care HEALTH INSURANCE

BEST HEALTH INSURANCE COMPANY IN RURAL SECTOR | CLAIMS SERVICE LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

Presenting

care classic

A Comprehensive Health Insurance plan where your premium is decided basis your current city of residence.







- All Day Care procedures covered.
- Unlimited Automatic recharge of Sum Insured.
- Up to 150% increase in Sum Insured for 6 consecutive claim-free years^.
- Unlimited e-consultation with general physician.
- Avail discount on pharmacy & diagnostic tests through our online platform Discount Connect.

^ For 6 consecutive claim-free years by using No Claims Bonus (NCB). Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year, accrued NCB will be reduced at the same rate at which it is accrued.

Plan Details:

Sum Insured (SI) – on annual basis (in ₹)	5L \ 7L \ 10L \ 15L
Age of Proposer	18 years or above
Entry Age – Minimum	91 Days with at least 1 member of age 18 years or above
Entry Age – Maximum	Adult: 65 Years Child: 24 Years
Exit Age	Adult: Lifelong Child: 25 Years
Cover Type	Only Family Floater Allowed
Tenure Options	1/2/3 Years
Room Eligibility	Single Private A/C Room (SI>=5Lac)
ICU Charges	No limit (SI>=5Lac)
Zonal Pricing	Zone 1: Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda, Surat. Zone 2: Bangalore, Pune, Nasik, Rest of Gujarat. Zone 3: Rest of India.
Who are covered (Relationship with respect to the Proposer)	Self, Legally married spouse, son, daughter, father, mother, mother-in-law, father-in law.

Base Benefits:

In-Patient Care	Up to SI
Day Care Treatment	All Day Care Procedures
Advance Technology Methods	Covered, Please refer Advance Technology Methods Table to know sublimits on various treatments
Pre-Hospitalization Medical Expenses	Up to SI, Pre-Hospitalization expense cover for 60 days prior to hospitalization
Post Hospitalization Medical Expenses	Up to SI, Post-Hospitalization expense cover for 90 days after discharge towards Consultant fees, Diagnostic charges, Medicines and Drugs
AYUSH Treatment	Up to SI
Domiciliary Hospitalization	Up to SI if domiciliary hospitalization exceeds 3 days
Organ Donor Cover	Up to 10% SI
Ambulance Cover	Up to Rs.1,000 per policy year
No Claims Bonus (NCB)	25% Increase in SI for every claim free year upto 150% of SI under the policy. In case of a claim, the NCB accrued will be reduced by same rate
Second Opinion	Once per policy year per Insured Person for each major illness/injury
Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness. Unlimited Automatic Recharge benefit not available for Advance Technology Methods
Unlimited E-Consultations	Available for Consultations with General Physicians
Assisted Reproductive Treatment	Upto 2 Lacs per policy Year for SI>5 Lacs 3 Years Wait Period Once in every block of 3 Years after completion of wait period
Compassionate Travel	Up to Rs.5000 per policy Year for SI>=5 Lacs
Other Value Added Services	Health Portal - Doctor on chat, Healthy tips reminder, etc. Discount Connect - Discounts on services at our network.

Wait Periods:

Initial Wait Period (not applicable on accident cases)	30 Days
Named Ailment	24 Months
Pre-Existing Diseases	36 Months
Assisted Reproductive Treatment	36 Months

Sub-limits:

Advanced Technology Treatments	
Treatment/Procedures	Coverage Amount
Uterine Artery Embolization and HIFU	15% of SI
Balloon Sinuplasty	5% of SI
Deep Brain stimulation	25% of SI
Oral chemotherapy	15% of SI
Immunotherapy - Monoclonal Antibody to be given as injection	25% of SI
Intra vitreal injections	5% of SI
Robotic surgeries	25% of SI
Stereotactic radio surgeries	25% of SI
Bronchical Thermoplasty	Up to SI
Vaporisation of the prostrate (Green laser treatment or holmium laser treatment)	Up to SI
IONM - (Intra Operative Neuro Monitoring)	Up to SI
Stem cell therapy	25% of SI

Cataract	
Sum Insured	Limits per policy year
5 Lakhs	Up to ₹40,000 per eye, Max ₹60,000 per policy year
7 Lakhs & above	Up to ₹50,000 per eye, Max ₹75,000 per policy year

Optional Benefits:

OPD Care	Option to choose coverage amount Up to ₹10,000 (in Multiple of ₹1,000) Covers Doctor Consultation and Prescribed Diagnostics Note: For Coverage amount upto ₹5000 - Max. ₹500 per consultation with Maximum of 3 consultations in a Policy Year. For Coverage amount > ₹5000 - Max ₹1000 per Consultation with Maximum of 3 consultations in a Policy Year.
Annual Health Check-Up	Available

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.

Care Health Insurance was conferred with 'Claims Service Leader of the Year' & 'Best Health Insurance Company in Rural Sector' awards at the India Insurance Summit & Awards 2024; it was recognized for 'Excellence in Patient Service Delivery' at the FICCI Healthcare Excellence Awards 2023 and received the 'Smart Insurer' & 'Amiable Insurer' awards in the domain of Health Insurance at the 10th Annual Insurance Summit & Awards 2023. Care Health was awarded 'Best Health Insurance Company of the Year' at India Insurance Summit & Awards 2023 and 'Smart Insurer of the Year' and 'Sales Champion of the Year' at The Economic Times Insurance Summit & Awards 2022. The Company was recipient of the 'Best Health Insurance Product' and 'Best Health Insurance Agents' awards at the Insurance Alertss Awards, 2021, and received the 'Best Health Insurance Product' award at FICCI Healthcare Excellence Awards 2019.

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Disclaimer: This is only summary of selective features of product carē classic.
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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IRDAI Registration Number - 148

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Care Health-Customer App

WhatsApp **8860402452**

Self Help Portal:
www.careinsurance.com/self-help-portal.html

Submit Your Queries/Requests:
www.careinsurance.com/contact-us.html

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