

## Policy: Care Plus Youth

### Base Benefits:

1. **In-Patient Hospitalization:** Up to SI
2. **Day Care Treatments:** All Day Care Procedures, up to SI
3. **Advanced Technology Methods:** Up to SI
4. **Ambulance Cover:** Up to ₹2,000 per hospitalization
5. **Organ Donor Cover:** 10% of SI
6. **Domiciliary Hospitalization:** Up to SI or a maximum of ₹5 Lakhs per policy year, whichever is lower
7. **Second Opinion:** Up to SI
8. **Annual Health Check-up:** Once in a policy year (per member)
9. **Unlimited Automatic Recharge:** Available for the same illness
10. **AYUSH Treatments:** Up to SI
11. **Air Ambulance Cover:** Yes
12. **Pre-Hospitalization Medical Expenses:** Covered for 60 days prior to hospitalization
13. **Post-Hospitalization Medical Expenses:** Covered for 90 days after discharge, up to SI

14. **No Claim Bonus Protect:** 50% increase in SI per policy year in case of a claim-free year, max 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 years if the total claim amount is <25% of applicable SI in a policy year.

15. **Room Rent and ICU Charges:**

- Room Rent: 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)