

carē

10 YEARS

HEALTH INSURANCE

10 YEARS OF CARE

PRESENTING

# carē supreme

Redefining the value that you get  
from your Health Insurance



Up to  
**600%**

Increase in Total  
Coverage\*

**Unlimited**

Automatic  
Recharge for  
Related & Unrelated  
Illnesses

Earn up to  
**30%**  
Discount  
on Renewal†

Up to  
**100%**  
of Sum Insured  
on Ambulance  
Cover\*\*

**Unlimited**

E-consultation  
with General  
Physician^

- Up to 60 days pre hospitalization and 180 days post hospitalization coverage
- Pay the premium as per the city you live in
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- Advance technology methods covered up to 100% of Sum insured
- No reduction in Cumulative Bonus even if you claim

\*Up to 100% due to Cumulative Bonus and Up to 500% with Cumulative Bonus Super (Optional Cover) for 5 consecutive years. #Through Active days fitness program under Wellness Benefit (Optional Cover). \*\*100% of SI available only for ₹15 Lakh and above SI on road ambulance, For SI below ₹15 lac – up to ₹10,000.

^As per the empanelled list of general physician within the company network.

## Plan Details:

|  |   |
|--|---|
| Sum Insured (SI) – on annual basis (in Rs.)                    | 5L \ 7L \ 10L \ 15L   |
| Age of Proposer  | 18 years or above   |
| Entry Age – Minimum  | Adult: 18 Years<br>Child: 90 Days   |
| Entry Age – Maximum  | Adult: Lifelong<br>Child: 24 Years  |
| Exit Age   | Adult: Lifelong<br>Child: 25 Years  |
| Cover Type   | Individual: max up to 6 persons   Floater: max up to 2A2C   |
| Tenure Options   | 1/2/3 Years   |
| Pre-policy Issuance Medical Check up                           | Yes, as per Appendix I  |
| Pricing  | Zone 1: Delhi NCR, Mumbai Metropolis Area (including Mumbai suburban, Thane, Palghar, Raigad, any other city defined by Government), Gujarat State, Aligarh, Mathura (Delhi NCR includes Delhi, Baghpat, Bulandshahr, Gautam Buddha Nagar, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Faridabad, Gurugram, Jhajjar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Bhiwani, Alwar, Bharatpur, Rohtak, Sonapat, any other city defined by Government)<br>Zone 2: ROI |
| Who are covered<br>(Relationship with respect to the Proposer) | Self, spouse/live-in partner/same sex partner, son, daughter, father, mother, mother-in-law, father-in law, grand father, grand mother  |
| Premium Payment Term   | Single  |

## Base Benefits:

|                                       |  |
|---------------------------------------|--|
| In-Patient Care                       | Up to SI   |
| Day Care Treatment                    | All Day Care Procedures  |
| Advance Technology Methods            | Up to SI   |
| Room Rent                             | Up to SI   |
| ICU Cover                             | Up to SI   |
| 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 180 days after discharge  |
| AYUSH Treatment                       | Up to SI   |
| Domiciliary Hospitalization           | Up to SI   |
| Organ Donor Cover                     | Up to SI   |
| Ambulance Cover                       | For SI below ₹15 lac - up to ₹10,000<br>For SI ₹15 lac and above - up to SI  |
| Cumulative Bonus                      | 50% of SI per year, max up to 100% of SI;<br>Shall not reduce in case of claim   |
| Unlimited Automatic Recharge          | Available for unlimited times for unrelated or same illness.   |
| Unlimited E-Consultations             | Available for Consultations with General Physicians  |
| Health Services                       | Health Portal- Doctor on chat, Healthy tips reminder, etc.<br>Discount Connect – Discounts on services such as consultations, diagnostics, maternity etc at our network. |

Note: Other Sum Insured options are also available.

## Wait Periods:

|   |           |
|---|-----------|
| Initial Wait Period<br>(not applicable on accident cases) | 30 Days   |
| Named Ailment   | 24 Months |
| Pre-Existing Diseases                                     | 48 Months |

## Optional Benefits:

| Cumulative Bonus Super | Up to 100% of SI per year, Max up to 500% of Sum Insured<br>Note: Shall not reduce in case of claim   |                       |                  |     |     |     |     |     |     |     |     |               |    |
|------------------------|---|-----------------------|------------------|-----|-----|-----|-----|-----|-----|-----|-----|---------------|----|
| Annual Health check up | Once for all Insured every policy year  |                       |                  |     |     |     |     |     |     |     |     |               |    |
| Air Ambulance          | Up to 5 lacs per year   |                       |                  |     |     |     |     |     |     |     |     |               |    |
| Wellness benefit       | <p>a) Recording 10,000 steps or more in a day through tracking apps, devices etc.</p> <table border="1"> <thead> <tr> <th>No. of days in a year</th> <th>Renewal Discount</th> </tr> </thead> <tbody> <tr> <td>270</td> <td>30%</td> </tr> <tr> <td>240</td> <td>20%</td> </tr> <tr> <td>180</td> <td>15%</td> </tr> <tr> <td>120</td> <td>10%</td> </tr> <tr> <td>Less than 120</td> <td>0%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>This benefit will be applicable on Individual basis. In case of floater, average of no. of healthy days as attained by all the Insured shall be considered.</li> <li>Responsibility of mapping device with CHIL system is of the Insured.</li> <li>No. of days completing 10,000 steps or more that are accumulated in last 2 months of the Policy Period would not be considered for discount on renewal premium. The same shall carry forward and will be considered in next policy period.</li> <li>In case of multi tenure, average of no. of healthy days over policy tenure will be considered for discount.</li> <li>In case of instalment premium mode is opted, then discount shall be considered only post payment of first 6 month of premium.</li> <li>Vouchers of value equivalent to renewal discount amount can also be provided to Insured in case he/she do not wish for discount on renewal premium.</li> </ul> <p>Note: The above section of benefit is available only for Insured covered as Adults aged 18 and above in the Policy and discount calculated shall be applicable on total premium of Policy.</p> <p>b) Access to Digital Fitness Coaching<br/>c) Access to AI Fitness Coaching<br/>d) Access to Nutritionist/Wellness Coach</p> <p>Note: Benefit (b, c &amp; d) shall be available for Insured members aged above 12 years.</p> | No. of days in a year | Renewal Discount | 270 | 30% | 240 | 20% | 180 | 15% | 120 | 10% | Less than 120 | 0% |
| No. of days in a year  | Renewal Discount  |                       |                  |     |     |     |     |     |     |     |     |               |    |
| 270                    | 30%   |                       |                  |     |     |     |     |     |     |     |     |               |    |
| 240                    | 20%   |                       |                  |     |     |     |     |     |     |     |     |               |    |
| 180                    | 15%   |                       |                  |     |     |     |     |     |     |     |     |               |    |
| 120                    | 10%   |                       |                  |     |     |     |     |     |     |     |     |               |    |
| Less than 120          | 0%  |                       |                  |     |     |     |     |     |     |     |     |               |    |

## 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 awarded 'Smart Insurer of the Year' and 'Sales Champion of the Year' at The Economic Times Insurance Summit & Awards 2022. The company was also conferred the 'Best Health Insurance Product' and 'Best Health Insurance Agents' at the Insurance Alerts Awards, 2021, and was adjudged 'Best Medical/Health Insurance Product Award' at FICCI Healthcare Excellence Awards 2019.



## HEALTH INSURANCE

### Care Health Insurance Limited

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

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:23015540 UIN:CHIHLP23128V012223

IRDAI Registration Number - 148

#### REACH US @



Care Health-  
Customer App



WhatsApp  
**8860402452**

#### Self Help Portal:

[www.careinsurance.com/self-help-portal.html](http://www.careinsurance.com/self-help-portal.html)

#### Submit Your Queries/Requests:

[www.careinsurance.com/contact-us.html](http://www.careinsurance.com/contact-us.html)