

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024



NOW, GET THE
COMPLETE
FAMILY
HEALTH INSURANCE PLAN



With 'carē plus - Complete Health Insurance Plan' get a wide-range of new-age benefits that make your coverage comprehensive and keep you fully secured.



Unlimited recharge of Sum Insured that can be utilized by same person for same illness



Up to 200% increase in base Sum Insured*



Inflation adjusted increase in Sum Insured every year



Personal accident coverage for primary insured member



Stay fit and earn reward points through earn & burn program

*For 4 consecutive claim free years or if claim amount payable is <25% of the applicable Sum Insured, subsequent decrease in the accrued Cumulative Bonus if the total claim amount is >=25% of the applicable Sum Insured in a policy year.

Plan Details:

| Plan Name | Care Plus |
|---|---|
| Sum Insured* (SI) - on annual basis (in ₹.) | 3L / 5L / 7L / 10L / 25L |
| Entry age - minimum | Individual : 5 years (Benefit: Earn & Burn shall be available for member of 18 years or above) Floater : 91 days with at least 1 member of age 18 years or above |
| Entry age - maximum | Adult: Lifelong Child: 24 years |
| Exit age | Adult: Lifelong Child: 25 years |
| Cover type | Individual: Maximum up to 6 persons Floater: 1A1C / 1A2C / 1A3C / 1A4C / 2A / 2A1C / 2A2C / 2A3C / 2A4C |
| Tenure options | 1/2/3 years |

*other sum insured options also available

| Base Benefits | |
|--|---|
| Hospitalization Expenses | |
| - In-Patient Care | Up to SI |
| - Day Care Treatments | All Day Care Procedures, up to SI |
| - Advance Technology Methods | Up to SI |
| Pre-Hospitalization Medical Expenses and Post-Hospitalization Medical Expenses | Pre-Hospitalization expense cover for 60 days prior to hospitalization & Post-Hospitalization expense cover for 90 days after discharge; Maximum up to SI |
| Ambulance Cover | Up to Rs.2,000 per hospitalization |
| Organ Donor Cover | Up to SI |
| Domiciliary Hospitalization | Up to SI |
| Second Opinion | Once in a policy year (per member) |
| Annual Health Check-up | Available for adult members |
| Unlimited Automatic Recharge | Yes |
| AYUSH Treatments | Up to SI |
| Air Ambulance Cover | Up to SI or maximum of 5 Lacs per policy year, whichever is lower |
| No Claim Bonus Protect | 50% increase in SI per policy year in case of claim free year; maximum up to 200% SI 50% decrease in SI per policy year in case a claim has been paid; such decrease is only in SI accrued as NCB No reduction in NCB in subsequent year, if total claim amount <25% of applicable SI in a policy year. |
| Room rent and ICU eligibility | 1% of SI per day (SI<5L), Single Private AC Room (SI=>5L) ICU Charges – 2% of SI per day (SI<5L), No Limit (SI>=5L) |

| | |
|---|---|
| OPD Coverage | |
| a. Out-patient Consultations | Up to Rs.1,500 (SI=5L-7L) Up to Rs.2,500 (SI=10L-25L) Limit per consultation is Rs.350/- |
| b. Out-patient Dental and Ophthalmic Treatments | Up to Rs.1,500 (SI=5L-7L) Up to Rs.2,500 (SI=10L-25L) |
| Personal Accident Cover (AD & PTD) | Accidental Death – 100% of SI Permanent Total Disablement – up to 100% of SI |
| Inflation Shield | The base policy SI will be increased on cumulative basis at each renewal on the basis of inflation rate in previous year. In case inflation rate of previous year is not available at renewal, then the inflation rate available for penultimate calendar year shall be considered. Inflation rate is calculated by considering average CPI of the calendar year published by National Statistical Office (NSO), Ministry of Statistics and Programme Implementation. |
| Unlimited E-Consultation | Available for consultations with general physicians |
| Earn and Burn | Wellness program that allows the customer to Earn and Burn the reward points. |
| Health Services | Health Portal- Doctor on chat, healthy tips reminder, Digital locker for medical records, etc. Discount Connect – Discounts on services at our network. |

| Optional Benefits [^] : | |
|--|---|
| Maternity & New Born Cover (Available only under Floater combination of 2A & 2A1C for all Insured Persons of age 18 years or above with a wait period of 24 months) | 15000 (SI ≤5L) 25000 (SI >5L) Coverage for new born is part of maternity Sum Insured |
| International Second Opinion | Once per major illness / Injury per policy year |
| Smart Select | 15% discount (Discount will be applicable on base benefit premium and optional Benefit: Maternity and new born cover premium) Note: In case treatment is taken in non smart select network hospital, co payment of 20% per claim will be applicable. |

[^]Available against 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 |
| Maternity & New Born Cover (if Opted) | 24 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.

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

carē HEALTH
INSURANCE

Care Health Insurance Limited

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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 carē plus.

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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