





INDIA INSURANCE SUMMIT & AWARDS 2024

# SENIOR HEALTH ADVANTAGE

Affordable Health Insurance for our beloved elders.



# Plan Details:

Sum Insured (SI) – on annual basis (in Rs.)	5L \ 10L <sup>#</sup>
Pre-hospitalization Medical Expenses	30 Days*
Post-hospitalization Medical Expenses	60 Days*
Room Rent*	Twin Sharing Room
ICU Charges*	Up to 2% of Sum Insured per day
In Patient Care Treatment	Up to Sum Insured
Day Care Treatments	All Day Care Procedures
Sub-Limit on Hospitalization related Expenses	Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees subject to a maximum up to 25% of the SI per hospitalisation
Advance Technology Methods*	Covered as per applicable Sub-Limits on treatments
Domiciliary Hospitalization	Covered Up to Sum Insured, if hospitalization exceeds 3 days.
Organ Donor Cover	Covered Up to Sum Insured
AYUSH Treatment	Covered Up to Sum Insured
Road Ambulance Cover	Up to 1% of SI or Rs.5000 whichever is lower per hospitalisation
No Claim Bonus <sup>*</sup>	10% of SI for every claim free year, Max up to 50% of SI
Annual Health Check-up	Available from Day 1 for All Insured Members
Unlimited E-Consultations	Consultations with General Physicians on Mobile Application
Other Value Added Services	Discount Connect – Discounts on services at our network

# **Boundary Conditions:**

Entry Age – Minimum	60 Years
Entry Age – Maximum	No Upper Age Limit
Exit Age	Life Long Renewal
Cover Type	Individual – Upto 6 Members with Age >=60 Years Floater – 2 Adults
Tenure Option	1/2/3 Years
Relationship Allowed	Self, Spouse, Dependent Son, Dependent Daughter, Dependent Parents, Dependent Parents-in-law.
Co-Payment*	50% on all claims made till age 70 Years. Additional 10% co-payment on all Claims made after Age >70.
Initial Wait Period	30 Days
Named Ailments Wait Period	24 Months
Pre-Existing Disease Wait Period*	24 Months

#Other Sum Insured options are also available. \*This is an optional cover.

# Sub-Limits on Specified Diseases\*:

Disease Name	5 Lacs	10 Lacs
Treatment of Cataract	Up to Rs.40,000	Up to Rs.40,000
Treatment of Total Knee Replacement	Up to Rs.100,000	Up to Rs.120,000
Treatment for each and every Ailment / Procedure mentioned below:- i. Cerebrovascular Accident and Cardio vascular Diseases ii. Cancer (Including Chemotherapy / Radiotherapy) iii. Medical Renal Diseases (Including Dialysis) iv. Treatment of Breakage of Long Bones	Up to Rs.2,00,000	Up to Rs.2,50,000

Note :

- Amount specified is the total Amount payable for Specific Disease Treatment in a Policy Year.
- Total Amount is inclusive of Pre-Hospitalization, Hospitalization expenses and Post Hospitalization expenses.

# Annual Health Check-up: List of Medical Tests

Complete Blood Count with ESR	Urine Routine	Blood Group
Fasting Blood Sugar	Lipid Profile	Kidney Function Test
ECG		

Note :

- Available as Cashless on Network Labs
- Available on Advance booking through Customer Mobile Application or Partner Portal

\*This is an optional cover.

#### 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

#### Care Health Insurance Limited

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Disclaimer: This is only summary of selective features of product senior health 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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