

carē

HEALTH<sup>®</sup>  
INSURANCE

**BEST CLAIM SETTLEMENT  
COMPANY OF THE YEAR**

9<sup>th</sup> ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025

**Get quality  
healthcare  
anywhere in  
the world**



Introducing  
carē advantage<sup>®</sup> with  
**GLOBAL COVERAGE<sup>\*</sup>**  
under add-on policy protect plus.

### Key Highlights



**Wider coverage  
on pre & post  
hospitalization**



**High sum insured  
option of ₹6 crore<sup>\*\*</sup>**



**Unlimited e-consultation  
with general physician  
in our network<sup>#</sup>**

\*With Protect Plus add-on cover against payment of additional premium. \*\*Other SI options are also available. #This is an Optional Cover available on payment of additional premium.

^The company was awarded 'Best Claim Settlement Company of The Year' Award At The 9th Annual India Insurance Summit & Awards 2025, in march 2025

## Plan details:

Care advantage		
Sum Insured - on Annual basis (in ₹)	25L/ 50L/ 100L	200L/ 300L/ 600L
Room rent/ room category	No sub-limit	No sub-limit
ICU charges	No sub-limit	No sub-limit
In-patient care	Up to SI	Up to SI
Day care treatment	Up to SI	Up to SI
Ambulance cover	Up to SI	Up to SI
Organ donor cover	Up to SI	Up to SI
No claims bonus (NCB)	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)	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)
AYUSH treatment	Up to SI	Up to SI
Health services	Health portal - healthy tips reminder, etc. Discount Connect - discounts on services such as consultations, diagnostics, maternity etc at our network	Health portal - healthy tips reminder, etc. Discount Connect - discounts on services such as consultations, diagnostics, maternity etc at our network
Pre-hospitalization medical expenses and post-hospitalization medical expenses	Pre-hospitalization for 30 days & post-hospitalization for 60 days; Maximum up to SI	Pre-hospitalization for 30 days & post-hospitalization for 60 days; Maximum up to SI
Automatic recharge	Up to SI and available unlimited times for unrelated or same illness	Up to SI and available unlimited times for unrelated or same illness

Care advantage-optional covers*	
No claims bonus super (NCBS)	50% increase in SI per policy year in case of claim-free year; max up to 100% of SI (50% decrease in SI per policy year in case a claim has been paid; such decrease is only in SI accrued as NCBS)
Air ambulance cover	Up to ₹5 lacs
Smart select	For listed hospitals: Up to SI; Other hospitals: Up to SI with an additional co-payment of 20% per claim
Reduction in PED wait period	Applicable ped wait period of 3 years, will be reduced to 2 years
Annual health check-up	Annual
Room rent modification	Single private room category
Unlimited automatic recharge	Up to SI and available unlimited times for unrelated or same illness
Unlimited e-consultations	Available for consultations with general physicians in our network
Pre-hospitalization medical expenses and post-hospitalization medical expenses	Pre-hospitalization for 60 days & post-hospitalization for 180 days; Maximum up to SI

\*Optional covers will not applicable to benefits offered under add-on policy Protect Plus

Add-on protect plus with global cover*		
Global coverage#	Optional	1. World wide excluding USA, Canada, India
	1. World wide excluding India; or 2. World wide excluding USA, Canada, India	2. Option to opt for world wide excluding India

Coverage	Only planned hospitalization is covered	All planned hospitalization + Emergency hospitalization
In-patient hospitalization	Up to SI	Up to SI
Advance technology methods	Up to 10% of SI	Up to SI
Organ donor cover	N/A	Up to SI
Room rent/ ICU	No limit	No limit
Pre-hospitalization medical Expenses and post-hospitalization Medical expenses	30 days and 60 days respectively; Covered up to SI	60 days and 120 days respectively; Covered up to SI
Local road ambulance	Up to SI	Up to SI
Air ambulance	N/A	Up to SI
Repatriation of mortal remains	N/A	Upto ₹5 lacs
Compassionate visit	N/A	Up to SI; Min. hospitalization required is 5 days

\*With Protect Plus add-on policy against payment of additional premium. Sum Insured offered under protect plus shall be part of base policy sum insured.

#Not available to the person with following status NRI/PIO/OCI/dual citizenship/foreign national/persons employed or studying abroad etc.

### Benefits offer under care OPD##

Max. 4 physical consultations with general physician, up to ₹500 per consultation per Insured in a policy year

Max. 4 physical consultations with 14 specified specialists, up to ₹500 per consultation per Insured in a policy year

##Care OPD is an add-on policy and available on payment of additional premium.

### Benefits offer under care advanced^^

Claim shield plus	Covers expenses incurred on non-payable items as per list 1, list 2, list 3, list 4 in Annexure 1 in policy T&C
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^^Care Advanced is an add-on policy and available on payment of additional premium.

### Wait periods

30 days initial waiting period	Yes
24 months specific diseases waiting period	Yes
36 months pre-existing diseases waiting period	Yes
Pricing zones	<p>Zone 1 - Delhi NCR, Surat, Mathura, Aligarh  Zone 2 - Mumbai (incl. MMR), Telangana, Indore, Nashik  Zone 3 - Pune, Bangalore Urban, Rest of Gujarat  Zone 4 - Rest of India</p> <p>Note : 1. Cities above means adjoining cities also  2. Delhi-NCR, Mumbai (MMR), is as defined by government</p>

**Note:** in case of portability policy, Insured is required to serve full waiting period under Protect Plus add-on policy. waiting period will be Applicable on the benefits offered under Care Advantage and add-on policy Protect Plus.

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.

Apart from numerous awards since inception, in March 2025, Care Health Insurance (CHI) was awarded ‘Best Claim Settlement Company of the Year’ at the 9<sup>th</sup> Annual India Insurance Summit & Awards 2025; in December 2024 CHI was conferred the ‘Overall Achievement Award’ (SAHI category) at the ASSOCHAM 16<sup>th</sup> Global Insurance Summit & Awards, and ‘Smart Insurer’ and ‘Sales Champion’ awards in Health Insurance category at the 11<sup>th</sup> ET Now Insurance Summit & Awards 2024.

[www.careinsurance.com](http://www.careinsurance.com)

✓ Quick quote & buy

✓ Customer support

✓ Online renewals

✓ Claim centre



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Disclaimer: This is only summary of selective features of product **carē advantage** and **add-on policies protect plus, carē advanced, carē OPD**. 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:25127011    UIN:CHIHLP26049V042526 (Care Advantage)  
UIN:CHIHLLIA25045V022425 (Protect Plus)    UIN:CHIHLLIA23060V012223 (Care OPD)  
UIN: CHIHLLIA25043V012425 (Care Advanced)

IRDAI Registration Number - 148

REACH US @

WhatsApp - **8860402452**

Care Health - Customer App:  
<https://careinsurance.app.link/3QB1xwRrNPb>

**SELF HELP**  
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