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# One Family. One Health Insurance.

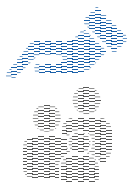
A new-age comprehensive  
Health Insurance plan.



carē

HEALTH  
INSURANCE

# carē



## FOR WORRY FREE TODAY AND TOMORROW

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Your main concern should be getting well or nursing a loved one back to health and not hospital bills and other related expenses. So we want to get those bills out of your way with our simple plans and help in getting your health and happiness back.

## BREAK THROUGH ADVANTAGES

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In addition to hassle-free claims, we believe you deserve distinct benefits for choosing carē, and they come your way in the form of thoughtfully designed product & service features:

- Wide range of Sum Insured options of up to INR 75 Lakhs\*\*
- Covers non-allopathic treatments like Ayurveda, Homeopathy, Unani & Sidha up to a specified limit & varies with plan chosen
- Comes with an In-built maternity cover of up to INR 1 Lakh available with sum insured options of INR 50, 60 & 75 Lakhs
- Automatic recharge of Sum Insured if claim amount exhausts your coverage (this feature can be availed unlimited times by availing "Unlimited Automatic Recharge (Optional Cover)")
- Covers more than 540 day care treatments
- Option to avail personal accident cover
- No upper-limit entry age for any of our plans
- Up to 150% increase in Sum Insured with No Claim Bonus and No Claim Bonus Super(Optional Cover) in 5 consecutive claim free years\*

\* Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year, accrued NCB and NCB-Super will be reduced at the same rate at which it is accrued.

\*\* Higher Sum Insured options are also available

## CORNERSTONES



**In-patient  
Care**



**Floater  
Cover**



**Domiciliary  
Hospitalisation**



**Daily  
Allowance**



**Ambulance  
Cover**



**Organ  
Donor Cover**



**Health  
Check-up**



**No Claims  
Bonus**



**Second  
Opinion**



**Pre & Post  
hospitalisation**



**Lifelong  
Renewability**



**Tax  
Benefit**

## SIMPLE WE TREAT YOUR FAMILY AS ONE

Forget individual health insurance plans for your family members. Under the 'floater' plan, you can cover any member of your immediate family (yourself, spouse, parents, children or other eligible relationships having an insurable interest) for the sum insured in a single policy.

## MAKE THE MOST OF WHAT WE OFFER

To make the process of renewing your health insurance more convenient, choose a policy with a term of one, two or three years. What's more! Avail a discount on your premium if you opt for a longer policy term.

## CASHLESS TREATMENTS

Concentrate only on your recovery and relieve yourself from the worry of arranging for funds. Leave the bill payment arrangements to us with cashless hospitalisation.

## DIRECT CONVERSATIONS TO SETTLE CLAIMS

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We back up our promise with an enduringly simple claim procedure, which involves just you and us with a network of leading hospitals pan India.

- In the case of an emergency or a planned hospitalisation, all you have to do is present the CHI Health Card along with some simple documents at our network of more than 7000+ leading hospitals pan India and avail cashless service.
- In case of reimbursement of expenses when you use a non-network hospital, all you need to do is notify us immediately about the claim. Call us directly, send us the specified documents and we'll process your claim.

## HOSPITALISATION FOR AT LEAST 24 HOURS

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If you are admitted to a hospital for in-patient care, for a minimum period of 24 consecutive hours, we pay for - room charges, nursing expenses and intensive care unit charges to surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc.

## HOSPITALISATION FOR LESS THAN 24 HOURS

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We also pay for your medical expenses if you undergo a specified day care treatment at a hospital that requires hospitalisation for less than 24 hours.

## DOMICILIARY HOSPITALISATION

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We will reimburse the medical expenses incurred by you during your treatment at home within India, as long as it involves medical treatment for a period exceeding 3 consecutive days and had actually merited hospitalisation.

## 30 DAYS PRE-HOSPITALISATION

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Sometimes the procedures that finally lead you to hospital, such as investigative tests and medication, can be quite financially draining. We cover the medical expenses incurred by you up to 30 days before your hospitalisation.

## 60 DAYS POST-HOSPITALISATION

Expenses don't end once you are discharged. There are follow-up visits to your medical practitioner, medication that is required and sometimes even further confirmatory tests. We cover the medical expenses incurred by you up to 60 days after your hospitalisation.

## AMBULANCE COVER

Incase of an emergency should you require an ambulance, we offer coverage for that as well.

## DAILY ALLOWANCE

A trip to a hospital involves more than merely using the doctor's services and hospital facilities. We reimburse those out-of-pocket expenses too as 'Daily Allowance' - a lump sum per day for each day of hospitalisation for a maximum of 5 days.

## EXTRA CARE WITH NO CLAIMS BONUS - SUPER\*

If you do not claim your health insurance policy in a particular year, we raise a cheer to your good health in the form of a substantial bonus. You receive an increase of 50 % in your sum insured for every claim free year, up to the maximum of 100 % of the sum insured with optional cover NCB-Super. In addition to this, you also get a 10% increase in the sum insured, up to maximum of 50%, as per the regular No Claims Bonus feature.

### Illustration - No Claims Bonus + No Claims Bonus - Super (in ` lacs)

	Year 2	Year 3	Year 4	Year 5	Year 6
<b>Sum Insured</b>	5	8	11	11.5	12
<b>NCB</b>	0.5	0.5	0.5	0.5	0.5
<b>NCB Super*</b>	2.5	2.5	-	-	-
<b>Total Sum Insured</b>	8	11	11.5	12	12.5

Note: Assuming no claims for 5 consecutive years on SI 5 Lac

\*Optional Cover available on payment of additional premium

If a claim is made in any particular year, accrued NCB and NCB-Super will be reduced at the same rate at which it is accrued

## ANNUAL HEALTH CHECK-UP WITHOUT ANY AGE CONSTRAINTS

Our concern is your good health, that's why we provide you with an annual health check-up for yourself and all members covered by your policy, including children.

## GET TAX BENEFITS\*

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Opting for health insurance is certainly a step in the right direction, and it comes with a two-fold benefit. Not only does it ensure that you and your family can access good medical care at all times, it also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, as per the prevailing tax laws of the Income Tax Act, 1961 (u/s 80D).

\*Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

## JOIN OUR FAMILY ANYTIME

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Be a part of the Care family and continue to get uninterrupted coverage with no compromises at all. Get quality service, enhanced product features and even a reduction in waiting period by the number of years of continuous coverage under a similar plan with your previous insurer.

## CARE ANYWHERE

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Our care knows no boundaries; literally. Avail certain listed treatments in India or abroad.

## FREEDOM OF CHOICE OF TREATMENT

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No matter what type of treatment you need, we make sure it's covered. Alternative treatments such as Ayurveda, Unani, Sidha and Homeopathy are now covered for in-patient hospitalisation up to a specified limit which varies with plan chosen.

## RECHARGE YOUR SUM INSURED

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A refill is always welcome! So your sum insured is reinstated just when you need it the most. If you ever run out of/exhaust your health cover due to claims made, we reinstate the entire sum insured of your policy once, which can be used for any future claims that are unrelated to the claim made during the same year. Not just this you can avail the benefit unlimited number of times by opting an Optional Cover - Unlimited Automatic Recharge. Our care knows no limits; we are there for you, hamesha!

## ORGAN DONOR COVER

We care about those who help you as much as we care for you. So, beyond ensuring that your medical needs are met, we will reimburse you for medical expenses that are incurred by an organ donor while undergoing the organ transplant surgery.

## GET A SECOND OPINION

We take your illness as seriously as you do. If you are suffering from a serious illness and feel uncertain about your diagnosis or wish to get a second opinion of an expert/doctor, we arrange one for you.

## HAVING SECOND THOUGHTS?

### NO PROBLEM

We recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of the policy.

## NO UPPER-LIMITS ON CERTAIN EXPENSES

We believe that you should be free to decide how to spend your health insurance cover towards getting the best possible medical care. As far as we're concerned, it is your money. So our plans come without any cap on certain expenses like doctor/surgery fees, operation theater & allied charges, to name a few.

### carē BENEFITS TABLE

Features (Sum Insured Lacs)	3 L & 4 L	5 L, 7 L, 10 L	15 L, 20 L, 25 L, 30 L & 40 L	50 L, 60 L & 75 L
Pre- Hospitalisation	30 days	30 days	30 days	30 days
Post- Hospitalisation	60 days	60 days	60 days	60 days
Day Care Treatments	Yes	Yes	Yes	Yes
Room Rents	Upto 1% of SI per day	Single Private Room	Single Private Room upgradable to next level	Single Private Room upgradable to next level
ICU Charges	Upto 2% of SI per day	No Limit	No Limit	No Limit
Doctor's Fees Etc.	No Limit	No Limit	No Limit	No Limit

Daily Allowance	500 per day upto 5 days per hospitalization	-	-	-
Ambulance Cover	Upto `1,500 per Hospitalization	Upto `2,000 per Hospitalization	Upto `2,500 per Hospitalization	Upto `3,000 per Hospitalization
Domiciliary Hospitalisation	Upto 10% of SI	Upto 10% of SI	Upto 10% of SI	Upto 10% of SI
Organ Donor Cover	Upto 50,000	Upto 1,00,000	Upto 2,00,000	Upto 3,00,000
Annual Health Check-Up	Yes	Yes	Yes	Yes
Second Opinion	Yes	Yes	Yes	Yes
No Claims Bonus	Upto 150%* of SI	Upto 150%* of SI	Upto 150%* of SI	Upto 150%* of SI
Recharge Of Sum Insured	Upto SI	Upto SI	Upto SI	Upto SI
Care Anywhere	-	-	-	Yes
Maternity Cover	-	-	-	Yes
Alternative Treatment	Yes	Yes	Yes	Yes

Inclusive of No Claims Bonus-SUPER.

## MATERNITY COVER

Being a parent is the most precious moment in life and such moments call for a celebration. That is why, with Care comes with a maternity cover of up to INR 1 Lakh with sum insured options of INR 50, 60 & 75 Lakhs.

## NON-INCLUSIVES

- Any pre-existing ailment/injury that was diagnosed/acquired within 48 months prior to issuance of the first policy
- Any diseases contracted during first 30 days of the policy start date except those arising out of accidents
- Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- Cost of spectacles/contact lenses
- External Congenital disease

Remember, there are some treatments such as non-infective arthritis, joint replacement etc., which are covered only after completion of 2 consecutive policy years.

For a detailed set of exclusions, please log on to [www.careinsurance.com](http://www.careinsurance.com)



Minimum entry age	Individual : 5 years ; Floater : 91 Days with at least 1 Insured Person of age 18 years or above
Minimum entry age	No age bar
Renewal	Lifelong renewability
Renewal premium	Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDAI.
Co-payment	If your age is 61 years or more, we provide you an option to choose for co-payment of 20% per claim (over & above any other co-payment, if any) which applies to you. We pay the rest.
Initial Waiting period	30 days for any illness except injury
Waiting period for pre-existing illnesses	Four years of continuous coverage
Change in sum insured	You can modify your sum insured under the policy only upon renewal
Grace period	30 days from the date of expiry to renew the policy

## ABOUT US

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### Care Health Insurance

(Formerly Religare Health Insurance Company Limited)

Care Health Insurance (CHI) is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With CHI's 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 currently offers products in the retail segment for Health Insurance, Critical Illness, Personal Accident, Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

The organization has been adjudged the 'Best Health Insurance Company' at the ABP News-BFSI Awards 2015 & 'Best Claims Service Leader of the Year - Insurance India Summit & Awards 2018. Care Health Insurance has also received the 'Editor's Choice Award for Best Product Innovation' at Finnoviti 2013 and was conferred the 'Best Medical Insurance Product Award' at The FICCI Healthcare Awards 2015.

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HEALTH  
INSURANCE

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(Formerly Religare Health Insurance Company Limited)

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Call us: 1800-102-4488

**Disclaimer:**

This is only summary of selective features of product carē. 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.

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