

Get  
quality healthcare  
anywhere in the  
world



Introducing  
carē advantage with  
**GLOBAL COVERAGE\***  
under add-on policy protect plus.

### Key Highlights



Wider coverage  
on pre & post  
Hospitalization\*



High Sum Insured  
Option of ₹6 crore\*\*



Unlimited e-consultation  
with general physician  
at our network\*

\*With Protect Plus add-on cover against payment of additional premium.

\*\*Other SI options are also available.

## Plan Details:

Care Advantage		
Sum Insured- on annual basis (in Rs.)	25 L / 50 L / 100 L	200 L / 300 L / 600L
Room Rent / Room Category	No Sub-limit	No Sub-limit
ICU Charges	No Sub-limit	No Sub-limit
In-Patient Care	Up to SI	Up to SI
Day Care Treatment	Up to SI	Up to SI
Pre-Hospitalization Medical Expenses and Post-Hospitalization Medical Expenses*	Pre-Hospitalization for 60 days & Post-Hospitalization for 180 days; Maximum up to SI	Pre-Hospitalization for 60 days & Post-Hospitalization for 180 days; Maximum up to SI
Ambulance Cover	Up to SI	Up to SI
Organ Donor Cover	Up to SI	Up to SI
No Claims Bonus (NCB)	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)	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)
Automatic Recharge	Up to SI	Up to SI
AYUSH treatment	Up to SI	Up to SI
Health Services	Health Portal- Healthy tips reminder, etc. Discount Connect - Discounts on services such as consultations, diagnostics, maternity etc at our network	Health Portal- Healthy tips reminder, etc. Discount Connect- Discounts on services such as consultations, diagnostics, maternity etc at our network
Unlimited E-Consultations*	Available for Consultations with General Physicians at our network	Available for Consultations with General Physicians at our network

Add-on Protect Plus with Global Cover*		
Global Coverage <sup>#</sup>	Optional	1. World wide exc. USA, Canada included
	1. World wide excluding India; or 2. World wide exc. USA , Canada, India	2. Option to opt for World wide excluding India
Coverage	Only Planned Hospitalization is covered	All Planned Hospitalization + Emergency Hospitalization
In-patient Hospitalisation	Up to SI	Up to SI
Advance Technology Methods	Up to 10% of SI	Up to SI
Organ Donor Cover	N/A	Up to SI
Room Rent/ ICU	No Limit	No Limit
Pre-Hospitalization Medical Expenses and Post-Hospitalization Medical Expenses	30 days and 60 days respectively; Covered Up to Sum Insured	60 days and 120 days respectively; Covered Up to Sum Insured
Local Road Ambulance	Up to SI	Up to SI
Air Ambulance	N/A	Up to SI
Repatriation of Mortal Remains	N/A	Upto 5 Lakh
Compassionate Visit	N/A	upto SI; Min. Hospitalization required is 5 days

\*With Protect Plus add-on cover against payment of additional premium. # Not available to the person with following status NRI/PIO/OCI/Dual Citizenship/Foreign National/Persons employed or studying abroad etc.

Care Advantage-Optional covers*	
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 Rs 5 Lacs
Smart Select	For listed Hospitals : Up to SI; Other Hospitals : Up to SI with an additional co-payment of 20% per claim
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

\*Optional Covers will not applicable to benefits offered under Add-on policy Protect Plus

Benefits offer under Care Shield#	
Claim Shield	Coverage of expenses incurred on 68 non-payable items <sup>^</sup>
NCB Shield	No loss of No Claim Bonus/No Claim Bonus Super (if opted) on renewal provided total claim paid in the previous policy year in the less than 25% of base Sum Insured
Inflation Shield	Automatic Increase of policy coverage based on average CPI index in the previous year

<sup>^</sup>Please refer to Care Shield policy T&C for details. #Benefits under Care Shield Add-on policy is available on payment of additional premium

Wait Periods	
Base Sum Insured (SI) - on Annual Basis (in Rs.)	25 L / 50 L / 100 L / 200 L / 300 L / 600 L
30 Days Initial Waiting Period	Yes
24 Months Specific Diseases Waiting Period	Yes
48 Months Pre-existing Diseases Waiting Period	Yes
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

**Note:** In case of portability policy, Insured is required to serve full waiting period under Protect Plus Add-on Cover. waiting period will be applicable on the benefits offered under Care Advantage and Add-on policy Protect Plus.

## 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 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.



### Care Health Insurance Limited

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**Disclaimer:** This is only summary of selective features of product care advantage, Add-on policy protect plus and care shield Add-on. 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:24046137 UIN:CHIHLP24183V032324 (Care Advantage)

UIN:CHIHIA23153V012223 (Protect Plus) UIN:RHIHLIA21168V012021 (Care Shield Add-on)

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)