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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

SHINE

*For training purpose only.

Key Features

- Affordable Premium
- Wellness Benefit
- Health Services
- Unlimited E-consultation
- AYUSH Treatment

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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	As per underwriter approval
Room Rent	Most Economical Single Pvt Room
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
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.

For internal circulation only

Mandate Riders for Care Supreme Shine

Cumulative Bonus Remover - Cumulative Bonus/Cumulative Bonus Super amount not applicable in Policy

Unlimited Recharge Remover - Unlimited Automatic Recharge amount not applicable in Policy

Co-payment – 20% co-payment applicable on all claims

Wellness Benefit- Discount on renewal premium & access to online fitness session

Air Ambulance - Up to 5 lacs per year.

Room Rent Modification – Room category modified to Most Economical Single Pvt Room

Sub-limit - Applicable on specified Treatments

- Note:

- All above mentioned benefits are a part of sales proposition
- CB Remover and UR Remover are provided under Add-on policy Special Care
- Sub-limit is provided under Add-on policy Extra Care

SUB-LIMIT

APPLICABLE ON CARE SUPREME SHINE

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

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*thank
you*