

Health ki Guarantee

carē

HEALTH INSURANCE

carē for
senior citizens

**A HEALTH INSURANCE PLAN
FOR LIFE'S GOLDEN YEARS**



EMERGING ASIA
INSURANCE AWARDS 2019

Don't let age stop you from enjoying life to the fullest. Presenting Care for Senior Citizens, a comprehensive health insurance plan. Let age be just a number and nothing more than that.

KEY HIGHLIGHTS



Individual & Floater cover available



No Pre-Policy medical check-up*



Save tax on a premium of up to ₹ 75,000 under section 80D of IT act 1961*



Automatic Recharge of Sum Insured



Annual Health check-up for all insured persons



OPD Cover#



Smart select a discount of 15% on premium payable##



Up to 150% increase in sum insured with No Claim Bonus & No Claim Bonus Super**

Renewal

Lifelong Renewability

Co-payment

If your age is 61 years or more, we provide you an option to choose for co-payment of 20% per claim (over & above any other co-payment, If any) which applies to you. We pay the rest.

Waiting period

30 days for any illness except injury

Waiting period for named ailments

2 years of continuous coverage

Waiting period for pre-existing illness

4 years of continuous coverage

Tenure options

1/2/3 years

*At the discretion of underwriter. ^Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor. As per section 80D of Income Tax Act, an Adult (aged between 18 & 60 years) can save tax on a premium of upto ₹ 25,000 and his/her senior citizen parent/s (aged 60 years & above) can save tax on a premium of upto ₹ 50,000. #Optional Cover available on payment of additional Premium. Up to ₹ 5,000/ 10,000 (Varies with the plan). Covers Doctor Consultation, Diagnostics & Pharmacy expenses. ## Additional 20% Co-Pay applicable per claim if hospitalization done outside SMART SELECT network hospitals. **For 5 consecutive claims free years by using No Claim Bonus & No Claim Bonus Super (Optional Cover). Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year accrued NCB or NCB super will be reduced at same rate at which it is accrued.

BENEFITS

Benefits/Plan in ₹ (SI)	3 Lacs	5,7,10 Lacs
In-Patient Hospitalization	Up to Sum Insured	Up to Sum Insured
Pre-Hospitalization & Post Hospitalization	Up to SI, 30 days/60 days	Up to SI, 30 days/60 days
Day Care Treatments	Up to SI, 541 Procedures	Up to SI, 541 Procedures
Room Eligibility	1% SI per day	Single Private AC Room (Max. up to 1% of SI per day)
ICU Charges	2% SI per day	2% SI per day
Daily Allowance	₹ 500 per day; max. 5 days	NA
Ambulance Cover	Up to ₹ 1,500 per hospitalization	Up to ₹ 2,000 per hospitalization
Domiciliary Hospitalization	Up to 10% of SI, covered after 3 days	Up to 10% of SI, covered after 3 days
Annual Health check-up	Yes, all members	Yes, all members
Automatic Recharge of Sum Insured	Yes to SI (Once in a Policy Year)	Yes, Up to SI (Once in a Policy Year)
No Claim Bonus	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
Organ Donor Cover	Up to ₹ 50,000	Up to ₹ 1,00,000
Second Opinion	Yes	Yes
Alternative Treatments	Up to ₹ 15,000	Up to ₹ 20,000

SUB-LIMITS

Sub-Limit	3 Lacs	5,7,10 Lacs
Treatment of Cataract	Up to ₹ 20,000 per eye	Up to ₹ 30,000 per eye
Treatment of Total Knee Replacement	Up to ₹ 80,000 per knee	Up to ₹ 1,00,000 per knee
Treatment for each and every Ailment/Procedure mentioned below:-		
Surgery for treatment of all types of Hernia	Up to ₹ 50,000/-	Up to ₹ 65,000/-
Hysterectomy		
Surgeries for Benign Prostate Hypertrophy (BPH)		
Surgical treatment of stones of renal system		
Treatment for each and every Ailment/Procedure mentioned below:-		
Treatment of Cerebrovascular and Cardiovascular disorders	Up to ₹ 2,00,000/-	Up to ₹ 2,50,000/-
Treatments/Surgeries for Cancer		
Treatment of other renal complications and Disorders		
Treatment for breakage of bones		

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.



HEALTH INSURANCE

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Care Health Insurance Limited

(Formerly known as Religare Health Insurance Company Limited)

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Disclaimer: This is only summary of selective features of product *carē* (Plan-Care 8 & 9).

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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