenses**
Customer can claim upto 7.5% or 10% of payable hospitalization expenses under Pre & post hospitalization depending upon plan and SI opted.
Clause 3.1.4
-  **Ambulance Cover**
Reimburses for expenses incurred on an ambulance service offered by the hospital or any service provider, in an emergency situation.
Clause 3.1.5
-  **Domiciliary Hospitalization**
Indemnifies up to Sum Insured for the medical expenses incurred during his/her treatment at home which had actually merited domiciliary hospitalization.
Clause 3.1.6
-  **Recharge of Sum Insured**
Get the Sum Insured re-instated once during the Policy Period in case it gets exhausted in a claim. The re-instated Sum Insured will be available for any other claims during the remaining Policy Period. This benefit does not apply to Optional Covers. Additionally, the same person same disease scenario is not covered under this benefit.
Clause 3.1.7
-  **Dialysis Cover**
Reimburses up to Rs. 1,000 per sitting for dialysis expenses for up to 24 months provided policy is in force.
Clause 3.1.8
-  **Annual Health Check-up**
The Company shall arrange for an annual health check-up for each adult member covered under the policy on a Cashless basis.
Clause 3.1.9

WHAT IS NOT COVERED?



Any hospital admission primarily for investigation/diagnostic purposes, infertility, circumcision, sex change, surgery, cosmetic surgery & plastic surgery, refractive error correction, substance abuse, self-inflicted injuries war, terrorism, civil war or breach of law. Treatment expenses in blacklisted hospitals is also not covered.

WAITING PERIOD



The time span during which you can not claim some or all benefits, specified for the illnesses covered under the insurance policy. A 30 day initial wait period applies at start of policy except for policy renewal & accident cases. For specified illness, treatment & surgeries for example – Hernia, Ulcer, ENT related, Arthrities, Ligament Tear, Cataract & Stone the applicant will wait 24 month and for pre-existing ailment 24 months.

Clause
4.1(i) (a),
(b), (c)

Note: Information provided is representative and summary of waiting period applicable under the policy, for complete details please refer to T&C

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, wherein 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

Note: This summary description is only to aid your understanding of the primary coverage/ benefits offered. For detailed information please refer to related policy document. In case of dispute, the terms and conditions detailed in the policy document and policy schedule shall prevail.

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

Disclaimer: This is only summary of selective features of product care freedom. 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:23085877 UIN:RHIHLIP21519V022021

IRDAI Registration Number - 148

REACH US @



Care Health-
Customer App



WhatsApp
8860402452

Self Help Portal:
www.careinsurance.com/self-help-portal.html

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