care HEALTH INSURANCE

care supreme

SENIOR CITIZEN SALES PREPOSITION FOR CUSTOMERS

UNIQUE SELLING POINTS

- Premium as per **CITY OF RESIDENCE**
- Double your coverage with **CUMULATIVE BONUS** in just 2 Years
- **UNLIMITED** Times Automatic Recharge to cover multiple hospitalization in a year
- **UP TO 30% DISCOUNT** on Renewal Premium with wellness benefit

POLICY CONDITIONS

Entry Age – Minimum	Individual :Adult : 61 Years; Floater : Adult 61 Years (Second Member can be less than 60 Years)
Entry Age – Maximum	Adult: No Upper Age Limit; 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	Zone 1 : 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 for all Hospitalization except Accidental Hospitalization
Named Ailment Waiting Period	24 months
Pre-Existing Diseases Waiting Period	48 months

PLAN BENEFITS

	Care Supreme- Senior Super	Care Supreme-Senior Premium
Sum Insured	7L \ 10L \ 15L \ 25L	7L \ 10L \ 15L \ 25L
In-Patient Care	Upto SI	Upto SI
Day Care Treatment	Upto SI	Upto SI
Room Rent*	Most Economical Single Pvt AC Room	Most Economical Single Pvt AC Room
ICU	No Limit	No Limit
Advance Technology Methods	Upto SI	Upto SI
Pre-Hospitalization Medical Expenses	60 Days	60 Days
Post Hospitalization Medical Expenses	180 Days	180 Days
AYUSH Treatment	Upto SI	Upto SI
Domiciliary Hospitalization	Upto SI	Upto SI
Organ Donor Cover	Upto SI	Upto SI
Road Ambulance Cover	Up to Rs.10,000 per year; Upto SI for SI>=15L	Up to Rs.10,000 per year; Upto SI for SI>=15L
Cumulative Bonus	50% of SI per year, max up to 100% of SI; Claim will not reduce Bonus Accrued	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.	Available for unlimited times for unrelated or same illness.
Unlimited E-Consultations	Available for Consultations with General Physicians	Available for Consultations with General Physicians
Health Services	Discount Connect – Discounts on services such as consultations, diagnostics, etc through our network available in Mobile App.	Discount Connect – Discounts on services such as consultations, diagnostics, etc through our network available in Mobile App.
Co-Payment*	20% Co-Payment applicable on all claims	20% Co-Payment applicable on all claims
Sub-limits*	Applicable on specified Treatments	Not Applicable
Air Ambulance*	Upto 5L	Upto 5L
Wellness*	Upto 30% discount on meeting Healthy Days Criteria	Upto 30% discount on meeting Healthy Days Criteria

Note: Room rent eligibility modified using Room Rent Modification(optional Benefit), Sub-limits introduced using Extra Care (Add-on Policy) and Co-payment introduced using Co-payment optional benefit ; Air Ambulance and Wellness benefit are optional benefits

ADDITIONAL BENEFITS

	Care Supreme- Senior Super	Care Supreme-Senior Premium
Sum Insured	7L \ 10L \ 15L \ 20L\ 25L	7L \ 10L \ 15L \ 20L\ 25L
Palliative Care *	Available on Diagnosis of Terminal Illness ; Upto Rs.5000/- per Day; Max 1L in a Policy Year;	
Home Modification*	Home Modification to be done with 30 Days from the date of Discharge. Modification is required for for Mobility or movement with-in residence; Upto Rs. 10,000 in a Policy Year	
Annual Health Check-up*	Once in a Year for all Insured Members	
Disease Management Program for Diabetic Customer or Disease Management Program for customers diagnosed with Hyperlipidemia*	I. 4 Physical Doctor Consultation per Year related to Diabetes or Hyperlipidemia (As per Program chosen) ; Max amount Payable is Rs.750/- per consultation II. Upto Rs.6000/- per Year Prescribed Pharmacy III. Diagnostic Test at Company Network on cashless basis for a. Diabetic Customers : HBA1c,Urine proteins – microalbuminuria; Electrolytes b. Heart Ailment Diagnosed Customer : SGOT; SGPT	
Care OPD*	I. 4 Physical Consultation from GP . Max Rs.1000 per consultation. 10% Co-payment will apply on claim II. 4 Physical Consultation from 14 Specified Specialist. Max Rs.2000 per consultation. 5% Co-payment will apply on claim III. Upto Rs.1000 per Year for Physiotherapy OPD; IV. Upto Rs.1000 per Year for Psychologist consultation; Max Per session limit is Rs.800/-	

Note :

✓ Care OPD is introduced using Care OPD (Add-on Policy)

✓ Disease Management Program for Diabetic Customer or Disease Management Program for customers diagnosed with Hyperlipidemia using Instant Care (Add-on Policy)

✓ Palliative Care; Home Modification & Disease Management Programs offered using EXTRA CARE (ADD-ON Policy)

UNDERWRITING GUIDELINES

- **CARE SUPREME- SENIOR SUPER**
  - Sourcing guidelines of Care Freedom & Care Heart applicable
  - Customer’s managing Diabetes with Insulin are not eligible for Plan
- **CARE SUPREME - SENIOR PREMIUM**
  - Suitable for customers with multiple co-morbidities like Diabetes, Hypertension or High BMI
  - Customer’s managing Diabetes with Insulin are not eligible for Plan

LET's UNDERSTAND THE BENEFITS

CUMULATIVE BONUS

- Increase of coverage by 50% of Sum Insured on renewal
- Max increase of coverage restricted to 100% of Sum Insured in 2 consecutive renewals
- Cumulative Bonus is not effected by claims in a policy year.

CUMULATIVE BONUS ILLUSTRATION

POLICY YEAR	TOTAL SI AVAILABLE (AT THE BEGINNING OF THE YEAR)	Cumulative BONUS	CLAIM STATUS IN POLICY YEAR
Year 1	10,00,000	-	No
1st Renewal	15,00,000	5,00,000	No
2nd Renewal	20,00,000	5,00,000	Yes
3rd Renewal	20,00,000	-	Yes
4th Renewal	20,00,000	-	No
5th Renewal	20,00,000	-	Yes
6th Renewal	20,00,000	-	Yes
7th Renewal	20,00,000	-	

UNLIMITED AUTOMATIC RECHARGE

- Recharge amount will be available from 2nd claim in policy year
- Recharge amount will be equal to policy Sum Insured
- Max amount from recharge in a single claim will not exceed policy Sum Insured
- Policy can be recharged unlimited times in a policy year
- Recharge amount can be utilized for claims
  - Same person same disease
  - Same person different disease
  - Different person same disease

UNLIMITED AUTOMATIC RECHARGE ILLUSTRATION

Claim No	Policy SI	Recharge Amount	Claim Amount	Amount Payable from Base SI	Amount Payable Recharge
Claim 1	10,00,000	-	6,50,000	6,50,000	NIL
Claim 2		10,00,000	10,00,000	3,50,000	6,50,000
Claim 3		10,00,000	9,00,000	-	9,00,000

CARE HEALTH INSURANCE

SUB-LIMIT

Currently Available in Care Supreme-Sr Super

Treatments	SI< 10L	SI >=10L -20L	SI>20L
Cataract (Per Eye)	up to Rs.30,000	up to Rs.40,000	up to Rs.50,000
Knee Replacement (Per Knee)	up to Rs.1,25,000	up to Rs.1,50,000	up to Rs.2,00,000
Treatment for each and every Ailment / Procedure mentioned below:-			
i. Cerebrovascular Accident and Cardio vascular Diseases ii. Cancer (Including Chemotherapy / Radiotherapy) iii. Medical Renal Diseases (Including Dialysis) iv. Treatment of Breakage of Long Bones	up to Rs.3,00,000	up to Rs.4,00,000	up to Rs.5,00,000
Treatment for each and every Ailment / Procedure mentioned below:-			
i. Surgery for treatment of all types of Hernia ii. Hysterectomy iii. Surgeries for Benign Prostate Hypertrophy (BPH) iv. Surgical treatment of stones of renal system	up to Rs.1,00,000	up to Rs.1,50,000	up to Rs.2,00,000

Note :

- ✓ Limits are Per Year basis.
- ✓ Sub-Limit amount is inclusive of Pre & Post Expenses

WELLNESS BENEFIT

- Avail discount on renewal based on the accumulated Health Days in a Policy Year
- Healthy Days can be accumulated in first 10 Months of the Policy Year

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

Note : 1 Healthy day = 10,000 steps

We will calculate average of Healthy Days accumulated by Self & Spouse in case a policy has Husband and wife in policy then Husband will have to complete 10,000 steps and wife will also have to complete 10,000 steps

Customer can download our Customer Mobile application from Google Play Store or Apple Play Store. Our Customer mobile application is only compatible for syncing with Google FIT application

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CUMULATIVE BONUS SUPER

- Increase of coverage by 100% of Sum Insured on renewal
- Max increase of coverage restricted to 500% of Sum Insured in 5 consecutive renewals
- Cumulative Bonus SUPER is not effected by claims in a policy year.

100% of SI + 100% of SI + 100% of SI + 100% of SI + 100% of SI = 500% of SI

CUMULATIVE BONUS SUPER ILLUSTRATION

POLICY YEAR	TOTAL SI AVAILABLE (AT THE BEGINNING OF THE YEAR)	CUMULATIVE BONUS	CUMULATIVE BONUS	CLAIM STATUS IN POLICY YEAR
Year 1	10,00,000	-	-	No
1st Renewal	25,00,000	5,00,000	10,00,000	No
2nd Renewal	40,00,000	5,00,000	10,00,000	Yes
3rd Renewal	50,00,000	-	10,00,000	Yes
4th Renewal	60,00,000	-	10,00,000	No
5th Renewal	70,00,000	-	10,00,000	Yes
6th Renewal	70,00,000	-	-	Yes
7th Renewal	70,00,000	-	-	Yes

THANK YOU