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📞 1800-102-4488 / 1800-102-6655

✉ customerfirst@careinsurance.com

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HEALTH INSURANCE

Health ki Guarantee

Ver-SEP20

PRESENTING
GLOBAL
HEALTH INSURANCE PLAN WITH
carē



PRESENTING
GLOBAL
HEALTH INSURANCE PLAN WITH
care

Treatment, anywhere in the world

Your well-being is always at the core of what we do & we understand that there could be a lot of times when a medical treatment abroad might look more promising. It might also happen that, it is the only option that gurantees a healthier tomorrow.

But while it may bring the assurance of a better treatment, it would come with a heavy price tag. Here is where we come in and make things easier for you. Now, you can avail treatment anywhere in the world with Care.

High Sum-Insured options ranging from 1 to 6 crores

The first step was to make the World your Home when it comes to Quality Healthcare. The next step was to build a product that provides adequate coverage to finance it.

That's why in Care we offer High Sum-Insured options so that you never run out of coverage.



CHOOSE YOUR COVERAGE

A Comprehensive health cover is the one that serves you according to your need. That's why the product comes with two features customized for you.

Global Coverage Total (Optional cover)*: Comprehensive coverage that extends 7 continents & works round the clock so that no matter what time zone you enter, you will be covered. Offers cashless facility for hospitalisation expenses incurred anywhere across the world.

Global Coverage (Excluding USA): A plan for those who are sure they would not require healthcare in the USA. By choosing this plan, you would also automatically reduce your premium amount.



* Available on payment of additional premium

A TAILOR-MADE INSURANCE YOU CAN TAKE ANYWHERE, ANYTIME

IN-PATIENT COVER

In case of in-patient care, for a minimum period of 24 consecutive hours, all the charges starting from room rent, nursing expenses and intensive care unit charges to surgeon & doctor's fee, anaesthesia, blood, oxygen, operation theatre charges, etc, are all covered for you, globally.

PRE-HOSPITALISATION

Sometimes the procedures that finally lead to hospitalization, such as investigative tests, consultation fee and medication, can be quite financially draining. We cover the medical expenses incurred up to 30 days before your hospitalisation.

POST-HOSPITALISATION

We won't rest until you are back on your feet. We also cover the medical expenses incurred by you up to 60 days after your hospitalisation.

AIR AMBULANCE COVER (Optional Cover)*

We know how important it is to get timely treatment in case of an emergency. Which is why we provide an Air Ambulance Cover within India, so that no matter where you are, you get the treatment as soon as possible. One would also have an option to avail domestic road ambulance if needed.

DAY CARE

There are certain procedures which don't demand hospitalisation for more than 24 hours. We cover more than 540 such day care procedures globally.

* Available on payment of additional premium



A TAILOR-MADE INSURANCE YOU CAN TAKE ANYWHERE, ANYTIME

INTERNATIONAL SECOND OPINION (OPTIONAL COVER)*

Sometimes a reassurance works better than the cure itself. We give you the option to get your medical case re-evaluated from the best Doctors globally excluding India, without the need of travelling abroad.

AUTOMATIC RECHARGE OF SUM INSURED

Keep your worries regarding medical expenses outside the door with Automatic Recharge of Sum Insured. If you ever run out of your health cover due to claims made, we will reinstate the entire Sum Insured amount of your policy.

COMPREHENSIVE ANNUAL HEALTH CHECK-UP FOR ALL INSURED MEMBERS

Prevention is better than cure! To pre-empt your ever having to visit a hospital, we bring you an annual health check-up for all the insured members of your family.

NO CLAIMS BONUS*

If you do not claim on your health insurance policy in a particular year, we raise a cheer to your good health in the form of a substantial bonus. You receive an increase of 10 percent in your sum insured for every claim free year, up to the maximum of 50 percent of the sum insured.

MATERNITY COVERAGE OF UP TO INR 2 LAKHS

Ensuring smiles last longer when you welcome your new born by offering you an inbuilt maternity cover of upto INR 2 Lakhs.

*If a Claim is made in any particular year accrued NCB will be reduced at the same rate at which it is accrued.



**Annual health check-up
for all insured members - regardless of claims history**

LUNG FUNCTION MARKERS

Lung Function Test

DIABETES MARKERS

Hba1c

LIVER FUNCTION TEST

S Bilirubin (Total/Direct)
SGPT
SGOT
GGT
Alkaline Phosphatase
Total Protein
Albumin: Globulin

INFECTION MARKERS

Complete Blood Count(CBC)
ESR
ABO Group & Rh Type
Urine Routine
Stool Routine

LIPID PROFILE

Cholesterol
LDL
HDL
Triglycerides
VLDL

IMAGING TESTS

X-Ray – Chest
Ultrasound Abdomen

KIDNEY FUNCTION TEST

Creatinine
Blood Urea Nitrogen
Uric Acid

CARDIAC MARKERS

Treadmill Test
ECG

**LIST OF TESTS FOR ANYONE
BELOW 18 YEARS OF AGE**

List of Medical Tests covered as a part of Annual Health Check-up

Physical Examination (Height, Weight and Body Mass Index (BMI)), Eye Examination, Dental Examination and Scoring, Growth Charting, Doctor Consultation, Urine Examination (Routine and Microscopic)



PLAN DETAILS

Sum Insured (SI) - on annual basis (in Rs.)	1 Cr, 1.5 Cr, 2 Cr, 3 Cr & 6 Cr
Pre- Hospitalisation	30 days
Post- Hospitalisation	60 days
Day Care Treatments	Yes
Room Rents	Single Private Room (upgradable to next level, only if Single Private Room is not available)
ICU Charges	No Sub-limit
Doctor's Fees Etc.	No Limit
Other Medical Charges	No Limit
Alternative treatments	Yes
Ambulance Cover	Up to Rs 5,000 per hospitalization
Domiciliary Hospitalisation	Up to 10% of SI if domiciliary hospitalization exceeds 3 days
Organ Donor Cover	Up to Rs 5 Lacs
Annual Health Check-Up	Yes
Second Opinion	Once per Major illness / Injury per policy year
No Claims Bonus	Up to 50% of SI
Recharge Of Sum Insured	Up To Sum Insured
Maternity Cover	Yes
Global Coverage (excluding USA)	Yes
Vaccination Cover	Yes



LONGER POLICY TERM

The longer your association with us, the better we are able to understand your needs and serve you accordingly and choosing a longer policy term has never been so rewarding, because we provide you with premium discounts* when you choose a 2 or 3 years policy term. And the best part, you don't have to worry about renewal dates with our convenient renewal process.



TAX BENEFIT

Securing your health now brings two-fold benefit. It not only ensures you a worry-free life but also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, as per prevailing tax laws of the Income Tax Act, 1961.



FREE-LOOK PERIOD

We have your best interests at heart and at the same time recognize that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of policy.



DIRECT CLAIM SETTLEMENT

We know what you have been through, health-wise. And during such times the last thing you would want to do is wait. That's why we involve just you and us for a hassle-free experience. We live up to our promise when we say a worry-free life.

- In case of network hospitals around the world, just present your CHI Health Card along with some required documents and avail cashless treatment.
- In case of reimbursement of expenses when you use a non-network hospitals, the faster you notify us about the claim with the specified documents, the faster we process your claim.

We derive our satisfaction from dealing with you directly, because when you deal with us directly, you give us a better opportunity to serve you.



CASHLESS TREATMENT AT LEADING HOSPITALS

We care for your treatment and recovery, that's why we have eliminated all the running around paying off hospital bills and then following up for a reimbursement. To relieve you from all these worries we offer a wide network of quality hospitals within our network for cashless treatment within India & abroad.

*Discount on Premium – 7.5% in case of 2 year policy term & 10% in case of 3 year policy term.

WHAT IS NOT COVERED?

• Any pre-existing ailment/injury that was diagnosed/acquired within 48 months prior to issuance of the first policy • Any diseases contracted during first 30 days of the policy start date except those arising out of accidents • Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide) • Expenses arising out of or attributable to alcohol or drug use/misuse/abuse • Cost of spectacles/contact lenses • External Congenital disease

Remember, there are some treatments such as non-infective arthritis, joint replacement, cataract etc., which are covered only after completion of 2 consecutive policy years.

For a detailed set of exclusions, please log on to www.careinsurance.com

POLICY TERMS

Minimum entry age	Individual : 5 Years / Floater : 91 days with at least 1 member of age 18 years or above
Renewal	Lifelong renewability, The policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDA.
Renewal premium	Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
Co-payment	10% co-payment applicable on treatment outside India
Waiting period	30 days for any illness except injury
Waiting period for pre-existing illnesses	Four years of continuous coverage
Change in sum insured	You can modify your sum insured under the policy only upon renewal
Grace period	30 days from the date of expiry to renew the policy

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 & 'Best Claims Service Leader of the Year - Insurance India Summit & Awards. Care Health Insurance has also received the 'Editor's Choice Award for Best Product Innovation' at Finnoviti and was conferred the 'Best Medical Insurance Product Award' at The FICCI Healthcare Awards.

Best Health Insurance Company - ABP News - BFSI Awards 2015, Best Claims Service Leader of the Year - Insurance India Summit & Awards 2018, Best Product Innovation - Editor's Choice Award Finnoviti 2013, Best Medical Insurance Product - FICCI Healthcare Awards 2015.