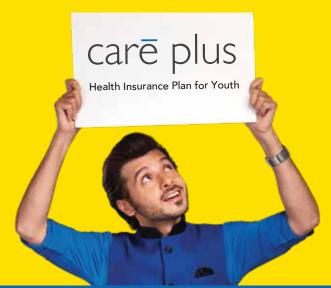


Most good things come to those who



Are on time



Get 'carē plus - Health Insurance Plan for Youth' before the age of 36 years and enjoy a 10% early bird discount^o on all subsequent renewals after the age of 40.



Unlimited recharge of sum insured that can be utilized by same person for same illness



200% increase in No Claim Bonus for 4 consecutive claim-free years*



Inflation adjusted increase in Sum Insured every year



Personal accident coverage for primary insured member



Stay fit and earn reward points through earn & burn program

Plan Details:

| Plan Name | Care Plus |
|---|---|
| Sum Insured (SI) – on annual basis (in Rs.) | 3L / 5L / 7L / 10L / 25L |
| Entry Age – Minimum | Individual : 5 years (Benefit: Earn & Burn shall be available for member of 18 years or above) Floater : 91 Days with at least 1 member of age 18 years or above |
| Entry Age – Maximum | Adult: Lifelong Child: 24 Years |
| Exit Age | Adult: Lifelong Child: 25 Years |
| Cover Type | Individual: Maximum up to 6 Persons Floater: 1A1C / 1A2C / 1A3C / 1A4C / 2A / 2A1C / 2A2C / 2A3C / 2A4C |
| Tenure Options | 1/2/3 Years |

| Base Benefits | |
|---|---|
| Hospitalization Expenses | |
| - In-Patient Care | Up to SI |
| - Day Care Treatments | All Day Care Procedures, up to SI |
| - Advance Technology Methods | Up to SI |
| Pre-Hospitalization Medical Expenses and Post-Hospitalization Medical Expenses | Pre-Hospitalization expense cover for 60 days prior to hospitalization & Post-Hospitalization expense cover for 90 days after discharge; Maximum up to SI |
| Ambulance Cover | Up to Rs.2,000 per hospitalization |
| Organ Donor Cover | Up to SI |
| Domiciliary Hospitalization | Up to SI |
| Second Opinion | Once in a policy year (per member) |
| Annual Health Check-up | Available for adult members |
| Unlimited Automatic Recharge | Yes |
| AYUSH Treatments | 10% of SI |
| Air Ambulance Cover | Up to SI or maximum of 5 Lacs per policy year, whichever is lower |
| No Claim Bonus Protect | 50% increase in SI per Policy Year in case of claim free year; maximum 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 year, if total claim amount <25% of applicable SI in a policy year. |
| Room rent and ICU eligibility | 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) |

| OPD Coverage | | |
|---|---|--|
| a. Out-patient Consultations | Up to Rs.1,500 (SI=5L-7L) Up to Rs.2,500 (SI=10L-25L) Limit per consultation is Rs.350/- | |
| b. Out-patient Dental and Ophthalmic Treatments | Up to Rs.1,500 (SI=5L-7L) Up to Rs.2,500 (SI=10L-25L) | |
| Personal Accident Cover (AD & PTD) | Accidental Death – 100% of SI Permanent Total Disablement – up to 100% of SI | |
| Inflation Shield | The base policy SI will be increased on cumulative basis at each renewal on the basis of inflation rate in previous year. In case inflation rate of previous year is not available at renewal, then the inflation rate available for penultimate calendar year shall be considered. Inflation rate is calculated by considering average CPI of the calendar year published by National Statistical Office (NSO), Ministry of Statistics and Programme Implementation. | |
| Unlimited E-Consultation | Available for Consultations with General Physicians | |
| Earn and Burn | Wellness program that allows the customer to Earn and Burn the reward points. | |
| Health Services | Health Portal- Doctor on chat, Healthy tips reminder, Digital locker for medical records, etc. Discount Connect – Discounts on services at our network. | |

Optional Benefits:

| Maternity & New Born Cover (Available only under Floater combination of 2A & 2A1C for all Insured Persons of age 18 years or above with a wait period of 24 months) | 15000 (SI <=5L) 25000 (SI >5L) Coverage for New born is part of maternity Sum Insured |
|---|--|
| International Second Opinion | Once per Major Illness / Injury per policy year |
| Smart Select | 15% discount (Discount will be applicable on base benefit premium and optional Benefit: Maternity and new born cover premium) Note: In case treatment is taken in non smart select network hospital, co payment of 20% per claim will be applicable |

Wait Periods:

| Initial Wait Period (not applicable on accident cases) | 30 Days |
|---|-----------|
| Named Ailment | 24 months |
| Pre-Existing Diseases | 36 months |
| Maternity & New Born Cover (if Opted) | 24 months |

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.





Care Health Insurance Limited

(Formerly Religare Health Insurance Company Limited)

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Gurugram-122001 (Haryana)
Website: www.careinsurance.com
E-mail: customerfirst@careinsurance.com

Call us: 1800-102-4488

Disclaimer: This is only summary of selective features of product care plus.

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:21074803 UIN:CHIHLIP22047V012122

IRDAI Registration Number - 148