

carē

HEALTH  
INSURANCE

BEST HEALTH INSURANCE  
COMPANY OF THE YEAR  
INDIA INSURANCE SUMMIT & AWARDS 2023

# student explorē health unlimited

International Travel & Health Insurance  
for students





Exploring another country as a student is a defining experience. Care Health Insurance understands your needs while studying abroad, offering the student explorē health unlimited plan. This comprehensive international travel and health insurance covers medical and non-medical needs in USA and Canada, at economical premiums. Focus on your studies and make happy memories with us.

### Key features of student explorē health unlimited

Meet the university requirements in USA and Canada

Have unlimited coverage in USA and Canada

Get maternity coverage

Self-inflicting injury treatment cover

Treatment Coverage for Alcohol and substance abuse

Cancer screening coverage

### Non-medical coverage

Trip delay

Loss of checked in baggage

University insolvency

Bail bonds

Loss of laptop & tablet

This is a summary of select features of Student Explore Health Unlimited. For complete details, please refer to the prospectus cum sales literature uploaded on [www.careinsurance.com](http://www.careinsurance.com)

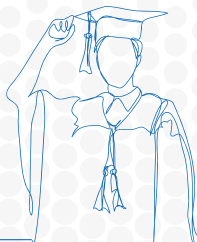
## Plan Details

### Benefit

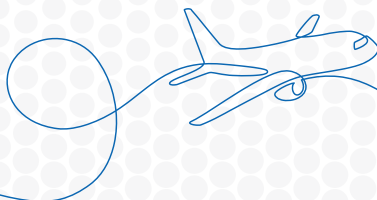
Policy Year Maximum	Unlimited		
Per Illness / Injury Maximum Limit	Unlimited		
Area of Cover	USA & Canada		
Maximum Outside Area of Cover Limit per Insured Person per policy year	USD 500		
	USA & Canada (In-Network)	USA & Canada (Out-of-Network)	Outside USA & Canada
Policy Deductible (Per Insured Person per policy year)	USD 250	USD 500	USD 250
Out of Pocket Maximum Expenses per Insured Person per Policy Year	USD 6,350	NA	NA

### In-patient and Day-Care treatment Benefits

Hospital Room & Board – Single Private Room	90%	60%	100%
<b>Hospital Charges</b> <ul style="list-style-type: none"> <li>• Diagnostic procedures</li> <li>• Surgical procedures</li> <li>• Operating theatre charges</li> <li>• Nursing care, drugs and dressings</li> <li>• Surgical appliance and surgical implants</li> <li>• Surgeon and anaesthetist charges</li> <li>• Intensive care unit and high dependency unit charges</li> <li>• CT scan, MRI, x-rays and other such proven medical imaging techniques</li> <li>• Chemotherapy and/or radiotherapy</li> <li>• Kidney dialysis</li> </ul>	90%	60%	100%
Mental Health (treated as any other eligible medical condition)	90%	60%	100%
<b>Organ Transplant</b> <ul style="list-style-type: none"> <li>• Expenses for Donor are not covered</li> <li>• No benefits when an Out-of-Network Provider is used</li> </ul>	90%	No Benefit	100%



Injury from Attempted Suicide/ Self-inflicted Injury	90%	60%	100%
Alcohol and Substance Abuse	90%	60%	80%
AIDS, HIV, and Sexually Transmitted Diseases	90%	60%	80%
Coverage at home country i. In-patient & Day care Treatment Subject to benefit Deductible- USD \$ 100	Up to USD \$3,000		
<small>(Policy deductible and coinsurance do not apply to this benefit)</small>			
<b>Out-patient treatment Benefits</b>			
Benefit Deductible per visit by the Insured Person to a General Practitioner who is not from the University Student Centre or Student Health Centre	USD 25	USD 50	USD 25
Benefit Deductible per visit by the Insured Person to a Specialist who is not from the University Student Centre or Student Health Centre	USD 50	USD 100	USD 50
Out-patient Treatment • Consultation • Diagnostic procedures • CT Scan, PET Scan, MRI • Radiotherapy and/or Chemotherapy • Kidney dialysis • Out-patient Surgical Procedures	90%	60%	100%
Out-patient Prescription Drugs including Contraception drugs (Benefit Deductible do not apply to this benefit)	90%	60%	100%
Emergency Out-patient Treatment (Benefit Deductible shall be waived off if admitted as an in-patient)	100%	100%	100%
Therapeutic Services • Occupational Therapy • Physical Therapy • Speech Therapy Subject to USD 50 per visit and a maximum of 30 days per Insured Person per policy year	90%	60%	100%



Mental Health	90%	60%	100%
<b>Maternity Benefits</b>			
Maternity Care for covered pregnancy <ul style="list-style-type: none"> <li>• Pre- and post-natal routine care,</li> <li>• Pre- and post-natal complications and</li> <li>• Cost of delivery</li> <li>• Investigation and treatment to the cause of infertility</li> </ul> * Dependent daughters are excluded from the coverage * No waiting period on coverage. * Conception must occur after the policy effective date	90%	60%	80%
Surgical Contraception Policy deductible and coinsurance do not apply to this benefit)	100%	No Benefit	No Benefit
Abortion  Subject to USD 500 per Insured Person per policy year	90%	60%	80%
<b>New born Benefits</b>			
Premature Birth, Congenital conditions, Anomalies of the New born.	90%	60%	80%
Routine New born Care	90%	60%	100%
<b>Other Benefits</b>			
Dental Treatment due to accident  Subject to USD 300 per tooth and a maximum of USD 600 per Insured Person per policy year	90%	60%	100%
Paediatric Dental and Vision (for dependent child < 19 years old) (Policy Deductible do not apply to this benefit)	100%	70%	No Benefit
	Out-patient routine dental check-up subject to 2 visits per policy year Vision examination subject to 1 per policy year Eye glasses or contact lens subject to US\$ 150 per policy year		
Cancer Screening (Policy deductible and coinsurance do not apply to this benefit)	100%	No Benefit	No Benefit
Extended Care / Inpatient Clinics /in-patient Rehabilitation  Subject to maximum of 30 days per Insured Person per policy year	90%	60%	100%



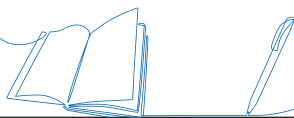
Hospice and palliative care Subject to lifetime maximum of 30 days	90%	60%	80%
Home Health Nurse / Skilled Nursing / In-Home Nurse / Private Duty Nurse Subject to a maximum of 100 days per Insured Person per policy year	90%	60%	80%
Intercollegiate, interscholastic, intramural, club sports (shall restrict to IPD, OPD)	Pays 90% Up to USD 1500 per Insured Person per policy year	Pays 60% Up to USD 1500 per Insured Person per policy year	Pays 80% Up to USD 500 per Insured Person per policy year
Durable Medical Equipment	90%	60%	80%
Local Road Ambulance	100%		
Pre-Existing Condition	No waiting period		
Non Pre-certification Penalty	Applicable		
Emergency Medical Evacuation and Repatriation	Unlimited		Upto Outside USA & Canada cover limit
Repatriation of Mortal Remains	Unlimited		Upto Outside USA & Canada cover limit
Emergency Reunion (Policy deductible and coinsurance do not apply to this benefit)	Up to USD 5,000 per Insured Person per policy year maximum of 15 days per Policy 5 Days of Minimum hospitalisation required to avail this benefit.		Upto Outside USA & Canada cover limit
Accidental Death and Dismemberment (PTD, PPD) Note - Coverage under this benefit shall be available in Home Country as well.	Lifetime Maximum USD 25,000 (Insured person), USD 10,000 (Spouse), USD 5,000 (Child)		
Value Added Services (VAS)	VAS Services are provided by Assistance Service Provider such as Arrangement of Emergency Medical Evacuation, Medical Service Provider Referral, Psychological Hotline etc.		

### Additional Covers\*

Benefit	Deductible	Pay-out Basis	Description
Daily Allowance	3 days	Benefit	US \$ 50 per day, max 7 days
Loss of Checked-in Baggage	N.A.	Indemnity	US \$ 1000
Delay of Checked-in Baggage	12 Hours	Benefit	US \$ 150
Loss of Passport	US \$ 50	Indemnity	US \$ 150
Loss of International driving license	US \$ 50	Indemnity	US \$ 100
Personal Liability	US \$ 200	Indemnity	US \$ 100,000
Study interruption	N.A.	Indemnity	US \$ 10,000
Sponsor Protection Coverage under this benefit shall be available in Home Country as well.	N.A.	Indemnity	US \$ 15,000
Bail Bond	N.A.	Indemnity	US \$ 5,000
University Insolvency	N.A.	Indemnity	US \$ 7,500

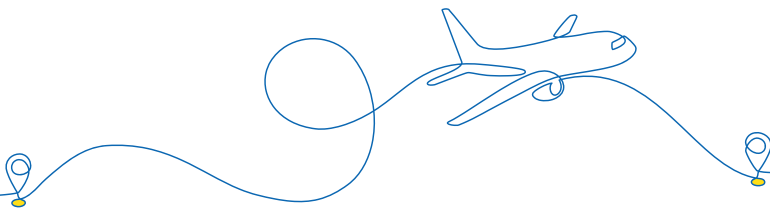
**Note:** Fitch has affirmed the "A+" rating for Care Health Insurance Ltd

\* Available on payment of additional premium



Trip Delay	12 Hours	Benefit	US \$ 200
Loss of Laptop / Tablet	N.A.	Indemnity	US \$ 250
Health Screening /Preventive Care	N.A.	Indemnity	Upto \$500 Note - Coverage applicable only in USA & Canada ( In Network )
<b>Optional Covers<sup>^</sup></b>			
Adventure Sports Injury	US \$ 100	Indemnity	US \$ 50,000 / US \$ 100,000 / US \$ 300,000 / US \$ 500,000 / US \$ 1,000,000

<sup>^</sup> Available on payment of additional premium



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# HEALTH INSURANCE

**Care Health Insurance Limited** Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence 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 student explorē health unlimited. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. If you require any further information or clarification, please seek the advice of your insurance advisor or read prospectus cum sales literature carefully which have been uploaded on our website.

Insurance is a subject matter of solicitation. CIN:U66000DL2007PLC161503 UAN:23105928  
UIN: CHITIOP24111V012324 IRDAI Registration Number - 148

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