care HEALTH INSURANCE

BEST CLAIM SETTLEMENT COMPANY OF THE YEAR
9th ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025^

PRESENTING

care supreme™ shine



Earn up to 30% Discount on Renewal#

Up to 100% of Sum Insured with Ambulance Cover**

Unlimited E-consultation with General Physician^^

- Up to 60 days pre-hospitalization and 180 days post-hospitalization coverage
- Pay premium as per your city of residence
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under Domiciliary Hospitalization

#Through healthy days program under Wellness Benefit (Optional Benefit) that is pre-added in the sales preposition and available on payment of additional premium.
**100% of SI available only for ₹15 Lakh and above SI on road ambulance, for SI below ₹15 lac – up to ₹10,000. ^^As per the empanelled list of general physician within the company network. ^The Company Was Awarded 'Best Claim Settlement Company of The Year' Award At The 9th Annual India Insurance Summit & Awards 2025, in March 2025.

Eligibility Criteria:

Sum Insured (SI)* – on Annual Basis (in ₹)	5L/ 7L/ 10L/ 15L/ 25L/ 50L
Age of Proposer	18 years or above
Entry Age – Minimum	Adult: 18 years Child: 90 days
Entry Age – Maximum	Adult: Lifelong 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, Surat, Mathura, Aligarh; **Zone 2**: Mumbai (MMR),Rest of Gujarat; **Zone 3**: Pune, Indore, Nashik, Telangana; **Zone 4**: 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)	Self, spouse/ live-in partner/ same sex partner, son, daughter, father, mother, mother-in-law, father-in-law, grand father, grand mother
Premium Payment Term	Single

Plan Details:

In-Patient Care	Up to SI
Day Care Treatment	All day care procedures
Modern Treatment	Up to SI
Room Rent	Up to SI
Room Rent Modification**	Room category modified to most economical single pvt. room
ICU Cover	Up to SI
Pre-hospitalization Medical Expenses	Up to SI, pre-hospitalization expense cover for 60 days prior to hospitalization
Post-hospitalization Medical Expenses	Up to SI, post-hospitalization expense cover for 180 days after discharge
AYUSH Treatment	Up to SI
Domiciliary Hospitalization	Up to SI
Organ Donor Cover	Up to SI
Road Ambulance Cover	For SI below ₹15 lac - up to ₹10,000 For SI ₹15 lac and above - up to SI
Unlimited E-Consultations	Available for consultations with General Physicians
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
Co-payment**	20% co-payment applicable on all claims
Air Ambulance**	Up to ₹5 lacs per year
Bonus Remover^	Cumulative bonus will be removed through this benefit
Recharge Remover^	Unlimited recharge will be removed through this benefit

* Other SI options are also available subject to underwriter approval ^Cumulative bonus remover and Unlimited recharge remover are provided under add-on policy special care. **Co-payment, Air Ambulance and Room Rent Modification are optional benefit and it is pre-added in the sales preposition.

Wellness Benefit#

a) Recording 10,000 steps 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 Individual basis. In case of floater, average of no. of healthy days as attained by all the Insured shall be considered.
- Responsibility of mapping device with Care Health Insurance Limited system is of the Insured.
- Number of days completing 10,000 steps or more that are accumulated in last 2 months of the policy period would not be considered for a discount on the renewal premium. The same shall carry forward and will be considered in next policy period.
- In case of multi-tenure, average of no. 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 the first 6 months of premium.
- Vouchers of value equivalent to the renewal discount amount can also be provided to the Insured in case he/she does not wish for a discount on the renewal premium.

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

b) Access to Digital Fitness Coaching
c) Access to AI Fitness Coaching
d) Access to Nutritionist/ Wellness Coach

Note: Benefit (b, c & d) shall be available for Insured members aged above 12 years.

Sub-limit^^

Treatments	SI < ₹10L	SI >= ₹10L - ₹20L	SI > ₹20L
Cataract (Per Eye)	Up to ₹30,000	Up to ₹40,000	Up to ₹50,000
Knee Replacement (Per Knee)	Up to ₹1,25,000	Up to ₹1,50,000	Up to ₹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 ₹3,00,000	Up to ₹4,00,000	Up to ₹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 Benig Prostate Hypertrophy (BPH) iv. Surgical treatment of stones of renal system	Up to ₹1,00,000	Up to ₹1,50,000	Up to ₹2,00,000

^^Sub-limit is provided under Add-on policy Extra Care #Through healthy days program under Wellness Benefit (Optional Benefit) that is pre-added in the sales preposition and available on payment of additional premium. This benefit will be applicable on Individual basis. In case of floater, average of no. of healthy days as attained by all the Insured shall be considered.

Wait Periods:

Initial Wait Period (not applicable on accident cases)	30 days
Named Ailment	24 months
Pre-Existing Diseases	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 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. The company was also awarded 'Best Health Insurance Plan – Care Plus at the Global Financial Planner's Summit 2024 held in October'24.

carē HEALTH® INSURANCE

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Disclaimer: This is only summary of selective features of product carē supreme™, special carē & extra carē. 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. Insurance is a subject matter of solicitation.

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

Care Health - Customer App: https://careinsurance.app.link/3QB1xwRrNPb

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

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