

Presenting

carē classic

A Comprehensive Health Insurance Plan
where your premium is decided basis
the city you live in.



Ambulance
Cover



Domiciliary
Hospitalisation
up to Sum
Insured



Covers
expenses for
compassionate
travel visit

- 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 (GP).
- Avail discount on pharmacy & diagnostic tests through our online platform Discount Connect.

Plan Details:

| | |
|---|---|
| Sum Insured (SI) – on annual basis (in Rs.) | 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) \geq 5Lac) |
| ICU Charges | No limit (SI) \geq 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 | Upto 10% of SI subject to maximum Rs.50,000 per policy year |
| Domiciliary Hospitalization | Up to SI if domiciliary hospitalization exceeds 3 days (Coverage for this benefit through AYUSH treatment is limited to and within the amount specified : AYUSH treatment) |
| 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 \geq 5 Lacs |
| 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 | 48 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 prostate (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 | <p>Option to choose coverage amount Up to Rs.10,000 (in Multiple of 1,000) Covers Doctor Consultation and Prescribed Diagnostics</p> <p>Note: For Coverage amount upto Rs. 5000 - Max.500 per consultation with Maximum of 3 consultations in a Policy Year. For Coverage amount >5000 - Max Rs.1000 per Consultation with Maximum of 3 consultations in a Policy Year.</p> |
| Annual Health Check-Up | Available |

ABOUT US

CARE HEALTH INSURANCE LIMITED

Care Health Insurance is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With Care Health Insurance'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.

REACH US @



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



Care Health Insurance Limited

(Formerly Religare Health Insurance Company Limited)

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

CIN:U66000DL2007PLC161503 UAN:21125100 UIN:CHIHLP22071V012122

IRDAI Registration Number - 148