

PRINT- COVERAGE

S.No.	Date	Publication	Headline	Page No.
1	17 th May, 2021	Dainik Navshakti	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	18

केअर हेल्थ इन्शुरन्सचा कर्मचाऱ्यांसाठी पुढाकार

नवी दिल्ली - केअर हेल्थ इन्शुरन्स कंपनीने कोरोना महामारीचा प्रादुर्भाव वेगाने होत असल्याच्या पार्श्वभूमीवर आपल्या कर्मचाऱ्यांसाठी पुढाकार घेतला आहे. कंपनीने गुरुग्राम येथील कॉर्पोरेट कार्यालयात कर्मचारी आणि त्यांच्या कुटुंबियांच्या सोयीसाठी कोविड सेंटर सुरू केले आहे. या कोविड सेंटरमध्ये तात्पुरता विलगीकरण कक्ष, विविध प्रकारची वैद्यकीय उपकरणे, ऑक्सिजन कॉन्सन्ट्रेंटर्स, आरोग्य क्षेत्रातील तज्ज्ञ डॉक्टर्स इत्यादी सुविधा उपलब्ध करून देण्यात आल्या आहेत. कोरोना महामारीच्या दुसऱ्या लाटेचा प्रादुर्भाव वेगाने होत आहे. कोरोनाबाधितांची संख्याही वेगाने वाढते आहे. अशा परिस्थितीत देशात अनेक ठिकाणी ऑक्सिजन उपलब्ध नाही, उत्तम वैद्यकीय सुविधा उपलब्ध नाहीत. हे लक्षात घेऊन कोविड सेंटर सुरू केल्याचे केअर हेल्थ इन्शुरन्सच्या एच आर विभागाचे प्रमुख संजीव मेघानी यांनी सांगितले. कोविड सेंटरमध्ये लसीकरण मोहीमही राबवण्यात येणार असल्याचे त्यांनी सांगितले.

S.No.	Date	Publication	Headline	Page No.
2	17 th May, 2021	The Navhind Times	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	07

Care Health Insurance launches initiatives for employees amid COVID-19

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IANIS
New Delhi

Care Health Insurance has come up Covid support initiatives, including setting up Covid Holding Centre at their corporate office in Gurugram for its employees and their families.

The Covid centre is designed as a temporary isolation centre, well equipped with oxygen concentrators, basic medication and guidance of healthcare experts.

The objective behind this is to ensure that employees are not inconvenienced due to unavailability of

these services while waiting for a hospital bed, a company statement said.

Sanjeev Meghani, Head-HR, Care Health Insurance, said: "With the prevailing concerns around the unavailability of healthcare facilities, we have introduced a series of initiatives for our employees in addition to the COVID Holding Centre. Employee centricity has always been at the core of our organisation and we will do everything possible to support our employees."

To further ease the burden on employees, Care Health Insurance is providing financial aid in the form of a two-month advance salary to every employee who themselves or have a family member who has tested positive for the virus.

Further, the employees will get advance leave credit and can avail leaves beyond their eligibility in the event of a medical emergency.

S.No.	Date	Publication	Headline	Page No.
3	19 th May, 2021	Business Standard	Comparison and ranking of Care Health Insurance's premium with competitors	11

Greater cover or low premium: Strike a balance

SANJAY KUMAR SINGH

After the first wave of Covid-19, Nitin Gupta (name changed on request), a resident of Mohali, decided to buy a policy for his parents, aged 75 and 71. "The biggest issue in this purchase is that if you want a higher sum insured for senior citizens, the premium becomes exorbitant," says Gupta. Another factor which makes decision-making difficult is that different insurers offer varied features. "It is difficult to know which ones are crucial and which ones are cosmetic," he adds.

Road map for buyers

Find out if the senior citizens have pre-existing diseases (PEDs). "If the condition is severe, the insurer could turn down your proposal," says Amit Chhabra, head – health business, Policybazaar.com. Those with mild conditions stand a better chance.

Sometimes, you may be offered a policy with a waiting period for PEDs. "If you are 70, you need to evaluate whether a policy with, say, a four-year waiting period is worthwhile," says Indraneel Chatterjee, co-founder and principal officer, Renewbuy.com.

Next, decide the premium you are willing to pay. "Some policies offer comprehensive coverage while others come with restrictions. The former cost more," says Chhabra.

The buyer also needs to decide the kind of underwriting he is prepared for – physical medical tests, tele underwriting, underwriting based on past documents, or none at all. Your choice of procedure will decide the universe of insurers you can buy from.

How much co-payment

In a senior citizen's policy, the key criteria is the co-payment you are willing to pay. It works as follows. Suppose the hospital bill is ₹5 lakh and there is a co-payment of 20 per cent. First, the insurer will remove the bill for consumables, which could

be, say, ₹50,000. The bill then comes to ₹4.5 lakh. Of this, the customer will have to pay 20 per cent, or ₹90,000. Thus, the insurer only pays ₹3.6 lakh, while the customer pays ₹1.4 lakh. Higher co-payment translates into a lower premium, but it also means you shell out more at the time of claim.

Instead of co-payment, a policy could come with a deductible. Usually, this is a

COST OF INSURING THE ELDERLY

Insurer	Plan	Premium* (₹) for 10 lakh sum insured	Co-pay/waiting period
Care Health Insurance	Care senior	25,828	20% co-pay; 4-year waiting period for PEDs
Star Health Insurance*	Senior citizen red carpet**	26,550	30% co-pay, 50% co-pay in case of PEDs
Aditya Birla Health Insurance	Active care standard	32,432	20% co-pay

*Premium rates are for a 62-year-old male for senior citizen health insurance plans
**Premium is ₹34,462 for ₹15 lakh sum insured; ₹38,598 for ₹20 lakh
Source: Policybazaar

fixed amount (sometimes it is a percentage of sum insured). If a policy comes with a deductible of ₹50,000, it means the first ₹50,000 of the bill has to be paid by the insured and the rest is paid by the insurer.

Room rent capping is another key factor. It could be, say, one per cent of sum insured per night. If the sum insured is ₹10 lakh, the maximum the customer can spend on room rent is ₹10,000 per night. Policies that come with a lower room rent capping are cheaper. But it is best to avoid capping or select a policy with higher capping.

The final factor is the waiting period for PEDs. Here, lower is better. Decide the mix of these factors, and the pricing, that suits you.

What should you do?

It is advisable to buy a policy that offers more comprehen-

sive coverage. In premium terms, the difference between a comprehensive policy and one with restrictive coverage could be a few thousand. But the difference in the claim amount you have to bear (if you, say, choose a higher co-pay) could run into lakhs.

On whether to choose co-payment or deductible, Chhabra says: "A deductible is preferable if the bill is large." If the deductible is a fixed amount, your liability gets capped. In co-pay, it keeps increasing with the bill amount.

Many policies – including the recently launched Senior First by Max Bupa Health Insurance – now offer telephonic underwriting. Reveal all the diseases, accidents and surgeries you have undergone in the past and all your current conditions to avoid the risk of claim rejection.



S.No.	Date	Publication	Headline	Page No.
4	24 th May, 2021	The Hindu	Comparison and ranking of Care Health Insurance's premium with competitors	12

Health insurance premium							
Insurer name	Key features	Plan names	Premium (₹)	Insurer name	Key features	Plan names	Premium (₹)
Care Health	Day Care Treatments	NCB Super Premium	9,092	Digit Healthcare Plus	Hospital Room Eligibility	Option 1 - Maxima Restore Super	8,861
	Family Floater option	Care	8,265		Day Care Treatments	Option 2 - Early Cover	7,985
	Health Checkups	Care with unlimited recharge	8,885		Family Floater Option	Option 3 - Super care	7,541
	Pre and Post Hospitalisation Coverage	NCB Super Premium with UAR	9,712			Option 4 - OPD Cover	11,806
Max Bupa Health	Day Care Treatments	Health ReAssure	9,590	Bajaj Allianz General	Hospital Room Eligibility	Individual Health Guard	12,213
	Hospitalization at Home	Health Pulse Enhanced	10,696		Wellness Benefits		
	Family Floater option	Health Companion	9,862		Family Floater Option		
	Alternate Medicine	Go Active	11,747		Pre and Post Hospitalisation Coverage		
Star Health	Family Floater option	Medi Classic	9,661	SBI General Insurance	Day Care Treatments	Arogya Premier	11,074
	Restoration of cover	Star Comprehensive	11,476		Hospitalization at Home		
	Wellness Benefits	Young Star Gold Plan	8,389		Hospital Room Eligibility		
		Young Star Silver Plan	7,133		Alternate Medicine		
Aditya Birla Health				Royal Sundaram General	Day Care Treatments	Lifeline supreme	8,578
	Day Care Treatments	Activ assure Diamond	7,919		Hospitalization at Home		
	Day 1 coverage	Activ Health Platinum Enhanced	9,074		Hospital Room Eligibility		
	Day 1 coverage	Activ Health Enhance (Diabetes)	17,912		Alternate Medicine		
	Day 1 coverage	Activ Health Enhance (Asthma)	13,170	TATA AIG	Pre and Post Hospitalisation Coverage	Medicare	9,820
	Day 1 coverage	Activ Health Enhance (Hypertension)	19,889		Day Care Treatments		
	Day 1 coverage	Activ Health Platinum Essential	7,474		Hospitalization at Home		
	Day 1 coverage	Activ Health Essential (Diabetes)	15,072		Hospital Room Eligibility	Complete Healthcare Privilege	12,241
Kotak General	Hospital Room Eligibility	Activ Health Enhance (Asthma)	11,240	Universal Sompo General	Alternate Medicine		
	Pre and Post Hospitalisation Coverage	Activ Health Enhance (Hypertension)	16,587		Hospitalization at Home	Health QuBE Basic	4,947
	Day Care Treatments				Restoration of Cover	Health QuBE SuperSaver	4,011
					Hospital Room Eligibility	Health QuBE Comprehensive	5,787
Chola MS General	Day Care Treatments	Kotak Health Care-Premium (incl optional pack 1)	8,738	Raheja QBE	Day Care Treatments	Edelweiss Health Insurance+ Gold (Health 241 Add-on)	10,916
	Hospital Room Eligibility				Hospitalization at Home	Edelweiss Health Insurance Gold	8,733
	Hospitalization at Home				Hospital Room Eligibility		
	Alternate Medicine				Alternate Medicine		
				Liberty General	Day Care Treatments	Basic	9,579
					Hospitalization at Home	Elite	10,777
					Hospital Room Eligibility	Supreme	11,337
					Pre and Post Hospitalisation Coverage	Individual Mediclaim Policy	12,684
				Oriental Insurance	Day Care Treatments		
					Hospitalization at Home		

For a 30-year-old male, non-smoker, for sum insured of ₹10 lakh living in a metro city

Data as on May 18, 2021

Source: www.policybazaar.com

ONLINE COVERAGE

S.No.	Date	Publication	Headline	Link
1	04 th May, 2021	The Economic Times Wealth	Article on Health Insurance policies covering home treatment costs with a special mention of Care Health Insurance	https://economictimes.indiatimes.com/wealth/insure/health-insurance/these-health-insurance-policies-cover-home-treatment-costs-also-is-your-policy-one-of-these/articleshow/82381908.cms

These health insurance policies cover home treatment costs also: Is your policy one of these?

By Naveen Kumar, ET Online • Last Updated: May 04, 2021, 07:30 PM IST

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Synopsis
The domiciliary hospitalisation feature is especially useful now as many Covid-19 patients are being turned away by hospitals due to shortage of resources such as oxygen, medicines, beds etc.



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Domiciliary hospitalisation is a situation where the insured person is considered or treated as hospitalised even when he/she is at home. Many of the expenses incurred towards the treatment are covered by the insurance company. This is a feature of many health insurance policies, especially those that have been issued in the past 4-5 years.

The domiciliary hospitalisation feature is especially useful now as many Covid-19 patients are being turned away by hospitals due to shortage of resources such as oxygen, medicines, beds etc. These patients have no choice but to opt for home treatment. Further, where one cannot avail the cashless claim facility for home care treatment, if the insurance policy has the domiciliary hospitalisation feature, one can use it to claim reimbursement for the treatment.

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ITR Filing Step by Step Guide

- 1 Who has to file ITR ➔
- 2 Collect Documents/Information ➔
- 3 Check ITR form ➔
- 4 Login to file ITR ➔

S.No.	Date	Publication	Headline	Link
2	09 th May, 2021	Outlook	Article on Care Health Insurance being an ideal gift on Mother's Day	https://www.outlookindia.com/outlookmoney/insurance/caring-for-your-caregiver-7140

Caring for Your Caregiver

Choosing the right medical insurance policy for your mother can save you from extra monetary burden in emergency



Caring for Your Caregiver

Ajay Shah - 09 May 2021



Birth itself is the most beautiful gift that a mother blesses her children with and nothing can compensate for the love, care, and selfless protection that she showers on her children, all through her life.

S.No.	Date	Publication	Headline	Link
3	13 th May, 2021	Times Job	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	https://content.timesjobs.com/care-health-insurance-announces-several-initiatives-to-prioritise-employees-health/articleshow/82601221.cms

Care Health Insurance announces several initiatives to prioritise employees health

■ TIMESJOBS | 0 | MAY 13, 2021, 02.32 PM



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Amidst the current healthcare crisis faced by the country owing to the second wave of the coronavirus pandemic, Care Health Insurance, one of India's leading health insurers has setup a COVID Holding

S.No.	Date	Publication	Headline	Link
4	15 th May, 2021	ET HR world	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	https://hr.economictimes.indiatimes.com/news/trends/employee-experience/care-health-insurance-launches-initiatives-for-employees-amid-covid/82650581

Care Health Insurance launches initiatives for employees amid Covid

The objective behind this is to ensure that employees are not inconvenienced due to unavailability of these services while waiting for a hospital bed, a company statement said.

IANIS • Updated: May 15, 2021, 18:21 IST



Care Health Insurance has come up Covid support initiatives, including setting up Covid Holding Centre at their corporate office in Gurugram for its employees and their families.

New Delhi: Care Health Insurance has come up Covid support initiatives, including setting up Covid Holding Centre at their corporate office in Gurugram for its employees and their families.

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S.No.	Date	Publication	Headline	Link
5	15 th May, 2021	Yahoo	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	https://in.news.yahoo.com/business-briefs-150851458.html

Care Health Insurance sets up COVID Holding Centre in Gurugram for employees, families
 *New Delhi, May 13 (PTI) Care Health Insurance has set-up a Covid Holding Centre at its corporate office in Gurugram for employees and families.

The Covid centre is designed as a temporary isolation center, well equipped with oxygen concentrators, basic medication and guidance of healthcare experts, the company said on Thursday.

The objective behind this is to ensure that employees are not inconvenienced due to the unavailability of these services while waiting for a hospital bed, it added.

Sanjeev Meghani, Head-HR, Care Health Insurance, said: 'With the prevailing concerns around the unavailability of healthcare facilities, we have introduced a series of initiatives for our employees in addition to the Covid Holding Centre.' *****

Max Bupa Health Insurance launches 'Senior First' plan with coverage up to Rs 25 lakh *Max Bupa Health Insurance has launched a 'Senior First' plan for senior citizens with coverage up to Rs 25 lakh, and the scheme will not require any mandatory medical tests, health check-up.

S.No.	Date	Publication	Headline	Link
6	15 th May, 2021	Latestly	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	https://www.latestly.com/agency-news/latest-news-business-briefs-care-health-insurance-sets-up-covid-holding-centre-in-gurugram-for-employees-families-2479137.html

Latest News | Business Briefs Care Health Insurance Sets Up COVID Holding Centre in Gurugram for Employees, Families

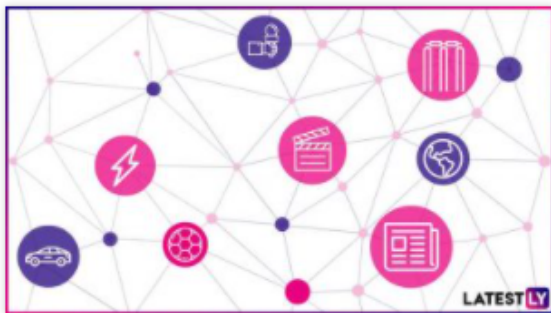
** Care Health Insurance has set-up a Covid Holding Centre at its corporate office in Gurugram for employees and families.*



Agency News

PTI | May 13, 2021 08:44 PM IST

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*New Delhi, May 13 (PTI) Care Health Insurance has set-up a Covid Holding Centre at its corporate office in Gurugram for employees and families.

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S.No.	Date	Publication	Headline	Link
7	15 th May, 2021	Devdiscourse	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	https://www.devdiscourse.com/article/business/1572011-business-briefs

Business briefs

PH | New Delhi | Updated: 13-05-2021 20:42 IST | Created: 13-05-2021 20:42 IST



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S.No.	Date	Publication	Headline	Link
8	15 th May, 2021	Jhalak.com	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	https://jhalak.com/global-news-Care-Health-Insurance-launches-initiatives-for-employees-amid-Covid-68294

Care Health Insurance launches initiatives for employees amid Covid

5/14/2021

For any News Coverage, Please Contact: media@jhalak.com



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Care Health Insurance has come up Covid support initiatives, including setting up Covid Holding Centre at their corporate office in Gurugram for its employees and their families.

S.No.	Date	Publication	Headline	Link
9	15 th May, 2021	Andharam	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	https://www.andhram.com/health/care-health-insurance-launches-initiatives-for-employees-amid-covid/

Care Health Insurance launches initiatives for employees amid Covid

By **admin** - May 14, 2021

16 0



New Delhi, May 14 (IANS) Care Health Insurance has come up Covid support initiatives, including setting up Covid Holding Centre at their corporate office in Gurugram for its employees and their families.

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S.No.	Date	Publication	Headline	Link
10	15 th May, 2021	Social News	Article on Initiatives launched by Care Health Insurance for its employees amid COVID -19	https://www.socialnews.xyz/2021/05/14/care-health-insurance-launches-initiatives-for-employees-amid-covid/

Care Health Insurance launches initiatives for employees amid Covid

POSTED BY: GOPI MAY 14, 2021



SOCIAL NEWS
XYZ

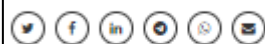
New Delhi, May 14 (SocialNews.XYZ) Care Health Insurance has come up Covid support initiatives, including setting up Covid Holding Centre at their corporate office in Gurugram for its employees and their families.

S.No.	Date	Publication	Headline	Link
11	18 th May, 2021	ET HR world	Article on employee wellbeing initiatives by Insurance companies with a special mention of Care Health Insurance	https://hr.economictimes.indiatimes.com/news/trends/employee-experience/resurgence-of-covid-19-and-the-employee-wellbeing-initiatives-by-insurance-companies/82728295

Resurgence of Covid-19 and the employee wellbeing initiatives by insurance companies

With the growing cases of coronavirus in the country, insurance companies are carrying out initiatives to look after their employees' wellbeing. From the reimbursement of vaccination expenses and paid leave for vaccinations, employers in the insurance sector are also taking steps to look after the families of the deceased employees who lost their lives fighting the battle of Covid-19.

ETHRWorld • May 18, 2021, 08:36 IST



Apart from the initiatives to look after the physical and mental wellbeing of the employees, Bhesania said the introduction of the vaccine is a ray of hope in the fight against the Covid-19.

By Aquilur Rahman

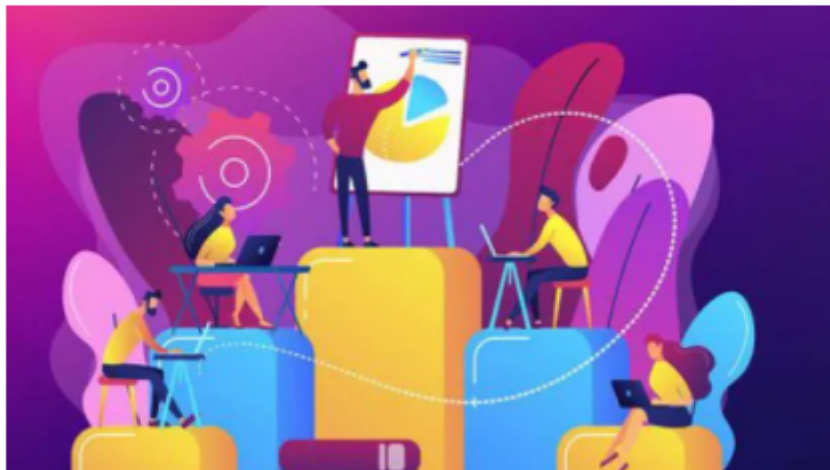
India has been locked again with the recent surge in Covid cases. Organisations across sectors have moved indoors to keep a check on their employees' wellbeing. Various initiatives are being carried out by companies for the employees and their dependants who have contracted the virus.

While there are initiatives to help the employees with medical expenses and facilities, organisations are coming forward to support the employees' families as well in case of any unfortunate demise of the employees because of the crisis.

S.No.	Date	Publication	Headline	Link
12	20 th May, 2021	People Matters	Read what Mr Sanjeev Meghani, Head – HR, Care Health Insurance has to say on new trends adopted for workforce amid present times	https://www.peoplesmatters.in/blog/c-suite/what-lessons-did-hr-leaders-learn-from-the-pandemic-29389?media_type=blog&subcat=strategic-hr&title=what-lessons-did-hr-leaders-learn-from-the-pandemic&id=29389

What lessons did HR leaders learn from the pandemic?

On the occasion of International Human Resources Day, we spoke to many HR leaders about their learnings from the pandemic in the last 1.5 years. Here are some insights from the leading HR professionals of India Inc.



What is the one lesson you learnt as an HR leader in the last 1.5 years, since the pandemic struck?