

carē

HEALTH
INSURANCE

carē for
senior citizens

A photograph of an elderly couple smiling warmly. The man is in the foreground, wearing a blue polo shirt. The woman is behind him, wearing a white top and a patterned shawl, with her hands resting on his shoulders. They are outdoors in a field of bright yellow flowers.

**A HEALTH INSURANCE PLAN
FOR LIFE'S GOLDEN YEARS**

Don't let age stop you from enjoying life to the fullest. Presenting Care for Senior Citizens, a comprehensive health insurance plan. Let age be just a number and nothing more than that.

KEY HIGHLIGHTS



Individual & Floater cover available



No Pre-Policy medical check-up*



Save tax on a premium of up to ₹ 75,000 under section 80D of IT act 1961*



Automatic Recharge of Sum Insured



Annual Health check-up for all insured persons



OPD Cover#



Smart select a discount of 15% on premium payable##



Up to 150% increase in sum insured with No Claim Bonus & No Claim Bonus Super**

Renewal

Lifelong Renewability

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.

Waiting period

30 days for any illness except injury

Waiting period for named ailments

2 years of continuous coverage

Waiting period for pre-existing illness

4 years of continuous coverage

Tenure options

1/2/3 years

*At the discretion of underwriter. ^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. As per section 80D of Income Tax Act, an Adult (aged between 18 & 60 years) can save tax on a premium of upto ₹ 25,000 and his/her senior citizen parent/s (aged 60 years & above) can save tax on a premium of upto ₹ 50,000. #Optional Cover available on payment of additional Premium. Up to ₹ 5,000/ 10,000 (Varies with the plan). Covers Doctor Consultation, Diagnostics & Pharmacy expenses. ## Additional 20% Co-Pay applicable per claim if hospitalization done outside SMART SELECT network hospitals. **For 5 consecutive claims free years by using No Claim Bonus & No Claim Bonus Super (Optional Cover). Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year accrued NCB or NCB super will be reduced at same rate at which it is accrued.

BENEFITS

| Benefits/Plan in ₹ (SI) | 3 Lacs | 5,7,10 Lacs |
|--------------------------------------------|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| In-Patient Hospitalization | Up to Sum Insured | Up to Sum Insured |
| Pre-Hospitalization & Post Hospitalization | Up to SI, 30 days/60 days | Up to SI, 30 days/60 days |
| Day Care Treatments | Up to SI, 541 Procedures | Up to SI, 541 Procedures |
| Room Eligibility | 1% SI per day | Single Private AC Room (Max. up to 1% of SI per day) |
| ICU Charges | 2% SI per day | 2% SI per day |
| Daily Allowance | ₹ 500 per day; max. 5 days | NA |
| Ambulance Cover | Up to ₹ 1,500 per hospitalization | Up to ₹ 2,000 per hospitalization |
| Domiciliary Hospitalization | Up to 10% of SI, covered after 3 days | Up to 10% of SI, covered after 3 days |
| Annual Health check-up | Yes, all members | Yes, all members |
| Automatic Recharge of Sum Insured | Yes to SI (Once in a Policy Year) | Yes, Up to SI (Once in a Policy Year) |
| No Claim Bonus | 10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI | 10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB |
| Organ Donor Cover | Up to ₹ 50,000 | Up to ₹ 1,00,000 |
| Second Opinion | Yes | Yes |
| Alternative Treatments | Up to ₹ 15,000 | Up to ₹ 20,000 |

SUB-LIMITS

| Sub-Limit | 3 Lacs | 5,7,10 Lacs |
|------------------------------------------------------------------|-------------------------|---------------------------|
| Treatment of Cataract | Up to ₹ 20,000 per eye | Up to ₹ 30,000 per eye |
| Treatment of Total Knee Replacement | Up to ₹ 80,000 per knee | Up to ₹ 1,00,000 per knee |
| Treatment for each and every Ailment/Procedure mentioned below:- | | |
| Surgery for treatment of all types of Hernia | Up to ₹ 50,000/- | Up to ₹ 65,000/- |
| Hysterectomy | | |
| Surgeries for Benign Prostate Hypertrophy (BPH) | | |
| Surgical treatment of stones of renal system | | |
| Treatment for each and every Ailment/Procedure mentioned below:- | | |
| Treatment of Cerebrovascular and Cardiovascular disorders | Up to ₹ 2,00,000/- | Up to ₹ 2,50,000/- |
| Treatments/Surgeries for Cancer | | |
| Treatment of other renal complications and Disorders | | |
| Treatment for breakage of bones | | |

ABOUT US

CARE HEALTH INSURANCE 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.

www.careinsurance.com

✓ Quick quote & buy

✓ Online renewals

✓ Customer support

✓ Claim centre

☎ 1800-102-4488

✉ customerfirst@careinsurance.com



Care Health Insurance Limited

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Call us: 1800-102-4488

Disclaimer: This is only summary of selective features of product **carē** (Plan-Care 8 & 9).

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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