

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

carē supreme

Redefines the value you get from your Health Insurance

For internal circulation only

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

What makes our product
supreme?

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

CUMULATIVE BONUS

Double your coverage in just 2 consecutive years



CUMULATIVE BONUS SUPER

Upto **500%** increase in coverage



UNLIMITED AUTOMATIC RECHARGE

Never run out of coverage in a policy year



carē
supreme



RENEWAL DISCOUNT

Upto **30% Discount** on Renewal premium with wellness benefit.



UNLIMITED ACCESS

To general physician e-consultations, e-fitness sessions, e-consultation from dietician & wellness coach with wellness benefits.



NO SUB-LIMITS

Upto SI for **Domiciliary Hospitalization, Advanced Technology AYUSH, Advanced Technology Methods** like Robotic Surgery

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

Highlights

of
Care Supreme

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

Cumulative Bonus will

DOUBLE

Your coverage in just 2 consecutive years

Upto 50% increase in SI every year, max increase is 100% of SI



carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

500%

Increase in SI with

Cumulative

Bonus Super

Upto 100% increase in
Cumulative Bonus, max
Increase is 500% OF SI



For internal circulation only

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

NO LOSS

of Cumulative Bonus/Cumulative
Bonus Super due to claims in a policy



CUMULATIVE BONUS ILLUSTRATION

Policy Year	Total Sum Insured at beginning of Policy Year	Cumulative Bonus	Claim Status
0	₹10,00,000	-	Yes
1	₹15,00,000	₹5,00,000	Yes
2	₹20,00,000	₹5,00,000	No
3	₹20,00,000	-	Yes
4	₹20,00,000	-	No

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

UNLIMITED
RECHARGE OF SI

TO COVER MULTIPLE HOSPITALIZATION IN A YEAR

Unlimited Automatic Recharge amount can be utilized for related and unrelated illness hospitalization

Claim No. of Member I	Amount of Claim	Amount Paid from Base SI	Amount Paid from Automatic Recharge
Claim No. 1	₹7 Lacs	₹7 Lacs	-
Claim No. 2	₹5 Lacs	₹3 Lacs	₹2 Lacs
Claim No. 3	₹10 Lacs	-	₹10 Lacs
Claim No. 4	₹5 Lacs	-	₹5 Lacs
Claim No. 5	₹15 Lacs	-	₹10 Lacs

Note :

- ➔ Policy SI 10 Lacs
- ➔ We have assumed that there are no deductions in claim.
- ➔ Claims can be made for related or unrelated illness
- ➔ Maximum Amount in a claim is equal to Base SI+ Accrued CB (if any)+ Accrued CB Super (If any)

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

~~45 DAYS~~ WAITING PERIOD

Now claim recharge amount without waiting for 45 days for SAME PERSON SAME DISEASE/INJURY multiple hospitalization.



carē

HEALTH
INSURANCE

BEST

HEALTH INSURANCE
COMPANY IN RURAL SECTOR

INDIA INSURANCE SUMMIT & AWARDS 2024

**CLAIMS
SERVICE**

LEADER OF THE YEAR



Upto **60 Days Pre-Hospitalization** Expenses incurred on Doctor Consultation, Prescribed Diagnostics and Prescribed medicines

Upto **180 Days Post Hospitalization** Expenses incurred on Doctor Consultation, Prescribed Diagnostics and Prescribed medicines

NO SUBLIMITS ON TREATMENTS

AYUSH
Treatment

Domicillary
Hospitalization

Advance
Treatment
Methods
Like Robotics
surgery

Organ Donor
Treatment

carē

HEALTH
INSURANCE

BEST

HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**

LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

ALL CATEGORY ROOMS

Allowed During Hospitalization



ZONAL PREMIUM

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 Buddha 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

PAY PREMIUM AS PER YOUR CITY OF RESIDENCE

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

Avail Upto
**30%
DISCOUNT**

on Renewal Premium with Wellness Benefits*

Floater Policy : 2A2C

Member	Number of Healthy Days
Member 1	270
Member 2	200
Child 1 (Less than 18 Years)	100
Child 2 (>=18 Years)	100
Average Healthy Days	$(270+200)/2 = 235$
Renewal Discount as per Table	15%

Healthy Day Discount Table

No. of Healthy days achieved	270	240	180	120	< 120
Discount on Renewal Premium	30%	20%	15%	10%	0%

Note :



Note : Healthy Day Means completion of 10,000 Steps in a Day

*WELLNESS Benefit is an optional Benefit available on Payment of Extra Premium

carē

HEALTH
INSURANCE

BEST

HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**

LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

IMPROVE

Your fitness with Access to online
fitness & wellness sessions/Nutritionist
Coaching Sessions with 'Wellness Benefits'



carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

PLAN BENEFITS & BOUNDARY CONDITIONS

The logo for 'care' is written in a lowercase, blue, sans-serif font. The letter 'e' has a horizontal bar above it, resembling a bar over the letter.

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

Benefit Name	Coverage
SI Options	7L/10L/15L/25L/50L & 1 Cr
In-Patient Care	Up to SI
Day Care Treatment	All Day Care Procedures ; Upto SI
Room Rent	All Category Rooms Allowed
ICU	No Limit
Advance Technology Methods	Up to SI
Pre-Hospitalization Medical Expenses	Up to SI, upto 60 days prior to hospitalization
Post Hospitalization Medical Expenses	Up to SI, upto 180 days after discharge
AYUSH Treatment	Up to SI
Domiciliary Hospitalization	Up to SI
Organ Donor Cover	Up to SI
Road Ambulance Cover	Up to Rs.10,000 per year for SI<15 Lacs, Upto SI for SI>=15 Lacs
Cumulative Bonus	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.
Unlimited E-Consultations	Available for Consultations with General Physicians
Health Services	Discount Connect – Discounts on services such as consultations, diagnostics, maternity etc . at our network.

For internal circulation only

BOUNDARY CONDITIONS

Age of Proposer	18 years or above
Entry Age – Minimum	Adult : 18 years; Child : 5 years FF : 91 Days
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 Buddha 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	36 months

OPTIONAL BENEFITS

Cumulative Bonus Super

Up to 100% increase in SI every year.
Max Increase 500%

Air Ambulance

Upto ₹5 Lac

Wellness Benefit

Discount on Renewal Premium
& Access to Online Fitness
Session

Annual Health Check-up

Once every year for all
insured member

Instant Cover

For Hypertension or Diabetes or
Hyperlipidemia or Asthma post
initial wait period of 30 Days.

Claim Shield

Coverage of expense related to
68 Non-Payable items during
Hospitalization.

Modification of PED Wait Period

PED wait period will be modified to
1 year or 2 years as opted

BeFit*

Avail access to gyms unlimited times
in a Policy Year. Only applicable for
Insured Person above 12
years of age

*Gym sessions booking is available through mobile app from the selected list of networks only.

Note: Instant Cover benefit is only applicable for Hypertension or Diabetes or Hyperlipidemia or Asthma are declared as Pre Existing Disease in Policy

BE-FIT COVER

- The Insured Person, who is above 12 years of age, may avail unlimited visits to the Fitness Centers in a Policy year at the Company's network.

Be-fit Network

Agra	Ghaziabad	Mohali	Ahmedabad	Goa	Mumbai	Akola
Gurgaon	Nashik	Amravati	Guwahati	Noida	Amritsar	Hyderabad
Panchkula	Bengaluru	Indore	Patna	Bhopal	Jaipur	Pune
Bhubaneswar	Jodhpur	Raipur	Chandigarh	Kanpur	Ranchi	Chennai
Kochi	Shimla	Coimbatore	Kolkata	Surat	Dehradun	Lucknow
Udaipur	Delhi	Ludhiana	Vadodara	Faridabad	Madurai	Zirakpur

carē

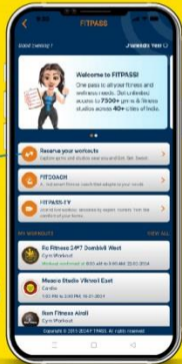
HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

BE-FIT COVERAGE CUSTOMER JOURNEY



Click on 'Reserve your workout'

allows access to device location



fitness center will appear as per your current location



BE-FIT COVERAGE CUSTOMER JOURNEY

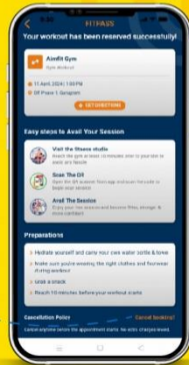


select the slot
and click on 'book'

Your Workout has been
reserved successfully



To cancel booking
customer will click on
'cancel booking'



CARE OPD

CARE OPD will provide the following benefits to insured members

- Each insured is eligible for 4 Physical Consultations from a General Physician in a Year. Max. Rs.500/- will be reimbursed per consultation
- Each insured is eligible for 4 Physical Consultation from 14 Specified Specialists(List Given Below) in a Year. Max. Rs.500/- will be reimbursed per consultation

Specialist Doctors	
Pediatrician	Psychiatrist
Obstetrics and Gynecologist	Cardiologist
Homeopathic Physician	Neurologist
Dietician	Orthopedic Surgeon
Diabetologist	Nephrologist
Dermatologist	ENT Specialist
Pulmonologist	Gastroenterologist

CUMULATIVE BONUS SUPER ILLUSTRATION

Policy Year	Total Sum Insured at beginning of Policy Year	Cumulative Bonus	Cumulative Bonus Super	Claim Status
0	₹10,00,000	-	-	Yes
1	₹25,00,000	₹5,00,000	₹10,00,000	Yes
2	₹40,00,000	₹5,00,000	₹10,00,000	No
3	₹50,00,000	-	₹10,00,000	Yes
4	₹60,00,000	-	₹10,00,000	No
5	₹70,00,000	-	₹10,00,000	Yes
6	₹70,00,000	-	-	Yes
7	₹70,00,000	-	-	No
8	₹70,00,000	-	-	Yes

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

ANNUAL HEALTH CHECK-UP

List of Medical Tests covered as a part of Annual Health Check-up for age <18 years

Physical Examination (Height, Weight and Body Mass Index (BMI)), Eye Examination, Dental Examination and Scoring, Growth Charting, Doctor Consultation, Urine Examination (Routine and Microscopic)

ANNUAL HEALTH CHECK-UP

LIST OF MEDICAL TESTS COVERED AS A PART OF ANNUAL HEALTH CHECK-UP FOR AGE ≥ 18 YEARS	SUM INSURED
COMPLETE BLOOD COUNT(CBC), URINE ROUTINE, ESR, ABO GROUP & RH TYPE, BLOOD SUGAR FASTING, CHOLESTEROL, CHOLESTEROL DIRECT LDL, CHOLESTEROL-HDL, TRIGLYCERIDES, TOTAL CHOLESTEROL/HDL RATIO, CREATININE, BLOOD UREA NITROGEN, BUN/ CREATININE RATIO, URIC ACID	5Lakhs-10Lakhs
COMPLETE BLOOD COUNT(CBC), URINE ROUTINE, ESR, ABO GROUP & RH TYPE, BLOOD SUGAR FASTING, CHOLESTEROL, CHOLESTEROL DIRECT LDL, CHOLESTEROL-HDL, TRIGLYCERIDES, TOTAL CHOLESTEROL/HDL RATIO, CREATININE, BLOOD UREA NITROGEN, BUN/ CREATININE RATIO, URIC ACID, TREADMILL TEST	Above 10 Lakhs

carē

HEALTH
INSURANCE

BEST
HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

*thank
you*

TO
OUR
BEST