

care

HEALTH  
INSURANCE

**BEST HEALTH INSURANCE  
COMPANY OF THE YEAR**  
INDIA INSURANCE SUMMIT & AWARDS 2023

# A HEALTH INSURANCE PLAN FOR LIFE'S GOLDEN YEARS

care for  
senior citizens

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At Care Health Insurance, we believe old age is for enjoying life to the fullest. Hence, with **carē** for senior citizens – Comprehensive Health Insurance plan for persons over 61 years, age is just a number since expenses related to medical exigencies becomes our worry.

## KEY HIGHLIGHTS



Individual & Floater cover available



No Pre-Policy medical check-up\*



Save tax on a premium of up to ₹ 75,000 under section 80D of IT act 1961\*



Automatic Recharge of Sum Insured



Annual Health check-up for all insured persons



OPD Cover#



Smart select a discount of 15% on premium payable##



Up to 150% increase in sum insured with No Claim Bonus & No Claim Bonus Super\*\*

Renewal

Lifelong Renewability

Co-payment

If your age is 61 years or more, we provide you an option to choose for co-payment of 20% per claim (over & above any other co-payment, if any) which applies to you. We pay the rest.

Waiting period

30 days for any illness except injury

Waiting period for named ailments

2 years of continuous coverage

Waiting period for pre-existing illness

4 years of continuous coverage

Tenure options

1/2/3 years

\*At the discretion of underwriter. ^Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor. As per section 80D of Income Tax Act, an Adult (aged between 18 & 60 years) can save tax on a premium of upto ₹ 25,000 and his/her senior citizen parent/s (aged 60 years & above) can save tax on a premium of upto ₹ 50,000. #Optional Cover available on payment of additional Premium. Up to ₹ 5,000/ 10,000 (Varies with the plan). Covers Doctor Consultation, Diagnostics & Pharmacy expenses. ## Additional 20% Co-Pay applicable per claim if hospitalization done outside SMART SELECT network hospitals. \*\*For 5 consecutive claims free years by using No Claim Bonus & No Claim Bonus Super (Optional Cover). Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year accrued NCB or NCB super will be reduced at same rate at which it is accrued.

## BENEFITS

Benefits/Plan in ₹ (SI)	3 lacs	5,7,10 lacs
In-Patient Hospitalization	Up to Sum Insured	Up to Sum Insured
Pre-Hospitalization & Post Hospitalization	Up to SI, 30 days/60 days	Up to SI, 30 days/60 days
Day Care Treatments	Up to SI, 541 Procedures	Up to SI, 541 Procedures
Room Eligibility	Up to 1% SI per day	Single Private AC Room (Max. up to 1% of SI per day)
ICU Charges	Up to 2% SI per day	Up to 2% SI per day
Daily Allowance	₹ 500 per day; max. 5 days	NA
Ambulance Cover	Up to ₹ 1,500 per hospitalization	Up to ₹ 2,000 per hospitalization
Domiciliary Hospitalization	Up to 10% of SI, covered after 3 days	Up to 10% of SI, covered after 3 days
Annual Health check-up	Yes, all members	Yes, all members
Automatic Recharge of Sum Insured	Yes to SI (Once in a Policy Year)	Yes, Up to SI (Once in a Policy Year)
No Claim Bonus	10% increase in SI per Policy Year in case of claim-free year; Max up to 50%. 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%. 10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB
Organ Donor Cover	Up to ₹ 50,000	Up to ₹ 1,00,000
Second Opinion	Yes	Yes
Alternative Treatments	Up to ₹ 15,000	Up to ₹ 20,000

## SUB-LIMITS

Sub-Limit	3 lacs	5,7,10 lacs
Treatment of Cataract	Up to ₹ 20,000 per eye	Up to ₹ 30,000 per eye
Treatment for Total Knee Replacement	Up to ₹ 80,000 per knee	Up to ₹ 1,00,000 per knee
Treatment for each and every Ailment/Procedure mentioned below:-		
Surgery for treatment of all types of Hernia	Up to ₹ 50,000/-	Up to ₹ 65,000/-
Hysterectomy		
Surgeries for Benign Prostate Hypertrophy (BPH)		
Surgical treatment of stones of renal system		
Treatment for each and every Ailment/Procedure mentioned below:-		
Treatment of Cerebrovascular and Cardiovascular disorders	Up to ₹ 2,00,000/-	Up to ₹ 2,50,000/-
Treatment/Surgeries for Cancer		
Treatment of other renal complications and Disorders		
Treatment for breakage of bones		

## 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 'Best Health Insurance Company of the Year' at the India Insurance Summit & Awards 2023, 'Best Health Insurance Product' and 'Best Health Insurance Agents' at the Insurance Alertss Awards, 2021. The company was also conferred the 'Best Medical/Health Insurance Product Award' at FICCI Healthcare Excellence Awards 2019.

[www.careinsurance.com](http://www.careinsurance.com)

- ✓ Quick quote & buy
- ✓ Online renewals
- ✓ Customer support
- ✓ Claim centre

#### 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)

**carē** HEALTH  
INSURANCE

#### Care Health Insurance Limited

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Disclaimer: This is only summary of selective features of product carē (Plan-Care 8 & 9).

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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