

Policy: Care Plus Youth

Optional Benefits:

1. OPD Coverage:

- Out-patient Consultations: Up to ₹1,500 (SI = ₹5L-₹7L), Up to ₹2,500 (SI = ₹10L-₹25L). Limit per consultation is ₹350.
- Out-patient Dental and Ophthalmic Treatments: Up to ₹1,500 (SI = ₹5L-₹7L), Up to ₹2,500 (SI = ₹10L-₹25L)

2. Personal Accident Cover (AD & PTD): Accidental Death – 100% of SI; Permanent Total Disablement – up to 100% of SI

3. Wellness Program: Allows the customer to Earn and Burn reward points.

4. Inflation Shield: The base policy SI will be increased on a cumulative basis at each renewal based on the inflation rate in the previous year. If the inflation rate for the previous year is unavailable, the rate for the penultimate year will be considered. The inflation rate is calculated by considering the average CPI of the calendar year

published by the National Statistical Office (NSO),
Ministry of Statistics and Programme Implementation.

5. **Unlimited E-Consultation:** Available for consultations with general physicians.
6. **Maternity & New Born Cover:** Available only under the Floater combination of 2A & 2A1C for all Insured Persons aged 18 years or above with a wait period of 24 months. Coverage for new born is part of maternity.