



ultimate carē

THE FUTURE OF HEALTH INSURANCE

THAT REWARDS YOU FOR STAYING HEALTHY WITH MONEYBACK AND LOYALTY BENEFITS

Why ultimate carē?

You live every moment with the assurance that your health insurance will always have your back. That is and should be a certainty you live with. But what does the future of health insurance hold?

In today's world, many people hesitate buying health insurance as they often feel that their hard-earned money is not utilized wisely when they don't make a claim on their health insurance. That's why Care Health Insurance presents ultimate carē - the ultimate evolution in health Insurance. It not only secures you financially from treatment costs of medical exigencies but also pays back your base premium if you don't make a claim for 5 consecutive years. Moreover, it offers loyalty rewards for staying healthy in the long term.

The Future of Health Insurance awaits you today.



What do you get with ultimate carē ?



MoneyBack*

Get rewarded for staying healthy! No claims for 5 consecutive policy years? We'll refund your first year base premium after every 5 claim free years



Loyalty Boost#

Additional SI equivalent to first policy year's SI after 7 claim free years



Wellness Discount**

Enjoy up to a 30% discount on renewal premiums with healthy days program on Care Health – Customer App



Welcome Discount^

Upto 30% discount on premium for new policy buyers



Infinity Bonus^^

This benefit doesn't limit the cumulative bonus, providing a 100% bonus of the Sum Insured every year, irrespective of claims made - unlimited times with continuous policy renewal



Tenure Multiplier##

Combine annual Sum Insured of multi-year policy for a single claim in a policy tenure



MediVouchers

Ease out-of-pocket expenses with two pharmacy vouchers worth ₹250 each will be provided upon the first policy renewal, making your medical expenses even more affordable

*This is an Optional Benefit (Premium Payback) that is pre-added in the sales proposition. Available on payment of additional premium. In case no hospitalisation related claim is made for the preceding 5 consecutive Policy Years, then 1st Policy Year premium of base plan shall be refunded in every block of 5 years subject to subsequent renewal of Policy. Base premium is the premium excluding optional benefits and taxes. ^^This is an optional benefit available on payment of additional premium. #Provided no hospitalisation related claim has been made in 7 preceding Policy Years. Waiting Period shall be waived off for this additional Sum Insured. If there is an increase in Sum Insured, the original Sum Insured at the Policy's inception will be considered and in case of decrease in sum insured, the reduced sum insured will be considered. **This is an optional benefit (wellness benefit) that is pre-added in the sales proposition. Available on payment of additional premium. ##This is an optional benefit that is pre-added in the sales proposition. Available on payment of additional premium with multi tenur policies and only one claim is payable in the entire policy term under this benefit. ^Discounts on premium are available only for the first 3 years - 30% discount in first year, 20% discount in second year and 10% discount in 3rd Year.

How Does This Plan Work?

Eligibility Criteria

Sum Insured (SI) – on annual basis (in ₹)	5L\ 7L\ 10L\ 15L\ 20L\ 25L\ 50L\ 1Cr
Age of Proposer	18 years or above
Entry Age – Minimum	**Adult**: 18 years **Child**: 91 days
Entry Age – Maximum	**Adult**: lifelong **Child**: 24 years (last birthday)
Exit Age	**Adult**: lifelong **Child**: 25 years
Cover Type	**Individual**: Maximum up to 6 persons **Floater**: Maximum up to 2A2C
Tenure Options	Up to 5 years
Pricing	**Zone 1** - Delhi NCR, Surat, Mathura, Aligarh **Zone 1A** - Telangana, Mumbai (MMR), Ahmedabad, Vadodra, Nashik **Zone 2** - Pune, Indore, Bengaluru Urban, Rest of Gujarat **Zone 3** - Rest of India **Note** -1. Cities above means adjoining cities also 2. Delhi-NCR, Mumbai (MMR), is as defined by Government
Who are covered (Relationship with respect to the proposer having Insurable Interest)	Self, Spouse/ Live-in partner/ Same sex partner, Son, Daughter, Father, Mother, Mother-in-law, Father-in-law, Grand-Father, Grand-Mother and as per insurable interest

Plan Details

In-Patient Care	Up to SI
Day Care Treatment	All day care procedures
Advance Technology Methods	Up to SI
Pre-Hospitalization Medical Expenses	Up to SI, Pre-hospitalization expenses cover for 60 days prior to hospitalization
Post-Hospitalization Medical Expenses	Up to SI, Post-hospitalization expenses cover for 90 days after discharge
AYUSH Treatment	Up to SI
Domiciliary Hospitalization	Up to SI
Organ Donor Cover	Up to SI
Ambulance Cover	Up to SI Any mode of transport such as Road/ Air/ Train/ Boat etc.
Cumulative Bonus	50% of Base SI per year irrespective of claim, maximum up to 100%
Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness from subsequent claim
Health Services	**Health Portal** - Doctor on chat, Healthy tips reminder, etc. **Discount Connect** - Discounts on services such as consultations, diagnostics, maternity etc at our network
Loyality Boost	An additional sum insured equal to the first policy year's sum insured will be added to the policy coverage after 7 consecutive claim-free years, once in a policy lifetime
New Born - Wait Period Benefit	Wait Period as per current policy will be applicable to the new born if added wi thin 90 days of birth
MediVoucher	2 pharmacy vouchers of ₹250 each per policy shall be provided on 1st renewal with the Company

How Does This Plan Work?

Infinity Bonus*

100% of Base Sum Insured per year irrespective of claim for unlimited times on continuous renewal of policy. Note: Shall not reduce in case of claim

MoneyBack*

In case no hospitalization related claim for the preceding 5 consecutive policy years, then 1st policy year base premium shall be refunded in every block of 5 years

Unlimited E-Consultations*

Available for consultations with general physicians and specialist

Instant cover*

No PED wait period (for Diabetes/ Hypertension/ Hyperlipidimia/ Asthma/ Obesity/ Hypothyroidism/ Coronary Artery Disease (PTCA prior 1 year) If Insured Person has these pre-existing diseases at the time of issuance of first policy with us, the applicable PED wait period shall be waived off on Diabetes/ Hypertension/ Hyperlipidimia/ Asthma/ Obesity/ Coronary Artery Disease (PTCA prior 1 year). Coverage shall start from the 31st day of Policy start date after serving Initial wait period of 30 days

Claim Shield*

Specified list of items (list I, II, II and IV) that are non-payable shall be covered up to the Sum Insured

PED Wait Period Modification*

PED wait period shall be modified to 1 year/ 2 years

Wellness benefit*

a) Recording 10,000 steps (8000 steps for Insured Person of age 60 years and above) or more in a day through tracking apps, devices, etc.

No. of days in a year	Renewal Discount
270	30%
240	20%
180	15%
120	10%
Less than 120	0%

- This benefit will be applicable on an individual basis. In case of a floater, the average of the number of healthy days as attained by all the Insured shall be considered
- Responsibility of mapping device with CHIL system is of the Insured
- No. of days completing 10,000 steps (8,000 steps for an Insured person of age 60 years and above) or more that are accumulated in last 2 months of the policy period would not be considered for discount on renewal premium. The same shall carry forward and will be considered in the next policy period
- In case of multi-tenure, average of the number of healthy days over policy tenure will be considered for discount
- In case of an installment premium mode is opted, then a discount shall be considered only post payment of first 6 months of premium
- Vouchers of value equivalent to renewal discount amount can also be provided to Insured in case he/she does not wish for a discount on renewal premium

Note: The above section of benefit are available only for Insured covered as Adults aged 18 and above in the policy and discount calculated shall be applicable on total premium of the policy

b) Access to Digital Fitness Coaching

c) Access to AI Fitness Coaching

d) Access to Nutritionist/Wellness Coach

Annual Health Check up *

Once for all Insured every policy year

Physical Consultations with General Physicians *

Maximum 4 physical consultations per Insured per policy year with general physicians subject to maximum ₹500 per consultation in policy year

Physical Consultations with Specialist Doctors *

Maximum 4 physical consultations per Insured per policy year with listed specialist doctors subject to maximum ₹500 per consultation in a policy year

*This is an optional benefit that is available on payment of additional premium

Waiting Periods

1	Initial waiting period (not applicable on accident cases)	30 days
2	Named ailment waiting period	24 months
3	Pre-existing diseases waiting period	36 months

About us

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 December 2024 Care Health Insurance 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. The company was awarded 'Best Health Insurance Plan – Care Plus' at the Global Financial Planner's Summit 2024 held in October'24, and 'Claims Service Leader for the Year' & 'Best Health Insurance Company in Rural Sector' awards at the India Insurance Summit & Awards 2024 in March'24.



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SELF HELP
www.careinsurance.com/self-help-portal.html

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