

CARE ADVANTAGE

Comprehensive Family Health Insurance Plan

Plan Options:

Sum Insured	25 Lakhs	50 Lakhs	1 Crore
In Patient & Day Care Treatment	Up to Sum Insured		
Room Rent	No Sub-Limit		
ICU Charges	No Sub Limit		
Pre-Hospitalisation	30 Days		
Post Hospitalisation	60 Days		
Ambulance Cover	Up to Sum Insured		
Organ Donor Expenses	Up to Sum Insured		
Automatic Recharge	Yes, once in a Policy Year		
No Claim Bonus & (NCB Super for 25 Lakhs SI*)	Up to 50% + 100%	Up to 50%	

*Note: It is mandatory to opt NCB Super to source policy of Rs. 25 Lakhs.

Optional Benefits with Care Advantage

- NCB Super:** You can increase your sum insured amount by 50% for every claim free year up to maximum 100. For 5 consecutive claims free years by using No Claim Bonus (NCB) & 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 and NCB Super will be reduced at the same rate at which it is accrued.
- Smart Select:** Customer is eligible for a discount of 15% on the base premium. No co-payment for treatments in **SMART SELECT HOSPITAL**, additional co-payment of 20% on treatments taken in **NON SMART SELECT HOSPITAL**.
- Room Rent Modification:** Customer is eligible for 10% discount on the base premium. By choosing this optional cover the Room Category shall be limited to **“Single Private Room”**.
- Co-payment Waiver:** Insured person whose entry age is 61 years or above will have an option to opt for waiver of mandatory Co-payment of 20%.

5. Care Shield:

- a) **Claim Shield:** will protect CLAIMS made in the policy from NON-PAYABLE items in Policy
- b) **No Claim Bonus Shield:** will protect NO CLAIM BONUS/NO CLAIM BONUS SUPER eligibility from claims made a policy Year
- c) **Inflation Shield:** will make your policy INFLATION proof by increasing Base Sum Insure as per CPI INFLATION in the previous year

Policy Conditions

Minimum entry age	Individual: 5 Years, Child: 91 Days in Floater
Maximum entry age	No limit, Child cover till the age of 24 Years
Renewal	Lifelong Renewability
Co-payment	20% Mandatory in case Age >60 Years
Initial waiting period	30 Days waiting period for claim for all illnesses, except injury.
Waiting period for PED	4 Years
Named Ailments	2 Years

Key Points of Care Advantage

- ❖ High Sum Insured at Affordable Price
- ❖ All Category Room allowed
- ❖ Cashless Hospitalization & Day Care Treatments
- ❖ Auto Recharge of Policy Sum Insured
- ❖ No Sub Limits!
- ❖ Lifetime Renewability
- ❖ Up-to 150% increase in SI with NCB and NCB Super in 5 consecutive claim free years
- ❖ Coverage of Modern Treatments like Robotic Surgeries, Balloon Sinuplasty, Bronchial Thermoplasty, Stem Cell Therapy, Oral Chemotherapy, Intra Vitreal Injections and etc.
- ❖ Treatment of Mental Illness like depression, anxiety are now covered
- ❖ HIV/AIDS Treatment also possible and Bariatric Surgery is now covered
- ❖ Convert NON PAYABLE list of items in your policy to PAYABLE items through Care Shield
- ❖ Increase in Sum Insured as per CPI INFLATION under Care Shield
- ❖ Tax Benefit under section 80 D
- ❖ No TPAs – Direct claim settlement by the company (In House Claim Department)
- ❖ 24*7 Claim Support