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HEALTH
INSURANCE

BEST

HEALTH INSURANCE
COMPANY IN RURAL SECTOR

**CLAIMS
SERVICE**

LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

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SENIOR

Key Features:

- Age of the eldest insured member should be 60 years and above
- Money Back (Premium Payback)
- Loyalty Boost
- Infinity Bonus
- Unlimited Care
- Health Services
- Unlimited Automatic Recharge
- New optional benefits introduced to make the premium more affordable: Co-Payment, RRM (Single Pvt. AC Room), Deductible (25k), Smart Select & Sub Limit riders.

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Plan Benefits and Boundary Conditions



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Benefit Name	Coverage
SI Options	5L\7L\10L\15L\20L\25L\50L\1Cr
In-Patient Care/ Day Care Treatment	Up to SI
Room Rent	Up to SI
ICU	No Limit
Advance Technology Methods	Up to SI
Pre & Post Hospitalization Medical Expenses	Up to SI, up to 60 days prior to hospitalization; Up to SI, up to 90 days after discharge
AYUSH Treatment	Up to SI
Domiciliary Hospitalization	Up to SI
Organ Donor Cover	Up to SI
Ambulance Cover	Up to SI, Any mode of transport such as Road Ambulance/ Air Ambulance etc
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.
Health Services	Discount Connect – Discounts on services such as consultations, diagnostics, maternity etc . at our network.
Loyalty Boost	An additional sum insured equal to the first policy year's sum insured will be added to the policy coverage after seven consecutive claim-free years, once in a policy lifetime
Medi Voucher	2 pharmacy vouchers of Rs. 250 each per Policy shall be provided on 1st renewal with the Company 2 pharmacy vouchers of Rs. 250 each per Policy shall be provided on 1st renewal with the Company
New Born – Wait Period Benefit	Wait Period as per current policy will be applicable to the new born if added within 90 days of birth.

Optional Benefits

Benefit Name	Coverage
Infinity Bonus	100% of Base SI per year irrespective of claim for unlimited times on continuous renewal of policy. Note: Shall not reduce in case of claim
Premium Payback /Money Back*	In case no hospitalization related claim for the preceding 5 consecutive Policy Years, then 1st Policy base year premium shall be refunded in every block of 5 years
Unlimited Care	Any one claim during the lifetime of the Policy payable without any coverage limits.
Unlimited E-Consultations	Available for Consultations with General Physicians
Claim Shield	Specified list of items (list I, II, III & IV) that are non-payable shall be covered up to the sum insured
PED Wait Period Modification	PED wait period shall be modified to 1 year/ 2 years
Wellness Discount*	Up to 30% discount on Renewal Premium with healthy days program on Care Health - Customer App
Be-fit Plus	Unlimited access to Fitness centres can be availed by insured person aged below above 12 years
Out-patient Consultations (OPD 5000)	General Physician & Specialists physician consultations: up to Rs 5,000 per insured, with a limit of Rs 500 per consultation
Grace Period Coverage	Your policy will remain active, ensuring continuous protection during the grace period (only coverage under the hospitalization expenses benefit shall be provided)
Annual Health Check-up	Once for all insured every policy year
Care OPD (OPD 500)	<ul style="list-style-type: none"> Max 4 physical consultations per insured per policy year with general physician subject to maximum Rs500 per consultation in policy year Max 4 physical consultations per insured per policy year with listed specialist doctors subject to maximum Rs500 per consultation in policy year

The logo for 'care' is written in a lowercase, blue, sans-serif font. The letter 'e' has a horizontal bar above it, resembling a bar over a letter.

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Benefit Name	Coverage
Smart Select	Up to SI for treatment in VFM Network Hospitals. 20% co-payment on claims in Non-Network Hospitals.
Deductible	Rs 25,000 /-
Room Rent Modification	You have opted to modify Room category/Room eligibility to most economical Single private AC room.
Co-payment	20% Co-payment will be applicable on all claims
Sub-limit	Applicable on list of ailments specified in Annexure 1 of the Certificate of Insurance
Instant Cover Plus	No PED wait period (for Diabetes/ Hypertension/ Hyperlipidimia /Asthma/ Chronic Obstructive Pulmonary Disease (COPD)/ Obesity/ Coronary Artery Disease with PTCA done prior to 1 year)

Note:

Sub-limit is provided under add-on policy Extra Care

Instant Cover Plus is provided under add-on policy Special Care

*Optional benefits pre-added in sales preposition

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Annexure 1: Sub-limits Applicable on Claims

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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Entry Age – Minimum	Individual :Adult : 60 Years; Floater : Adult 60 Years (Second Member can be less than 60 Years)
Entry Age – Maximum	Adult: No Upper Age; Child: 25 Years
Exit Age	Adult: Lifelong
Cover Type	Individual: max up to 6 persons; Floater: max up to 2A2C
Tenure Options	1/2/3/4/5 Years
Pricing	Zone 1 - Delhi NCR, Surat, Mathura, Aligarh Zone 1A - Telangana, Mumbai (MMR), Ahmedabad, Vadodra, Nashik Zone 2 - Pune, Indore, Bengaluru Urban, Rest of Gujarat Zone 3 - Rest of India Note - 1. Cities above means adjoining cities also 2. Delhi-NCR , Mumbai (MMR), is as defined by Government
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*