

carē

HEALTH
INSURANCE

Most good things
come to those who
~~wait~~
Are on time

carē plus

Health Insurance Plan for Youth

Get 'carē plus - Health Insurance Plan for Youth' before the age of 36 years and enjoy a 10% early bird discount[^] 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

[^]The discount shall be applicable on the base premium on base coverage opted at the inception of this policy. ^{*}Subsequent decrease in the accrued NCB if the total claim amount is $\geq 25\%$ of the applicable Sum Insured in a policy year.

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.

www.careinsurance.com

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- ✓ Claim centre

☎ 1800-102-4488

✉ customerfirst@careinsurance.com



Care Health Insurance Limited

(Formerly Religare Health Insurance Company Limited)

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Correspondence Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, 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 **carē 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.

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