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HEALTH
INSURANCE

When it comes
to health,
it's always
good to have
an advantage.

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Affordable Health Insurance
up to ₹1cr for your family.

BEST

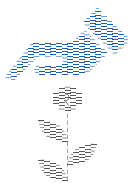
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**

LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

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A HEALTH INSURANCE PLAN THAT ENSURES YOU NEVER RUN OUT OF COVER

At Care Health Insurance, our endeavor is to always provide our customers access to quality healthcare. With Care Advantage, we offer our customers an option to get a high Sum Insured (upto ₹1 crore), so that they and their families are adequately secured.

KEY FEATURES

HIGH SUM INSURED OPTION (UPTO ₹1 CRORE)

While choosing a health insurance plan, one evaluates if the sum insured amount will be able to cover the medical expenses for a year. A high Sum Insured amount of ₹1 cr ensures that! Coverage by Care Advantage is adequate for possible medical expenses which may arise due to health emergencies in the future. All this, at a very affordable premium.

CASHLESS MEDICAL SERVICES AT NETWORK OF 19000+ HEALTHCARE PROVIDERS

Care Advantage gives you the advantage of cashless treatment which ensures you concentrate only on your/ your loved ones' recovery during a health ailment/ emergency. You can avail these services at our network of over 19000 healthcare providers pan India offering world class health services for its customers. Our vast network ensures you always find a quality healthcare provider in your close proximity.

AUTOMATIC RECHARGE OF SUM INSURED

A health emergency can arise anytime and potentially exhaust the entire Sum Insured that is available. In such cases, features like Automatic recharge of Sum Insured reinstates the Sum Insured back to the original levels. This amount can be used for any other claim during the remaining policy year. Not just this, you can avail the benefit unlimited number of times by opting for an Optional Cover - Unlimited Automatic Recharge.

The recharge amount can be utilized for the second claim in the same policy year for same person for treatment of an earlier claimed illness/injury after 45 Days of discharge of the last hospitalisation.

30 DAYS PRE HOSPITALIZATION COVER

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

60 DAYS POST HOSPITALIZATION COVER

Expenses don't end once you are discharged. There are follow-up visits to your medical practitioner, medication and sometimes even further confirmatory tests. We cover the medical expenses incurred by you up to 60 days after your hospitalisation.

NO CLAIM BONUS

Get a flat increase of 10% in Sum Insured for next policy year in case of no claim. No Claim Bonus will not exceed 50% of Sum Insured under the policy and in the event of a claim in a policy year, No Claim Bonus accrued will be reduced by the same proportion.

Entry Age - Minimum	Individual : 5 years Floater : 91 Days with at least 1 Insured Person of age 18 years or above
Entry Age - Maximum	Lifelong
Age of Proposer	18 Years or above
Policy Term	1/2/3 Years
How can You cover Yourself	Individual/Floater
Initial Wait Period	30 Days
Named Ailment wait Period	24 Months
Pre-Existing Disease Wait Period	48 Months
Pricing Zones	Zone 1 - Delhi NCR, Surat, Mathura, Aligarh Zone 1A - Mumbai (incl. MMR), Telangana, Rest of Gujarat Zone 2 - Pune, Nasik, Indore, Bangalore Urban Zone 3 - Rest of India Note : 1. Cities above means adjoining cities also 2. Delhi - NCR, Mumbai (MMR), is as defined by Government

POLICY BENEFITS:

Sum Insured*	₹25 Lacs, ₹50 Lacs and ₹1 Crore
Room Rent	No Sub-Limit
ICU charges	No Sub-Limit

In Patient & Day Care Treatment Expenses	Up to Sum Insured
Pre Hospitalisation/ Post Hospitalisation	30 days pre hospitalization and 60 days post hospitalization
Automatic Recharge	Yes, once in a Policy Year
Ambulance Cover	Up to Sum Insured
Organ Donor Expenses	Up to Sum Insured
No Claim Bonus (NCB)	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI

OPTIONAL BENEFITS:

No Claims Bonus Super (NCBS)	50% increase in SI per Policy Year in case of claim free year; Max up to 100% of SI (50% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCBS)
Air Ambulance Cover	Up to ₹ 5 Lacs
Smart Select	For hospitals covered under Smart Select Network : upto SI For Other hospitals not part of Smart Select Network: 20% co-payment on all claims Note : check the list of hospitals covered under smart select on https://www.careinsurance.com/smart-select-network-locator.html
Reduction in PED Wait Period	Applicable PED Wait Period of 4 Years, will be reduced to 2 Years
Annual Health Check-up	Annual
Room Rent Modification	Single private room category

PERMANENT EXCLUSIONS:

- (i) Expenses attributable to self-inflicted injury resulting from suicide, attempted suicide
- (ii) Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- (iii) Expenses related to any admission primarily for diagnostics and evaluation purposes only
- (iv) External Congenital diseases
- (v) Change-of-Gender treatments

For a detailed set of exclusions, please refer the policy wordings.

*Other Sum Insured options are also available

Care Health Insurance

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 for 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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HEALTH INSURANCE

Care Health Insurance Limited

Registered Office:

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

Correspondence Office:

Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road,
Sector-43, Gurugram-122009 (Haryana)

Website: www.careinsurance.com

Disclaimer:

This is only summary of selective features of product carē advantage. 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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