

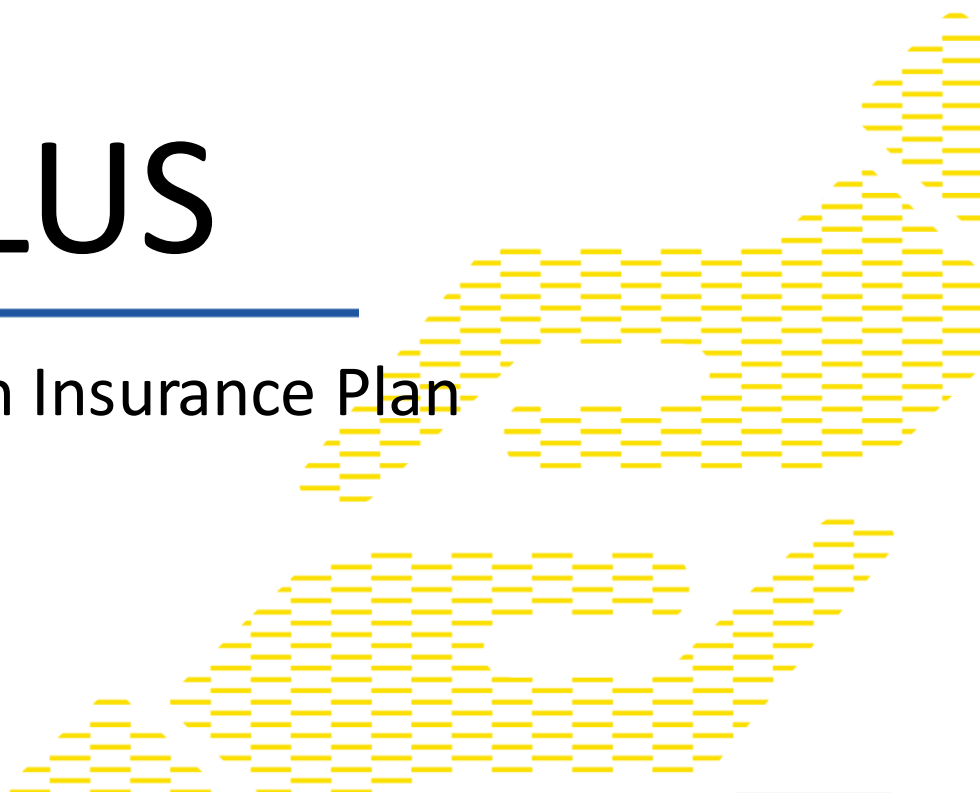


# carē PLUS

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The Complete Health Insurance Plan

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# UNIQUE FEATURES

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# UNLIMITED

# Automatic Recharge

Automatic Recharge can be utilised for related illness hospitalisation also

Note : There should be a gap of 45 Days between the Date of Discharge and Date of re -admission in case hospitalisation is related to same illness

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# Upto 200%

# No Claim Bonus

Double your SI in 2 consecutive claim free Years

Triple your SI in 4 consecutive claim free Years

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# No Claim Bonus

- 50% Increase in SI at renewal if NO CLAIM in previous policy year
- 50% Decrease in SI if CLAIM in previous policy year
- Maximum up to 200% increase in SI



Note : We have assumed that No Claim has been made in 4 consecutive claim free years

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# NCB ILLUSTRATION

Policy Year	No Claim Bonus	Total SI Available (at the Beginning of the Year)	Claim Status in Policy Year
1	-	10,00,000	No
2	5,00,000	15,00,000	No
3	5,00,000	20,00,000	No
4	5,00,000	25,00,000	Yes
5	<b>-5,00,000</b>	20,00,000	Yes
6	<b>-5,00,000</b>	15,00,000	No
7	5,00,000	20,00,000	No
8	5,00,000	25,00,000	No
9	5,00,000	30,00,000	No

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# No Claim Bonus Protection

## **Eligibility**

Claim amount in a Policy Year <25% of base SI

## **Reward**

No Loss of No Claim Bonus on Renewal

# Inflation Shield

Increase of SI based on average CPI (Consumer Price Index) of the calendar year published by National Statistical Office (NSO), Ministry of Statistics and Programme Implementation.

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# Personal Accidental Coverage

for Primary Insured Member

Primary Insured Member should be a Proposer and Insured in the Policy

Up to SI coverage for **Accidental Death or Permanent Total Disablement**

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# Not Just In Patient Treatment

there is a coverage for

**Doctor Consultation,  
Dental & Ophthalmic Treatment**

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# Wellness Benefit

## Benefit

Unlimited E-Consultation from General Physician

Note : Please download customer Mobile Application for a vailing wellness services

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# Your customer can get

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5%

# Digital Discount

Available on policy purchased from digital platform like Faveo, Faveo+ or Website

Digital Discount is available on First Year Premium only

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# PLAN DETAILS

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# Boundary Conditions

<b>Entry Age – Minimum</b>	<b>Individual : 36 years</b> <b>Floater : 91 Days with at least 1 member of age 36 years or above</b>
<b>Entry Age – Maximum</b>	<b>Adult: No Upper Age Limit</b> <b>Child: 24 Years</b>
<b>Exit Age</b>	<b>Adult: Lifelong &amp; Child: 25 Years</b>
<b>Tenure Option</b>	<b>1 Year</b>
<b>Relationship with respect to the Proposer)</b>	<b>Self, Legally married spouse, son, daughter, father, mother, mother-in-law, father-in law.</b>
<b>Initial Wait Period</b>	<b>30 Days ( not applicable on accidental cases)</b>
<b>Named Ailments Wait Period</b>	<b>24 Months</b>
<b>Pre-Existing Disease Wait Period</b>	<b>36 Months</b>

Note : Earn & Burn shall be available for member of 18 years or above

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# Plan Benefits

Sum Insured (SI in Rs.)	3L	5L \ 7L \ 10L \ 25L
Room Rent	1% of SI	Single Private AC Room
ICU Limit	2% of SI	No Limit for SI >= 5 Lacs
In-Patient Treatment	Up to SI	
Day Care Treatment	Upto SI	
Pre - Hospitalization Expenses	60 Days	
Post -Hospitalization Expenses	90 days	
Road Ambulance Cover	Up to Rs.2,000 per hospitalization	
Organ Donor Cover	Up to SI	
Domiciliary Hospitalization	Up to SI	
Second Opinion	Once in a policy year for specified Critical Illness	
Annual Health Check-up	Available for all members insured as adult	
No Claim Bonus	50% increase/Decrease in SI per Policy Year; maximum Increase up to 200% SI	
Alternative Treatments ( AYUSH)	10% of SI	

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# Special Benefits

<b>Air Ambulance Cover</b>	<b>Upto SI or 5 Lacs, whichever is lower</b>	
<b>Unlimited Automatic Recharge</b>	Up to SI (unlimited times, applicable for same illness as well)	
<b>No Claim Bonus Protection</b>	No Loss of NCB at renewal if claim amount in a policy year <25% of SI	
<b>OPD Coverage</b>	<b>Out-patient Consultations</b> Up to Rs.1,500 (SI=5L & 7L); Up to Rs.2,500 (SI=10L & 25L); Limit per consultation is Rs.350/-	<b>Out-patient Dental and Ophthalmic Treatments</b> Up to Rs.1,500 (SI=5L & 7L); Up to Rs.2,500 (SI=10L & 25L);
<b>Personal Accident Cover for Primary Insured Member</b>	100% of SI on Accidental Death or Upto 100% of SI on PTD ( amount as per PTD table)	
<b>Inflation Shield</b>	Increase in SI every Year based on CPI Inflation in Previous Year	
<b>New Age Benefit</b>	<b>Unlimited E-Consultation :</b> Available for General Physicians	
	<b>Earn and Burn</b> Wellness program to Earn and Burn the reward points	
	<b>Health Services/Health Portal</b> Healthy tips reminder, Digital locker for medical records, etc. Discount Connect – Discounts on services at our network	

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# EARN & BURN

Activity	Maximum number of Points that can be earned in a policy year
First Sign-Up	100
Health Risk Assessment	50
Preventive Health Check-up	200
Membership in a health clubs (pro-rated if monthly membership, valid documents of membership to be submitted)	100
Participation in Marathon, Cyclothon, Walkathon & other similar activities (outdoor participation along with valid certificate)	100
Steps Count: Average Steps per day in a policy year ( Points will be given at the end of Policy Year after Step Average is calculated)	100
5000-7,999 steps	150
8,000-9,999 steps	200
10,000 and above	
- Weight Management Program (for the Insured Person who is Overweight / Obese)	100
- Sharing Insured Fitness Success Story through adoption of Care Wellness Program (for the Insured who is not Overweight / Obese)	50
- Chronic Condition Management Program (for the Insured who is suffering from Chronic Condition/s - Diabetes, Hypertension ,Cardiovascular Disease or Asthma)	250
• De-stress & Mind Body Healing Program (for the Insured who is not suffering from Chronic Condition/s- Diabetes, Hypertension, Cardiovascular Disease or Asthma)	125

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# Earn & Burn

- 1 Reward Point =Rs.0.25
- Redemption of points (burning of points) can be used on the following health related services:
  - 3<sup>rd</sup> party health-care supplements within network, up to 50% of earned points.
  - Redemption for renewal premium of this Policy, up to 10% of renewal premium.
  - Redemption for Non-covered items, Co-payment, Sublimits & Deductible which are non-payable under this Policy.
  - Redemption for any admissible claim of In-patient Medical Expenses and Day Care Treatment expenses of this Policy provided that the Sum Insured and additional bonus/SI (if applicable) are exhausted during the Policy Year.
- 80% of unutilised reward points earned in a particular policy year can be carried forward only to next policy year provided that the policy is renewed with us without a break. The earned reward points shall lapse if the policy is not renewed with us.
- In case Insured Person cancel the Policy, the balance unutilised reward point will be valid till 3 months from the date of cancelation of the Policy.
- In case of floater policy, points under Earn & Burn will be aggregated based on points earned by the each adult members of the policy

# Illustration

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<b>Base Policy Premium ( Age 41-45)( 2A1C)( SI =10 Lacs)</b>	<b>Rs.28749</b>
Premium after Digital Discount ( Assumed policy purchased online platform)	Rs.27312
Total amount claimed for Doctor Consultation+ Dental & Ophthalmic Consultation in a Policy Year	Rs.5000
Assumed savings with Annual Health Check-up ( Assumed Market value in a Quality Lab in a Metro City)	Rs.2000
Tax Saving under section 80D	Rs.7500
<b>Net Cost to customer</b>	<b>Rs.12812</b>

Additional benefits in policy

- ✓ Upto 200% No Claim Bonus
- ✓ Unlimited Automatic Recharge that covers Same Person Same Disease also
- ✓ Personal Accidental Coverage for Primary Insured Member
- ✓ Air Ambulance, NCB Protection and Inflation Shield

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Thank  
you

care