

carē

10 YEARS

HEALTH INSURANCE

10 YEARS OF CARE

carē supreme

Redefines the value you get from your Health Insurance

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What makes our product  
supreme?

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# Highlights

of  
Care Supreme

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Cumulative Bonus will

DOUBLE

Your coverage in just 2 consecutive years

Upto 50% increase in SI every year, max increase is 100% of SI



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500%

Increase in SI with

**Cumulative**

**Bonus Super**

Upto 100% increase in  
Cumulative Bonus, max  
Increase is 500% OF SI



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# NO LOSS

of Cumulative Bonus/Cumulative  
Bonus Super due to claims in a policy



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## Cumulative Bonus Illustration

Policy Year	Total Sum Insured at beginning of Policy Year	Cumulative Bonus	Claim Status
0	₹10,00,000	-	Yes
1	₹15,00,000	₹5,00,000	Yes
2	₹20,00,000	₹5,00,000	No
3	₹20,00,000	-	Yes
4	₹20,00,000	-	No

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**UNLIMITED**  
RECHARGE OF SI

TO COVER MULTIPLE HOSPITALIZATION IN A YEAR

Unlimited Automatic Recharge amount can be utilized for related and unrelated illness hospitalization

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<b>Claim No. of Member I</b>	<b>Amount of Claim</b>	<b>Amount Paid from Base SI</b>	<b>Amount Paid from Automatic Recharge</b>
<b>Claim No. 1</b>	<b>₹7 Lacs</b>	<b>₹7 Lacs</b>	<b>-</b>
<b>Claim No. 2</b>	<b>₹5 Lacs</b>	<b>₹3 Lacs</b>	<b>₹2 Lacs</b>
<b>Claim No. 3</b>	<b>₹10 Lacs</b>	<b>-</b>	<b>₹10 Lacs</b>
<b>Claim No. 4</b>	<b>₹5 Lacs</b>	<b>-</b>	<b>₹5 Lacs</b>
<b>Claim No. 5</b>	<b>₹15 Lacs</b>	<b>-</b>	<b>₹10 Lacs</b>

**Note :**

- ▶ Policy SI 10 Lacs
- ▶ We have assumed that there are no deductions in claim.
- ▶ Claims can be made for related or unrelated illness
- ▶ Maximum Amount in a claim is equal to Base SI + Accrued NCB(if any) + Accrued NCB Super(if any)

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# ~~45 DAYS~~ WAITING PERIOD

Now claim recharge amount without waiting for 45 days for SAME PERSON SAME DISEASE/INJURY multiple hospitalization.



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Upto **60 Days Pre-Hospitalization** Expenses incurred on Doctor Consultation, Prescribed Diagnostics and Prescribed medicines

Upto **180 Days Post Hospitalization** Expenses incurred on Doctor Consultation, Prescribed Diagnostics and Prescribed medicines

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## NO SUBLIMITS ON TREATMENTS

Ayush  
Treatment

Domicillary  
Hospitalization

Advance  
Treatment  
Methods  
Like Robotics  
surgery

Organ Donar  
Treatment

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## ALL CATEGORY ROOMS

Allowed During Hospitalization



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## ZONAL PREMIUM

**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 , Sonipat, any other city defined by Government)



**Rest of India**

**PAY PREMIUM AS PER YOUR CITY OF RESIDENCE**

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Avail Upto  
**30%  
DISCOUNT**

on Renewal Premium with Wellness Benefits\*

No. of Active days achieved	Discount on Renewal Premium
270	30%
240	20%
180	15%
120	10%
Less than 120	0%

Note :

- Note : Active Day Means completion of 10,000 Steps in a Day
- \*WELLNESS Benefit is an optional Benefit available on Payment of Extra Premium
- Child less than 18 years will not be considered for calculation active days in the policy

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## Active Day's Calculation Illustration

Floater Policy ( 2A2C)	Active Days Achieved	Comments
Member 1 ( Age >18 Years)	270	-
Member 2 ( Age>18 Yesr)	200	-
Member 3(Age>18 Years)	100	-
Member 4(Age<18 Years)	100	Child Less than 18 Years will not be considered for calculating Average Active Days
Total Active Days of all members	570	
No. of Members to be considered for calculating average Active Days	3	
Average Active Days achieved in Policy	=570/3=190	
Renewal Discount Applicable	15%	

Note :



Child Less than 18 Years will not be considered for calculating Active Days

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# IMPROVE

Your fitness with Access to online fitness & wellness sessions/Nutritionist Coaching Sessions with 'Wellness Benefits'



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## PLAN BENEFITS & BOUNDARY CONDITIONS

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Benefit Name	Coverage
SI Options	7L \ 10L \ 15L
In-Patient Care	Up to SI
Day Care Treatment	All Day Care Procedures
Room Rent	All Category Rooms Allowed
ICU	No Limit
Advance Technology Methods	Up to SI
Pre-Hospitalization Medical Expenses	Up to SI, upto 60 days prior to hospitalization
Post Hospitalization Medical Expenses	Up to SI, upto 180 days after discharge
AYUSH Treatment	Up to SI
Domiciliary Hospitalization	Up to SI
Organ Donor Cover	Up to SI
Road Ambulance Cover	Up to Rs.10,000 per year for SI<15 Lacs, Upto SI for SI>=15 Lacs
Cumulative Bonus	50% of SI per year, max up to 100% of SI; Claim will not reduce Bonus Accrued
Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness.
Unlimited E-Consultations	Available for Consultations with General Physicians
Health Services	Discount Connect – Discounts on services such as consultations, diagnostics, maternity etc at our network.

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## BOUNDARY CONDITIONS

Age of Proposer	18 years or above
Entry Age – Minimum	Adult : 18 years; Child : 5 years
Entry Age – Maximum	Adult: 60; Child: 24 Years
Exit Age	Adult: Lifelong; Child: 25 Years
Cover Type	Individual: max up to 6 persons;Floater: max up to 2A2C
Tenure Options	1/2/3 Years
Pricing	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 Buddh Nagar, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Faridabad, Gurugram, Jhajjar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Bhiwani, Alwar, Bharatpur, Rohtak , Sonipat , any other city defined by Government) Zone 2: Rest of India
Who are covered (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
Initial Waiting Period	30 Days
Named Ailment Waiting Period	24 months
Pre-Existing Diseases Waiting Period	48 months

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## OPTIONAL BENEFITS

### Cumulative Bonus Super

Upto 100% increase in SI every Year.  
Max Increase 500%

### Air Ambulance

Upto 5 Lacs

### Wellness Benefit

Discount on Renewal Premium & Access to Online Fitness Sessions

### Annual Health Check-up

Once every Year for all Insured members

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## Cumulative Bonus Super Illustration

Policy Year	Total Sum Insured at beginning of Policy Year	Cumulative Bonus	Cumulative Bonus Super	Claim Status
0	₹10,00,000	-	-	No
1	₹25,00,000	₹5,00,000	₹10,00,000	No
2	₹40,00,000	₹5,00,000	₹10,00,000	No
3	₹50,00,000	-	₹10,00,000	No
4	₹60,00,000	-	₹10,00,000	Yes
5	₹70,00,000	-	₹10,00,000	Yes
6	₹70,00,000	-	-	No
7	₹70,00,000	-	-	No
8	₹70,00,000	-	-	

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## Annual Health Check-up

List of Medical Tests covered as a part of Annual Health Check-up for age <18 years

Physical Examination (Height, Weight and Body Mass Index (BMI)), Eye Examination, Dental Examination and Scoring, Growth Charting, Doctor Consultation, Urine Examination (Routine and Microscopic)



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## Annual Health Check-up

LIST OF MEDICAL TESTS COVERED AS A PART OF ANNUAL HEALTH CHECK-UP FOR AGE >18 YEARS	SUM INSURED
COMPLETE BLOOD COUNT(CBC), URINE ROUTINE, ESR, ABO GROUP & RH TYPE, BLOOD SUGAR FASTING, CHOLESTEROL, CHOLESTEROL DIRECT LDL, CHOLESTEROL-HDL, TRIGLYCERIDES, TOTAL CHOLESTEROL/HDL RATIO, CREATININE, BLOOD UREA NITROGEN, BUN/ CREATININE RATIO, URIC ACID	5Lakhs-10Lakhs
COMPLETE BLOOD COUNT(CBC), URINE ROUTINE, ESR, ABO GROUP & RH TYPE, BLOOD SUGAR FASTING, CHOLESTEROL, CHOLESTEROL DIRECT LDL, CHOLESTEROL-HDL, TRIGLYCERIDES, TOTAL CHOLESTEROL/HDL RATIO, CREATININE, BLOOD UREA NITROGEN, BUN/ CREATININE RATIO, URIC ACID, TREADMILL TEST	Above 10 Lakhs

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thank  
you