

CARE ADVANTAGE



Product Benefits

- ➔ **Option to choose 25 Lacs/50 Lacs & 100 Lacs**
- ➔ **All Category Rooms allowed**
- ➔ **Affordable Price**
- ➔ **No Claim Bonus**
- ➔ **Automatic Recharge**
- ➔ **Income Tax Benefit under Section 80D**



In Patient & Day Care Treatment Expenses (Up to Sum Insured)



- **In-patient Care:**

Covers hospitalization expenses if the admission for injury/illness in a hospital exceeds 24 consecutive hours.

- **Day Care Treatment:**

Covers treatment expenses where hospitalization duration is less than 24 hours. We cover 541 Day care procedures

Room Rent

Customer is eligible for All Room Category available in a Hospital



ICU Charges (No Sub Limit)



Pre Hospitalisation (30 Days)



Post Hospitalisation (60 Days)



Ambulance Cover

(Up to Sum Insured)



We cover expenses incurred for the transportation of the Insured person on a Licensed Ambulance on the written advice of treating medical Practitioner.

Ambulance can be used for transporting insured member from

- Place of occurrence to Nearest Hospital or
- One Hospital to another hospital for providing better medical care

Organ Donor Expenses

(Up to Sum Insured)

We will cover the cost of surgery performed on the Donor for the extraction of organ. Claim is payable if it meets the following conditions

- The Organ donor is an eligible donor in accordance with The Transplantation of Human Organs Act, 1994 (amended) and other applicable laws and rules.
- The Insured Person is the recipient of the Organ so donated by the Organ Donor.
- Pre-Hospitalization & Post Hospitalization expenses incurred on the Donor are not covered
- Any other Medical Expenses in respect of the Donor consequent to the harvesting are not covered



No Claim Bonus

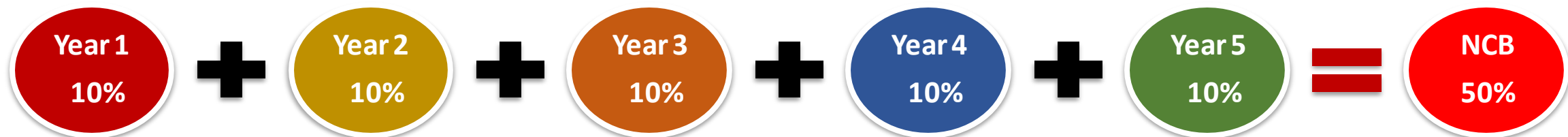
Sum Insured	25 Lacs	50 Lacs	100 Lacs
No Claim Bonus	Up to 150% Increase in Sum Insured	Up to 50% Increase in Sum Insured	Up to 50% Increase in Sum Insured



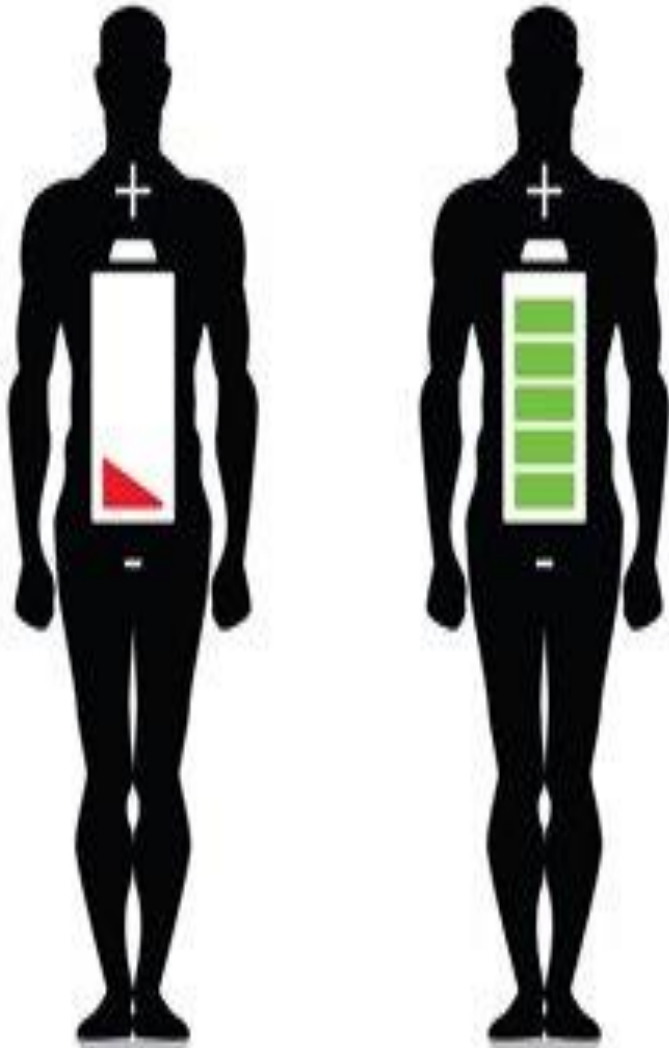
No Claim Bonus – (NCB)

Base Policy SI is increased by 10% on Renewal if there is no claim during the previous policy period subject to following conditions

- NCB benefit will not exceed 50% of Base Policy SI.
- In case of a claim in any policy year, the SI is reduced by 10%
- In case of claims in consecutive years the policy SI will not be reduced below base Sum Insure of the Policy.



Automatic Recharge



- **Once in a Policy Year**
- **Recharge amount can be utilized from the Second Claim in the Policy Year**
- **Claim from Recharge will be even payable if Same Person is admitted for treatment of an earlier claimed illness/injury in the policy year.**
- **Second Hospitalisation should occur after 45 Days of discharge of the last hospitalisation**

Automatic Recharge Illustration

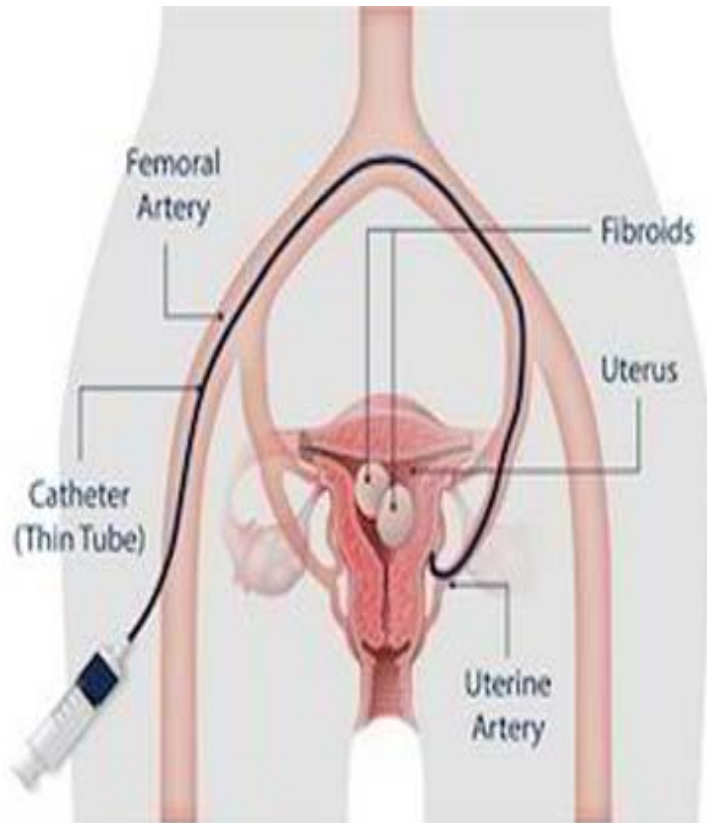
	SCENARIO 1	SCENARIO 2	SCENARIO 3
Policy Sum Insured	50,00,000	50,00,000	50,00,000
Claim 1 Filled	50,00,000	59,00,000	40,00,000
Claim 1 Eligible	50,00,000	50,00,000	40,00,000
Balance Sum Insure	-	-	10,00,000
Recharge	50,00,000	50,00,000	50,00,000
Claim 2 Filled	50,00,000	30,00,000	60,00,000
Claim 2 Eligible	50,00,000	30,00,000	50,00,000
Balance Sum Insured for next claim in a Years	-	20,00,000	-

Advanced Technology Methods

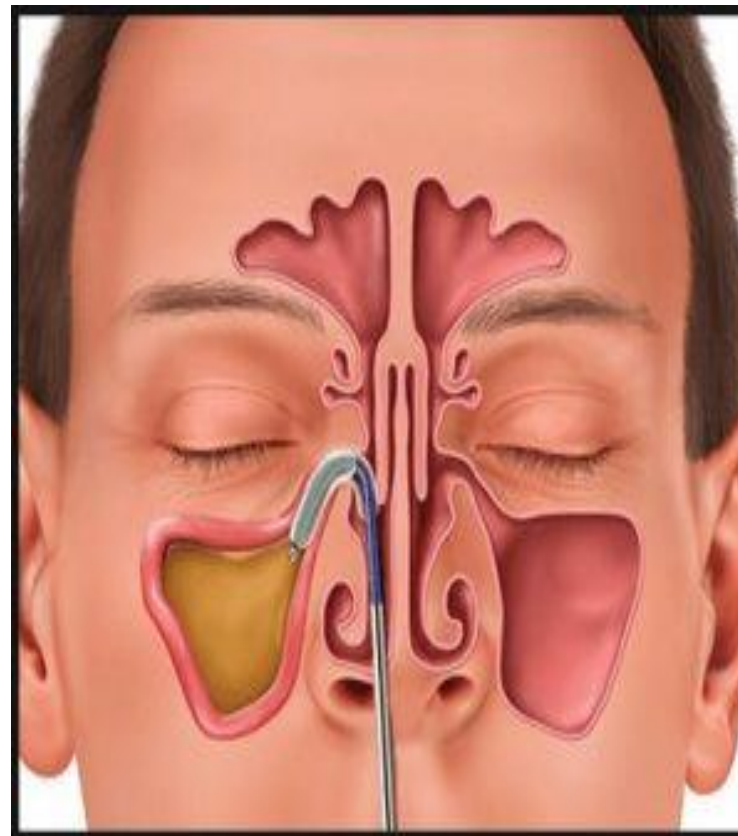
In case treatment is taken using advanced technologies while admitted in a hospital under In-Patient Treatment or Day Care Treatment.

Below mentioned advanced technology treatment are covered

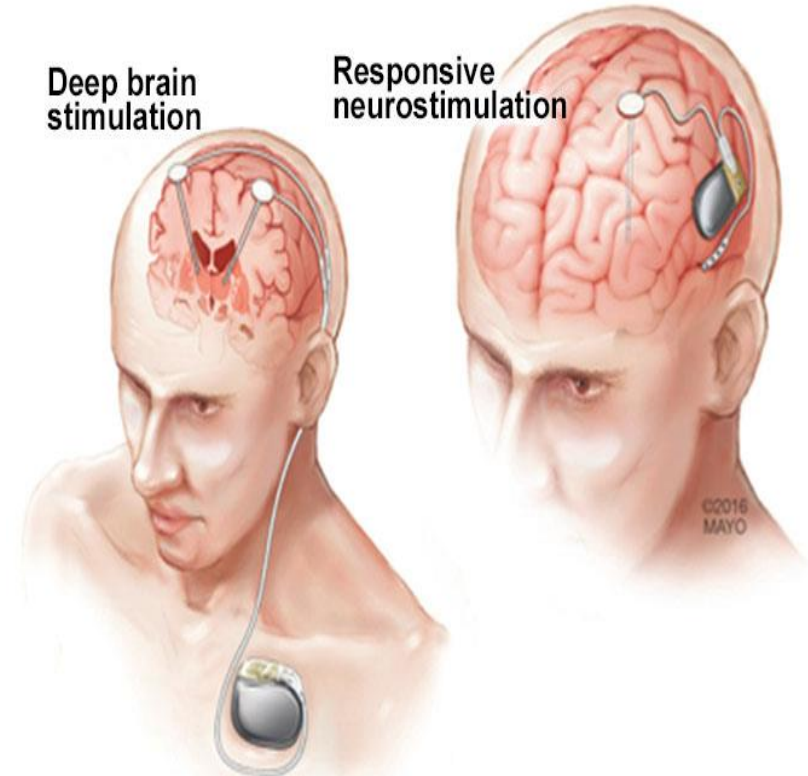
Uterine Artery Embolization and HIFU



Balloon Sinuplasty



Deep Brain stimulation

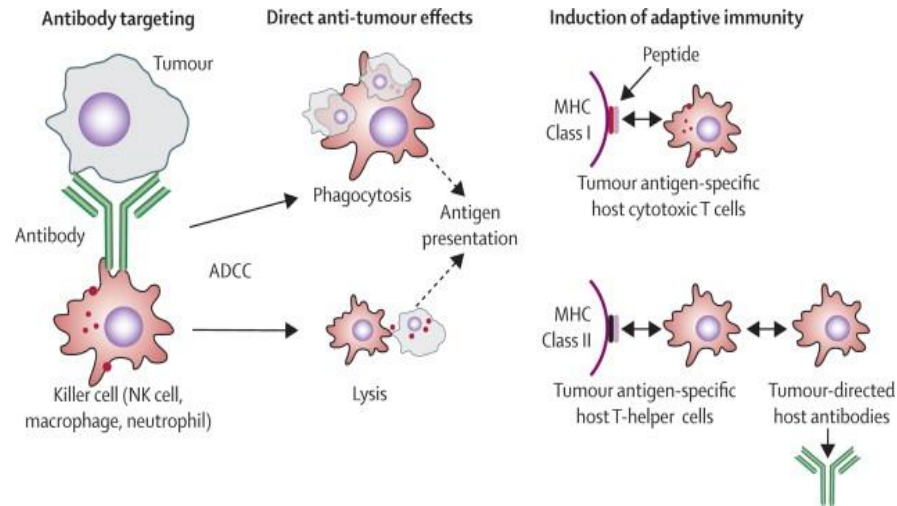


Advanced Technology Methods

Oral chemotherapy



Immunotherapy- Monoclonal Antibody to be given as injection



Intra vitreal injections



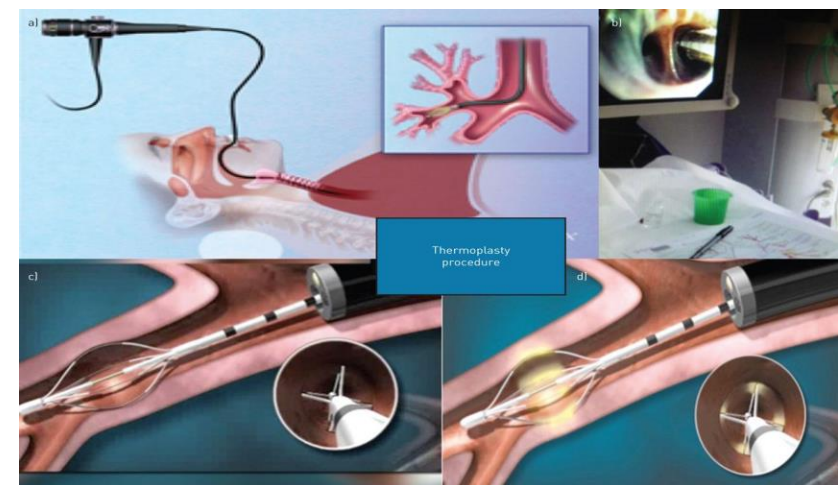
Robotic surgeries



Stereotactic radio surgeries



Bronchial Thermoplasty

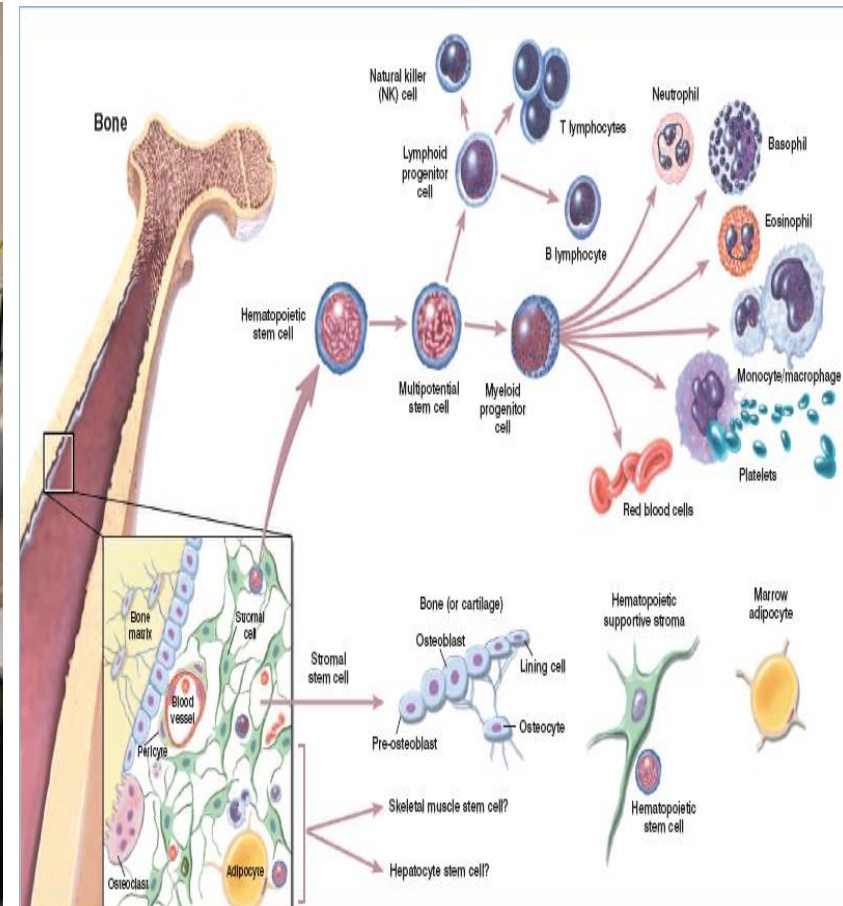
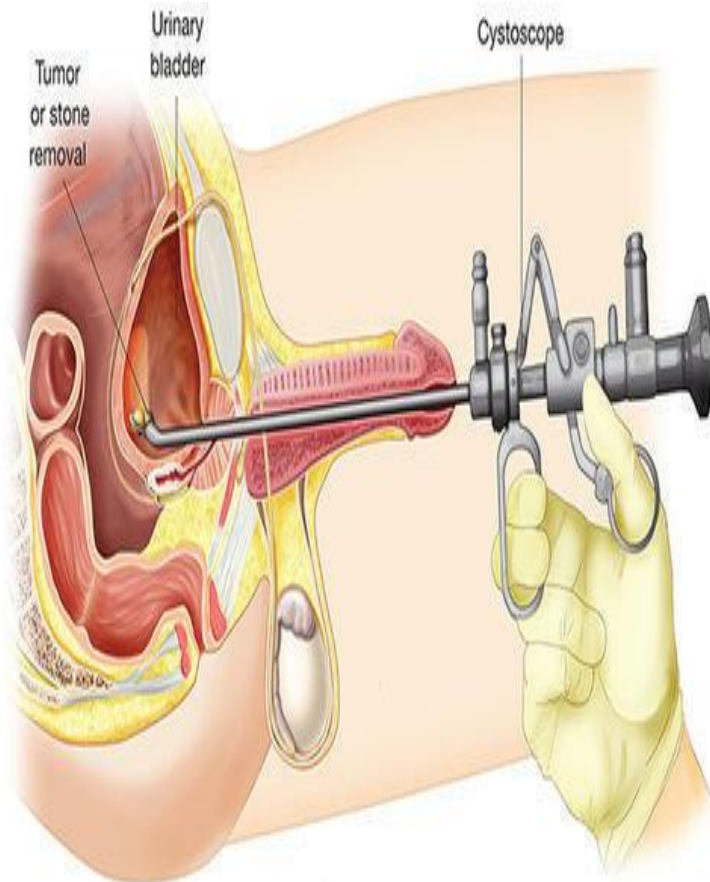


Advanced Technology Methods

Vaporisation of the prostate (Green laser treatment or holmium laser treatment)

IONM - (Intra Operative Neuro Monitoring)

Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered
Intra vitreal injections



Optional Benefits

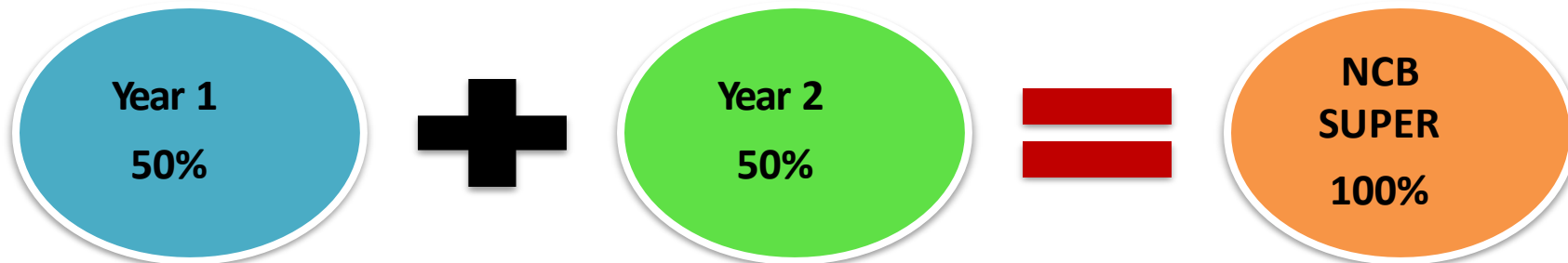
No Claim Bonus SUPER	50% increase in SI per Policy Year in case of claim-free year; Max up to 100% of SI (50% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCBS)
Smart Select	<ul style="list-style-type: none">• No Co-payment for Treatment in SMART SELECT Listed Hospitals• Additional Co-payment of 20% on all treatment taken in a Non-Smart Select Network Hospital
Room Rent Modification	Room Category will be restricted to Most Economical Single Private AC Room of the Hospital

No Claim Bonus Super

OPTIONAL BENEFITS :

Base Policy Sum insured is increased by 50% on Renewal if there is no claim during the previous policy period subject to following conditions

- No Claim Bonus SUPER benefit will not exceed 100% of Base Policy Sum Insured
- In case of a claim in any policy year, the Sum Insured is reduced by 50% of sum insured
- In case of claims in consecutive years the policy sum Insure will not be reduced below base policy sum Insure



No Claim Bonus Illustration

Policy Year	Total Sum Insured (After RENEWAL)	No Claim Bonus	NO Claim Bonus SUPER	Claim Status
0	50,00,000		-	No
1	80,00,000	5,00,000	25,00,000	No
2	1,10,00,000	5,00,000	25,00,000	No
3	1,15,00,000	5,00,000	-	No
4	1,20,00,000	5,00,000	-	Yes
5	90,00,000	-5,00,000	-25,00,000	Yes
6	60,00,000	-5,00,000	-25,00,000	No
7	90,00,000	5,00,000	25,00,000	

Note :

- In Year 5 & Year 6 , Policy Sum Insure is reduced because of claim in Year 4 and Year 5
- Amount reduced is from the No Claim/No Claim Bonus accrued in the policy
- There is a reduction of the NCB & NCB SUPER amount as there was a claim Year
- In year 7, Policy Sum Insure is increased because there was NO Claim in Year 6
- Policy Sum Insure will not reduced below Basic Policy Sum Insure i.e 50 Lacs in our example
- Policy Sum Insure will not go beyond 1.25 Cr (in case NCB Super is added) & 75 Lacs (in case NCB Super is not added)

Room Rent Modification

- Customer is eligible for a 10% discount on the Premium by opting for this Optional Cover
- By choosing this Optional Cover the Room Rent/Room Category shall be limited to **“Single Private Room”**
 - If the Room Category opted or Room Rent incurred is higher than the Single Private Room. Then the Insured Person shall bear the ratable proportion of the total Variable Medical Expenses (including applicable surcharge and taxes thereon) in the proportion of the difference between the Room Rent actually incurred and the Room Rent of the entitled Room Category to the Room Rent actually incurred

Smart Select

- **15% DISCOUNT** on Premium
- Points to Remembered
 - NIL co-payment if the treatment is taken in a SMART SELECT Network hospital
 - Have to bear 20% co-payment if the treatment is taken in a hospital not on the SMART SELECT Network Hospital

Note : Co-payment applicable on Policy due to Entry Age will be applicable in both claim scenarios mentioned above

Care Shield Key Highlights

CARE SHIELD comes with Unique Benefits :

- ✓ **CLAIM SHIELD** will protect **CLAIMS** made in the policy from **NON-PAYABLE** items in Policy
- ✓ **NO CLAIM BONUS SHIELD** will protect **NO CLAIM BONUS/NO CLAIM BONUS SUPER** eligibility from claims made a policy Year
- ✓ **INFLATION SHIELD** will make your policy **INFLATION** proof by increasing Base Sum Insure as per **CPI INFLATION** in the previous year

List of Payable Items Under Claim Shield

Belts/ Braces /Buds/Crepe Bandage/Gloves/Leggings/Mask/Oxygen Mask/ Spirometre/ Thermometer	Slings /Splint /Trolley Cover / Kidney Tray /Pan Can/ Abdominal Binder/ Spacer / Armsling/Cervical Collar / Eyelet Collar	MINERAL WATER/SUGAR FREE Tablets/VASOFIX SAFETY/ECG ELECTRODES /OUNCE GLASS/ LUMBO SACRAL BELT /PELVIC TRACTION BELT
Extra Diet Of Patient (Other Than That Which Forms Part Of Bed Charge)	BABY FOOD/BABY UTILITIES CHARGES/FOOD CHARGES (OTHER THAN Patient's DIET PROVIDED BY HOSPITAL)	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]
Cold Pack/Hot Pack /Sanitary Pad /Diaper Of Any Type/Beauty Services /Carry Bags	Medical Records /Medical Certificate/Birth Certificate/Email/Internet Charges /Telephone charges/ Courier Charges/ Photocopies Charges / Conveyance Charges/Service Charges Where Nursing Charge Also Charged/Private Nurses Charges- Special Nursing Charges	Laundry Charges/Attendant Charges /Guest Services /Surcharges /Mortuary Charges/Television Charges
Ambulance / Ambulance Equipment/Ambulance Collar	Creams Powders Lotions (Toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)	Walking Aids Charges/Oxygen Cylinder (For Usage Outside The Hospital)
Knee Immobilizer/Shoulder Immobilizer/ Knee Braces (Long/ Short/ Hinged)/ Nimbus Bed Or Water Or Air Bed Charges	Blood Grouping And Cross Matching Of Donors Samples	Steam Inhaler/Nebulizer Kit /Nebulisation Kit /Urometer/Urine Jug/Diabetic Foot Wear

CLAIM SHIELD

Convert **NON PAYABLE** list of items in your policy to **PAYABLE** items

CLAIM SHIELD ILLUSTRATION :

Details	AMOUNT in Rs,	REMARKS
Total Claim	216350	
Deductions	69583	Diet Charges/Food, Dietician, Mineral Water, Bed Bath, Bed Sheet, Face Shield, Handrub,mask, Nasal Canula,o2 Mask, Tegagerm, Underpad, Pulse Oxymeter, Registration /Mrd, Other Consumables
Amount Paid without CARE SHIELD	146767	
Total Amount Payable with CLAIM SHIELD	216350	

Note : The above illustration is for a Non - Covid hospitalisation

#Internal Training and Circulation only

NO CLAIM BONUS SHIELD

You don't lose your NCB/NCB SUPER if claimed amount is Less than 25% of BASE Sum Insured in a Policy Year

NO CLAIM BONUS SHIELD ILLUSTRATION :

	Year 1	Year 2	Year 3	Year 4
Sum Insure	10,00,000	11,00,000	10,00,000	10,00,000
Amount of Claim paid on Policy	2,00,000	2,60,000	5,00,000	1,50,000
Claim Amount %age	20%	26%	50%	15%
Is the Policy eligible for NCB on renewal	Yes	No	No	Yes

INFLATION SHIELD

BASE SUM INSURE will increase every year to keep pace with **CPI INFLATION** every year

INFLATION SHIELD ILLUSTRATION :

	Year 1	Year 2	Year 3	Year 4
Total Sum Insured plus inflation amount	10,00,000	11,00,000	12,00,000	13,00,000
CPI INFLATION	10%	10%	10%	10%
Amount Added to Policy due to INFLATIONSHIELD	1,00,000	1,00,000	1,00,000	1,00,000

Note :

- ✓ CPI means Consumer Price Index
- ✓ CPI Inflation increase will not be effected by claims in the Policy
- ✓ Amount of Sum Insure to be increased will always be calculated on Base Policy Sum Insure
- ✓ Increase of Sum Insure will be on cumulative basis
- ✓ CPI Inflation Percentage is calculated on Policy Year Basis

Policy Conditions

Minimum Entry Age	Individual :5 Years Floater :91 days with atleast 1 person of 18 Years or above
Maximum Entry Age	Child : 24 Years & Adult : No Age Limit
Policy Term	1/2/3 Years
Co-payment	20% Mandatory in case entry Age >60 Years .
Allowed Relation ships	1) Individual: Self, Legally married spouse, son, daughter, father, mother, brother, sister, mother-in-law, father-in law, grandmother, grandfather, grandson, granddaughter, uncle, aunt, nephew, niece, employee or any other relationship having an insurable interest. 2) Family Floater: Self, Legally married spouse, son, daughter, father, mother, employee and his/her dependents (Legally married Spouse, Children & Parents) or any other relationship having an insurable interest

Waiting Period

Initial Wait Period

30 Days for Treatment related to diseases

Named Ailment wait Period

24 Months

Pre-Existing Disease Wait Period

48 Months



THANK YOU

The image features the words "THANK YOU" in a large, bold, sans-serif font. Each letter is filled with a different color and has a white outline. The letters are held up by hands of various skin tones and wearing different clothing, including a tattooed arm, a patterned sleeve, a blue shirt, a striped shirt, a yellow sleeve, a red sleeve, a grey sleeve, and a bare arm. The background is a solid light blue color.