care HEALTH® INSURANCE

BEST CLAIM SETTLEMENT COMPANY OF THE YEAR

9th ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025^

Elevate your health security with enhanced coverage



supreme enhancē

High Deductible Health Insurance plan

Key Highlights

- Unlimited automatic recharge
- Get cumulative bonus upto 100%* of base sum insured, unaffected by claims made
- No sub-limits on modern or conventional treatments
- No limit on ICU charges
- Organ donor cover
- AYUSH treatment cover

*10% of Sum Insured per year, max up to 100% of Sum Insured

^The Company Was Awarded 'Best Claim Settlement Company of The Year' Award At The 9th Annual India Insurance Summit & Awards 2025, in March 2025

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One policy. Covers entire family.

Under the 'floater plan', you can cover any member of your immediate family (yourself, spouse and children or parents) for the sum insured in a single policy.

Longer policy term, more convenience

To make the process of renewing your health insurance more convenient, you can choose a policy with tenure between one to three years.

Cashless Treatment

With cashless hospitalisation, you no longer need to run around paying off hospital bills and then following up for a reimbursement. All you now need to do is get admitted to any of our network hospitals and concentrate only on your recovery. Relieve yourself from the worry of arranging for the funds. Leave the bill payment arrangements to us.

Plan Advantages

- Flexible choice of deductible with wide range of Sum insured options max upto ₹95 lacs**
- Unlimited Automatic recharge - Unlimited times in a Policy Year for unrelated or same illness
- Cumulative bonus upto 100% - accrued amount will not be affected by claims^^.
- Unlimited Care^ - No limit on coverage amount on any single claim made in the policy lifetime
- Hassle-free cashless treatment at leading hospitals, across the country
- Claim settlement directly by us

supreme enhancē works on the simple principle of Policy Deductible, which is the pre-defined amount that you will bear, through your own finances or any other insurance, during a medical event. Any amount over and above policy deductible will be borne by us. Simply put, if you opt for a ₹95 lac Sum Insured with deductible of ₹5 lac, then ₹5 lac will be borne by you and ₹95 lac over and above the deductible of ₹5 lac will be borne by us during the policy period.

The table below will help you understand better.

Aggregate Deductible	Policy Coverage Amount
5,00,000	45,00,000
5,00,000	95,00,000
7,00,000	93,00,000
10,00,000	90,00,000
15,00,000	85,00,000

supreme enhancē is comprehensive

Right from the time of diagnosis to hospitalization and even beyond discharge, we take care of your health!

Hospitalisation for at least 24 hours - If you are admitted to a hospital for in-patient care, for a minimum period of 24 consecutive hours, we pay for - room charges, nursing expenses and intensive care unit charges to surgeon's fee, doctor's fee, anaesthesia, blood, oxygen, operation theater charges, etc.

Pre-Hospitalization - We cover medical expenses like examination, tests, medication etc. incurred by you up to 60 days before your hospitalisation.

Post-Hospitalization - We also cover the medical expenses incurred by you on follow-up visits, consultations, therapy, medication etc. incurred by you up to 90 days after your hospitalisation.

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Being committed to your total well-being, we go an extra mile to provide you with holistic features & services.

Domiciliary hospitalization.

Despite suffering from an illness/disease/injury (which would normally require care and treatment at a hospital), hospitalisation may not be possible - perhaps your state of health is such that you are in no condition to be moved to a hospital, or a room may not be available. Don't worry, we understand that and are happy to let you know that under 'Domiciliary Hospitalisation', we will reimburse the medical expenses incurred by you during your treatment at home, as long as it involves medical treatment for a period exceeding 3 consecutive days and had actually merited hospitalisation.

We cover organ donors

We care about those who help you as much as we care for you. So, beyond ensuring that your medical needs are met, we will reimburse you for medical expenses that are incurred by an organ donor while undergoing the organ transplant surgery.

Reduce your tax liability#

Opting for health insurance is certainly a step in the right direction, and it comes with a two-fold benefit. Not only does it ensure that you and your family can access good medical care at all times, it also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, as per prevailing tax laws of the Income Tax Act, 1961.

Review your decision

We have your best interests at heart and at the same time recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 30 days from the date of receipt of policy.

Come join in anytime

Be a part of the Care Health family and continue to get uninterrupted coverage with no compromises at all. Get quality service, enhanced product features and even a reduction in waiting period by the number of years of continuous coverage under a similar plan with your previous insurer.

Note: If your proposal is rejected, or policy cancelled during the free-look period, the cost of medical tests will be deducted from the refundable premium.
**Other Sum Insured options are also available. Select combinations of SI & deductible are available. #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. ^This is an Optional Benefit available on payment of additional premium. This benefit shall be applicable only once in lifetime of the Policy for the claim admissible under Hospitalization Expenses. This Benefit can be opted only at the inception of Policy. Once opted, Insured Person should continue this Benefit for 5 continuous Policy Years. ^^10% of Sum Insured per year, max up to 100% of Sum Insured

Plan Options

Features / Plan(Sum Insured ₹)	Plan 1									Plan 2								
Deductible*	3 Lac			4 Lac	5 Lac		7 Lac	10 Lac	15 Lac	3 Lac			4 Lac	5 Lac		7 Lac	10 Lac	15 Lac
Sum Insured*	20 Lac	50 Lac	100 Lac	20 Lac	45 Lac	95 Lac	93 Lac	90 Lac	85 Lac	20 Lac	50 Lac	100 Lac	20 Lac	45 Lac	95 Lac	93 Lac	90 Lac	85 Lac
In-Patient Care	Up to Sum Insured									Up to Sum Insured								
Modern Treatment	Up to Sum Insured									Up to Sum Insured								
Room Rent	Most Economical Single Pvt Room									Most Economical Single Pvt Room								
Room Rent Modification**	No Limit									No Limit								
ICU Charges	No Limit									No Limit								
Pre-Hospitalization Medical Expenses	60 Days, Up to Sum Insured									60 Days, Up to Sum Insured								
Post-Hospitalization Medical Expenses	90 Days, Up to Sum Insured									90 Days, Up to Sum Insured								
Domiciliary Hospitalization	Up to Sum Insured									Up to Sum Insured								
Organ Donor Cover	Up to Sum Insured									Up to Sum Insured								
AYUSH Treatment	Up to Sum Insured									Up to Sum Insured								
Cumulative Bonus	10% of SI per year, max up to 100% of SI Note: Shall not reduce in case of claim									10% of SI per year, max up to 100% of SI Note: Shall not reduce in case of claim								
Unlimited Automatic Recharge	Unlimited times in a Policy Year for unrelated or same illness									Unlimited times in a Policy Year for unrelated or same illness								
Air Ambulance#	N.A									Up to SI per year								
Unlimited Care#	N.A									Any one claim during the lifetime of the Policy payable without any coverage limits.								
Day Care Treatment	Up to Sum Insured									Up to Sum Insured								

Policy Terms

Entry age	**Individual**: Adult : 18 Years; Child 90 Days | **Floater**: Adult : 18 Years; Child 90 Days
Exit Age	**Individual**: Adult : Lifelong; Child 24 Years | **Floater**: Adult : Lifelong; Child 24 Years
Policy Tenure	1 Year/ 2 Year/ 3 Year
Relationship Allowed	Self, Spouse/Live-in partner/Same sex partner, Son, Daughter, Father, Mother, Mother-in-law, Father-in law, Grand - Father, Grand – Mother or any relationship with whom Proposer has Insurable Interest
Initial Wait Period	30 Days on all claims except on Accidental Claims
Name Ailment Wait Period	24 Months
Pre-existing disease wait period	36 Months

*Other Deductible and Sum Inured Options are also available. #This is an Optional Benefit available on payment of additional premium. **Available on payment of additonal premium that is pre-added in the sales preposition.

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.

Apart from numerous awards since inception, in March 2025, Care Health Insurance (CHI) was awarded 'Best Claim Settlement Company of the Year' at the 9th Annual India Insurance Summit & Awards 2025; in December 2024 CHI was conferred the 'Overall Achievement Award' (SAHI category) at the ASSOCHAM 16th Global Insurance Summit & Awards, and 'Smart Insurer' and 'Sales Champion' awards in Health Insurance category at the 11th ET Now Insurance Summit & Awards 2024.



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Disclaimer: This is only summary of selective features of product supreme enhancē. 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.

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Care Health - Customer App:
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SELF HELP
www.careinsurance.com/self-help-portal.html

Submit Your Queries/Requests:
www.careinsurance.com/contact-us.html

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