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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

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What makes our product
supreme?

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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



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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

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Highlights

of
Care Supreme

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Cumulative Bonus will

DOUBLE

Your coverage in just 2 consecutive years

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



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500%

Increase in SI with

Cumulative

Bonus Super

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



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Cumulative Bonus Booster

Enjoy unlimited 100% cumulative bonus of your Sum Insured every year, even if you claim.

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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)

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~~45 DAYS~~ WAITING PERIOD

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



UNLIMITED CARE allows ONE **BIG** CLAIM in
entire policy lifetime to be paid irrespective of coverage
amount in the policy.

Note :

- This benefit can be opted only at the inception of the policy irrespective of the policy tenure
- Once opted in policy Unlimited care can only be removed after 5 years
- Once a claim is made under this benefit, the cover shall cease and not be available for re-selection during the subsequent renewal
- Only one claim is allowed in policy lifetime irrespective of no. of insured members in policy
- This benefit will get triggered after the utilization of Base Sum Insured, Cumulative Bonus and Cumulative Bonus Super or Cumulative Bonus Booster
- Claim filled under this benefit has to be accepted and approved by the company.
- Unlimited Care is provided under Add-on policy Care Advanced

OPD Coverage

CARE OPD

- 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

Care OPD Plus

- Each insured is eligible for 4 Physical Consultations from a General Physician in a Year. Max. Rs.1000/- with co-payment of 10% 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.2000/- with co-payment of 5% will be reimbursed per consultation
- Unlimited Online Fitness Session in our Mobile Application

List of Specialist Doctors for Physical Consultations

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

Note : OPD coverage is provided under Add-on policy CARE OPD

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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

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NO SUBLIMITS ON TREATMENTS

AYUSH
Treatment

Domicillary
Hospitalization

Advance
Treatment
Methods
Like Robotics
surgery

Organ Donor
Treatment

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ALL CATEGORY ROOMS

Allowed During Hospitalization



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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

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IMPROVE

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



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PLAN BENEFITS & BOUNDARY CONDITIONS



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Benefit Name	Coverage
SI Options(Including PLUS BENEFIT amount)	7L/10L/15L/25L/50L & 1 Cr
Room Rent	All Category Rooms Allowed
ICU	No Limit
In-Patient Care	Up to SI
Day Care Treatment	All Day Care Procedures ; Up to SI
Advance Technology Methods	Up to SI
Pre-Hospitalization Medical Expenses	Up to SI, up to 60 days prior to hospitalization
Post Hospitalization Medical Expenses	Up to SI, up to 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, Up to 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	Discounts Vouchers on consultations, diagnostics, etc available on our Mobile App Discount Connect – Discounts on services such as consultations, diagnostics, maternity etc . at our network.

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Cumulative Bonus Super

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

Cumulative Bonus Booster

100% of Base Sum Insured per year irrespective of claim for unlimited times on continuous renewal of policy

Air Ambulance

Up to 5Lac

Wellness Benefit

Discount on renewal premium & access to online fitness session

Claim Shield: Coverage of expense related to 68 non-payable items during hospitalization

Claim Shield + List of items as per annexure I (list I, II, III and IV) that are non-payable shall be covered

Unlimited Care

Any one claim during the lifetime of the policy without any limit on sum insured

Annual Health Check--up

Once every year for all insured members

Modification of PED Wait Period

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

Be-fit

Avail access to gyms unlimited times in a policy year. Only applicable for insured person above 12 years of age

Care OPD

4 Physical Consultations from a General Physician & Specialist each per insured max up to 500/-per consultation

Instant Cover and Instant Cover Plus

PED Waiting period reduced to 30 days for specified declared PEDs in policy

Care OPD Plus

4 Physical Consultations with GP max 1000 per consultation; co-payment of 10% & 4 Physical Consultations with 14 specified specialists max 2000 per consultation; co-payment of 5%

- All the above mentioned benefits are Optional or Mandate as per sales proposition
- Instant Cover benefit applicable for Hypertension, Diabetes, Hyperlipidemia or Asthma are declared as PED in Policy; Instant Cover Plus benefit applicable for Hypertension, Diabetes, Hyperlipidemia, Asthma, COPD, Obesity or PTCA done prior to one year are declared as PED in Policy
- Customer can opt either of the add-ons: Claim Shield or Claim Shield +, CB Super or CB Booster, Instant Cover or Instant Cover Plus or PED Wait Period Modification, Care OPD or Care OPD Plus
- Instant Cover Plus, CB Booster, Unlimited Care & Care Shield Plus are provided under Add-on policy Care Advanced

BOUNDARY CONDITIONS

Age of Proposer	18 years or above
Entry Age – Minimum	Adult : 18 years; Child : 91 Days (FF)
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	<p>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.</p> <p>Note – 1. Cities above means adjoining cities also 2. Delhi- NCR , Mumbai (MMR), is as defined by Government</p>
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

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*thank
you*

TO
OUR
CUSTOMERS