

carē

HEALTH
INSURANCE

BEST

HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**

LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

PRESENTING

carē supreme

Get upto 7 times* coverage of base
Sum Insured, unaffected by claims made



No sub-limits

on modern or
conventional
treatments



Earn up to

30%

Discount
on Renewal*



Unlimited

Automatic
Recharge for
Related & Unrelated
Illnesses



Up to

100%

of Sum Insured
with Ambulance
Cover**



Unlimited

E-consultation
with General
Physician^

- Up to 60 days pre-hospitalization and 180 days post-hospitalization coverage
- Pay premium as per your current city of residence
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under Domiciliary Hospitalization

*7 times include base SI and additional Sum Insured is available 6 times through 100% Cumulative Bonus and up to 500% Cumulative Bonus Super (Optional Benefit) for 5 consecutive years. #Through healthy days fitness program under Wellness Benefit (Optional Cover). **100% of SI available only for ₹15 Lakh and above SI on road ambulance. For SI below ₹15 lac – up to ₹10,000. ^As per the empanelled list of general physician within the company network.

Plan Details:

| | |
|--|---|
| Sum Insured (SI) – on annual basis (in ₹) | 5L \ 7L \ 10L \ 15L \ 25L \ 50L \ 100L |
| Age of Proposer | 18 years or above |
| Entry Age – Minimum | Adult: 18 Years Child: 90 Days |
| Entry Age – Maximum | Adult: Lifelong Child: 24 Years |
| Exit Age | Adult: Lifelong Child: 25 Years |
| Cover Type | Individual: max up to 6 persons Floater: max up to 2A2C |
| Tenure Options | 1/2/3 Years |
| Pricing | Zone 1: Delhi NCR, Mumbai Metropolis Area (including Mumbai suburban, Thane, Palghar, Raigad , any other city defined by Government), Gujarat State, Aligarh, Mathura (Delhi NCR includes Delhi, Baghpat, Bulandshahr, Gautam Buddha Nagar, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Faridabad, Gurugram, Jhajjar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Bhiwani, Alwar, Bharatpur, Rohtak, Sonipat, any other city defined by Government) Zone 2: Rest of India |
| Who are covered (Relationship with respect to the Proposer) | Self, spouse/live-in partner/same sex partner, son, daughter, father, mother, mother-in-law, father-in-law, grand father, grand mother |
| Premium Payment Term | Single |

Base Benefits:

| | |
|---------------------------------------|---|
| In-Patient Care | Up to SI |
| Day Care Treatment | All Day Care Procedures |
| Modern Treatment | Up to SI |
| Room Rent | Up to SI |
| ICU Cover | Up to SI |
| 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 180 days after discharge |
| AYUSH Treatment | Up to SI |
| Domiciliary Hospitalization | Up to SI |
| Organ Donor Cover | Up to SI |
| Road Ambulance Cover | For SI below ₹15 lac - up to ₹10,000 For SI ₹15 lac and above - up to SI |
| Cumulative Bonus | 50% of SI per year, max up to 100% of SI; Shall not reduce in case of claim |
| Unlimited Automatic Recharge | Available for unlimited times for unrelated or same illness. |
| Unlimited E-Consultations | Available for Consultations with General Physicians |
| Health Services | Health Portal – Doctor on chat, Healthy tips reminder, etc. Discount Connect – Discounts on services such as consultations, diagnostics, maternity etc at our network. |

Note: Other Sum Insured options are also available.

Optional Benefits[^]:

| Cumulative Bonus Super | Up to 100% of SI per year, Max up to 500% of Sum Insured Note: Shall not reduce in case of claim | | | | | | | | | | | | |
|---|--|-----------------------|------------------|-----|-----|-----|-----|-----|-----|-----|-----|---------------|----|
| Annual Health Check-up | Once for all Insured every policy year | | | | | | | | | | | | |
| Air Ambulance | Up to ₹5 lacs per year | | | | | | | | | | | | |
| Wellness Benefit | <p>a) Recording 10,000 steps or more in a day through tracking apps, devices etc.</p> <table border="1"> <thead> <tr> <th>No. of days in a year</th> <th>Renewal Discount</th> </tr> </thead> <tbody> <tr> <td>270</td> <td>30%</td> </tr> <tr> <td>240</td> <td>20%</td> </tr> <tr> <td>180</td> <td>15%</td> </tr> <tr> <td>120</td> <td>10%</td> </tr> <tr> <td>Less than 120</td> <td>0%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> This benefit will be applicable on Individual basis. In case of floater, average of no. of healthy days as attained by all the Insured shall be considered. Responsibility of mapping device with Care Health system is of the Insured. No. of days completing 10,000 steps or more that are accumulated in last 2 months of the Policy Period would not be considered for discount on renewal premium. The same shall carry forward and will be considered in next policy period. In case of multi tenure, average of no. of healthy days over policy tenure will be considered for discount. In case of instalment premium mode is opted, then discount shall be considered only post payment of first 6 month of premium. Vouchers of value equivalent to renewal discount amount can also be provided to Insured in case he/she do not wish for discount on renewal premium. <p>Note: The above section of benefit is available only for Insured covered as Adults aged 18 and above in the Policy and discount calculated shall be applicable on total premium of Policy.</p> <p>b) Access to Digital Fitness Coaching c) Access to AI Fitness Coaching d) Access to Nutritionist/Wellness Coach</p> <p>Note: Benefit (b, c & d) shall be available for Insured members aged above 12 years.</p> | No. of days in a year | Renewal Discount | 270 | 30% | 240 | 20% | 180 | 15% | 120 | 10% | Less than 120 | 0% |
| No. of days in a year | Renewal Discount | | | | | | | | | | | | |
| 270 | 30% | | | | | | | | | | | | |
| 240 | 20% | | | | | | | | | | | | |
| 180 | 15% | | | | | | | | | | | | |
| 120 | 10% | | | | | | | | | | | | |
| Less than 120 | 0% | | | | | | | | | | | | |
| Instant Cover ^{##} | For Hypertension or Diabetes or Hyperlipidemia or Asthma post initial wait period of 30 days. | | | | | | | | | | | | |
| Claim Shield | Coverage of expense related to 68 Non-payable items during Hospitalization. | | | | | | | | | | | | |
| Modification of PED Wait Period ^{##} | PED wait period will be modified to 1 or 2 years as opted. | | | | | | | | | | | | |
| Be-Fit [*] | Avail access to gyms unlimited times in a Policy Year. Only applicable for Insured Person above 12 years of age. | | | | | | | | | | | | |

^{*}Gym sessions booking is available through mobile app from the selected list of networks only. ^{##}Customer can opt either Instant Cover Benefit or Modification of PED Wait Period Benefit. [^]Optional benefit under Care Supreme 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 | 36 Months |

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 conferred with 'Claims Service Leader of the Year' & 'Best Health Insurance Company in Rural Sector' awards at the India Insurance Summit & Awards 2024; it was recognized for 'Excellence in Patient Service Delivery' at the FICCI Healthcare Excellence Awards 2023 and received the 'Smart Insurer' & 'Amiable Insurer' awards in the domain of Health Insurance at the 10th Annual Insurance Summit & Awards 2023. Care Health was awarded 'Best Health Insurance Company of the Year' at India Insurance Summit & Awards 2023 and 'Smart Insurer of the Year' and 'Sales Champion of the Year' at The Economic Times Insurance Summit & Awards 2022. The Company was recipient of the 'Best Health Insurance Product' and 'Best Health Insurance Agents' awards at the Insurance Alerts Awards, 2021, and received the 'Best Health Insurance Product' award at FICCI Healthcare Excellence Awards 2019.



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** supreme.

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

Submit Your Queries/Requests:
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