care HEALTH INSURANCE

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

PRESENTING

care supreme

Redefining the value that you get from your Health Insurance

Up to **600%** Increase in Total Coverage*	**Unlimited** Automatic Recharge for Related & Unrelated Illnesses	Earn up to **30%** Discount on Renewal#	Up to **100%** of Sum Insured on Ambulance Cover**	**Unlimited** E-consultation with General Physician^

- Up to 60 days pre hospitalization and 180 days post hospitalization coverage
- Pay the premium as per the city you live in
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- Advance technology methods covered up to 100% of Sum insured
- No reduction in Cumulative Bonus even if you claim

*Up to 100% due to Cumulative Bonus and Up to 500% with Cumulative Bonus Super (Optional Cover) for 5 consecutive years. #Through Active 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 Rs.)	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
Pre-policy Issuance Medical Check up	Yes, as per Appendix I
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 Buddh 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
Advance Technology Methods	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
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:

<table>
<tr><td>Cumulative Bonus Super</td><td>Up to 100% of SI per year, Max up to 500% of Sum Insured
Note: Shall not reduce in case of claim</td></tr>
<tr><td>Annual Health Check-up</td><td>Once for all Insured every policy year</td></tr>
<tr><td>Air Ambulance</td><td>Up to 5 lacs per year</td></tr>
<tr><td>Wellness Benefit</td><td>a) Recording 10,000 steps or more in a day through tracking apps, devices etc.
<table>
<tr><th>No. of days in a year</th><th>Renewal Discount</th></tr>
<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>
</table>

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 CHIL 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.

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.
b) Access to Digital Fitness Coaching
c) Access to AI Fitness Coaching
d) Access to Nutritionist/Wellness Coach
Note: Benefit (b, c & d) shall be available for Insured members aged above 12 years.</td></tr>
<tr><td>Instant Cover</td><td>For Hypertension or Diabetes or Hyperlipidemia or Asthma post initial wait period of 30 days.</td></tr>
<tr><td>Claim Shield</td><td>Coverage of expense related to 68 Non-payable items during Hospitalization.</td></tr>
<tr><td>Modification of PED Wait Period</td><td>PED wait period will be modified to 1 or 2 or 3 years as opted.</td></tr>
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Wait Periods:

Initial Wait Period (not applicable on accident cases)	30 Days
Named Ailment	24 Months
Pre-Existing Diseases	48 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 awarded 'Best Health Insurance Company of the Year' at the India Insurance Summit & Awards 2023, 'Best Health Insurance Product' and 'Best Health Insurance Agents' at the Insurance Alertss Awards, 2021. The company was also conferred the 'Best Medical/Health Insurance Product Award' at FICCI Healthcare Excellence Awards 2019.

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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.

CIN:U66000DL2007PLC161503 UAN:23095896 UIN:CHIHLIP23128V012223

IRDAI Registration Number - 148

REACH US @

Care Health-Customer App

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

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

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