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HEALTH
INSURANCE

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**VALUE FOR MONEY SALES PREPOSITION FOR
CUSTOMERS**

UNIQUE SELLING POINTS

- Premium as per **CITY OF RESIDENCE**
- **AFFORDABLE** Premium
- Up to 100% increase in Coverage with **CUMULATIVE BONUS** in 2 consecutive renewals
- **UNLIMITED** Times Automatic Recharge to cover multiple hospitalization in a year
- **UP TO 30% DISCOUNT** on Renewal Premium with wellness benefit



POLICY CONDITIONS

Entry Age – Minimum	Individual :Adult : 41 Years; Floater : Adult 18 Years
Entry Age – Maximum	Individual :Adult : 60 Years; Floater : Adult 60Years
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, 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)</p> <p>Zone 2: Rest of India</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	48 months

Note :

- Customer should provide both communication address and Permanent Address(as per KYC documents) in case they are different
- Premium is calculated as per Communication Address

PLAN BENEFITS

Sum Insured	5L/7L/10L
In-Patient Care	Upto SI
Day Care Treatment	Upto SI
Room Rent*	Most Economical Single Private AC Room in hospital
ICU	No Limit
Advance Technology Methods	Upto SI
Pre-Hospitalization Medical Expenses	60 Days
Post Hospitalization Medical Expenses	180 Days
AYUSH Treatment	Upto SI
Domiciliary Hospitalization	Upto SI
Organ Donor Cover	Upto SI
Road Ambulance Cover	Up to Rs.10,000 per year
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, etc through our network available in Mobile Ap.
Smart Select*	Available only at restricted network
Wellness benefit*	Upto 30% Discount on Renewal Premium based on Health Days accumulated

Note:

- ✓ Room Rent eligibility pre-modified using ROOM RENT MODIFICATION (Optional Benefit) ,Smart Select and Wellness Benefit Optional benefits pre-added on the Care Supreme-Value for Money preposition.
- ✓ Smart Select Network available for customers in Value for Money is different from standard Smart Select Network available with other products

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LET'S UNDERSTAND THE BENEFITS

CUMULATIVE BONUS

- Increase of Coverage by 50% of SI on renewal
- Max Increase of coverage restricted to 100% of SI in 2 consecutive renewals
- Accrued Cumulative Bonus will not decrease on renewals due to claims.



BONUS ILLUSTRATION

POLICY YEAR	TOTAL SI AVAILABLE (AT THE BEGINNING OF THE YEAR)	NO CLAIM BONUS	CLAIM STATUS IN POLICY YEAR
Year 1	10,00,000	-	No
1 st Renewal	15,00,000	5,00,000	No
2 nd Renewal	20,00,000	5,00,000	Yes
3 rd Renewal	20,00,000	-	Yes
4 th Renewal	20,00,000	-	No
5 th Renewal	20,00,000	-	Yes
6 th Renewal	20,00,000	-	Yes
7 th Renewal	20,00,000	-	

UNLIMITED AUTOMATIC RECHARGE

- RECHARGE AMOUNT WILL BE AVAILABLE FROM 2ND CLAIM IN POLICY YEAR
- RECHARGE AMOUNT WILL BE EQUAL TO POLICY SI
- POLICY CAN BE RECHARGED UNLIMITED TIMES IN A POLICY YEAR
- MAX AMOUNT FROM RECHARGE IN A SINGLE CLAIM WILL NOT EXCEED POLICY SI
- RECHARGE AMOUNT CAN BE UTILISED FOR CLAIMS FOR RELATED AND UNRELATED HOSPITALIZATION

UNLIMITED AUTOMATIC RECHARGE ILLUSTRATION

Claim No	Policy SI	Recharge Amount	Claim Amount	Amount Payable from Base SI	Amount Payable Recharge
Claim 1	10,00,000	-	6,50,000	6,50,000	NIL
Claim 2		10,00,000	10,00,000	3,50,000	6,50,000
Claim 3		10,00,000	9,00,000	-	9,00,000

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SMART SELECT

- 15% discount applicable on Premium
- Treatment restricted to hospitals in SMART SELECT NETWORK HOSPITALS specially created for **CARE SUPREME – VALUE FOR MONEY**
- 20% Co-Payment applicable on all claims where treatments is taken in a hospital which is not part of Network Hospitals created for Care Supreme- Value for Money

Note : Smart Select Hospital Network created for customers of CARE SUPREME-VALUE FOR MONEY is different from the Smart Select Hospital Network in other products

WELLNESS BENEFIT

- Avail discount on renewal based on the accumulated Health Days in a Policy Year
- Healthy Days can be accumulated in first 10 Months of the Policy Year

No. of Healthy days in a year	Renewal Discount
270	30%
240	20%
180	15%
120	10%
Less than 120	0%

Note : 1 Healthy day = 10,000 steps

We will calculate average of Healthy Days accumulated by Self & Spouse in case a policy has Husband and wife in policy then Husband will have to complete 10,000 steps and wife will also have to complete 10,000 steps

Customer can download our Customer Mobile application from Google Play Store or Apple Play Store. Our Customer mobile application is only compatible for syncing with Google FIT application

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SI SOURCING RULES

- 5L not available in Hyderabad , Secundarabad & Zone 1-new business
- 5L not allowed for Zone 2 -Portability
- 5I/7I not allowed for Hyderabad , Secundarabad & Zone 1 – Portability
- Care supreme-value for money not available for customers residing in Delhi NCR & Surrounding areas

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Thank You

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