

Presenting The Superhero of Health Insurance

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YEARS

HEALTH INSURANCE

Good Health Comes With A SUPER MEDICLAIM

Care Health Insurance Super Medclaim offers comprehensive coverage for critical illness such as cancer, heart ailments etc, that too on an indemnity basis. Just like a superhero who comes to your need in times of distress, Super Medclaim stands true to its promise. Health is wealth, and it's time you knew!

About SUPER MEDICLAIM

This is an Individual and Family health indemnity cover which is simple to buy and easy to understand. This Product provides the flexibility to choose from any of the following benefits according to the plan suitable for your need:



Critical Medclaim-Covers a comprehensive list of 32 defined Critical Illnesses



Cancer Medclaim-Covers defined Cancer



Heart Medclaim - Covers defined Heart related Critical Illnesses



Operation Medclaim - Covers defined Surgical Procedures

Highlight Features of SUPER MEDICLAIM

Differentiating Features



Indemnity based Plans



Lifelong Renewability



Equated Monthly/Quarterly installments

Benefits at a Glance



Hospitalization Expenses



Pre & Post Hospitalization Medical Expenses



Chemotherapy and Radiotherapy Cover



Dialysis Cover



Ambulance Cover



Organ Donor Cover



Alternative Treatments



Second Opinion



Annual Health Check-up



No Claims Bonus



Quick Recovery Counselling and Doctor on Call



Global Coverage



OPD Expenses



International Second Opinion*



Room Rent Modification*



Air Ambulance Cover*

Special Features:



Lifelong Coverage



Preventive Annual Health Check-up



Flexible Tenure Options



Quick Recovery Counselling



No Claim Bonus



**Optional Cover is available on payment of additional premium.*

SUPER MEDICLAIM- A Standout Amongst the Crowd

One serious illness in the family and the entire household is in a state of flux. We understand this and therefore will be there by your side at the time of need. Here's how:

- 1. In-patient Care:** Hospitalization for at least 24 hours - We will pay for the medical expenses, through Cashless or Reimbursement Facility (maximum up to Sum Insured) - from room charges, nursing expenses, ICU charges, surgeon's fee, doctor's fee, anaesthesia, blood, oxygen, OT charges and the like.
- 2. Day Care Treatment:** Hospitalization involving less than 24 hours – We will pay through Cashless or Reimbursement Facility for all such listed day care treatments, maximum up to Sum Insured.
- 3. Pre-Hospitalization Medical Expenses#:** Examination, tests and medication - We cover the medically necessary expenses (maximum up to Sum Insured) for a period of 30 days immediately before the Date of Your Hospitalization.
- 4. Post-Hospitalization Medical Expenses#:** Back home and till You are back on Your feet - We cover the medically necessary expenses (maximum up to Sum Insured) incurred by You for a period of 60 days immediately after your discharge from the hospital.
- 5. Chemotherapy and Radiotherapy Cover#:** Cancer is a dreaded disease and it requires constant care. We believe in providing the necessary care and ensuring your smooth recovery even beyond the post-hospitalization period through Chemotherapy and Radiotherapy cover maximum up to Sum insured. Available if a Claim for Cancer has been accepted under Hospitalization Benefit
- 6. Dialysis Cover#:** Some Critical illnesses don't say and come! But have no worries, as We are there to take care of Your health by providing necessary medical expenses that even go beyond the Post-Hospitalization period through dialysis cover maximum up to Sum Insured.
- 7. Ambulance Cover#:** It is one of Our utmost concerns that You get the medical attention which You require as soon as possible, especially in an emergency for the Covered Conditions under the Policy. Towards that end, We will indemnify You up to a specified amount per hospitalization through Cashless or Reimbursement Facility, for expenses that You incur on an ambulance service offered by the hospital or any service provider, in an emergency situation.

8. Organ Donor Cover#: We care about those who help You as much as We care for you. So, beyond ensuring that Your medical needs are met, We will pay You through Cashless or Reimbursement Facility up to a specified amount/limit for medical expenses that are incurred by You towards Your organ donor, while undergoing the organ transplant surgery, if the donation confirms to the applicable laws and rules and You have already claimed for the same Covered Condition under Hospitalization Expenses.

Note: 'Pre Hospitalization Medical Expenses and Post Hospitalization Medical Expenses' shall not be payable in respect to the donor.

9. Alternative Treatments#: It has been observed at times that a combination of conventional medical treatment and alternative therapies quicken & aid the process of recovery. Therefore, We will pay You through Cashless or Reimbursement Facility up to a specified amount/limit for in-patient medical expenses which administers treatment related to the disciplines of medicine namely Ayurveda, Unani, Sidha and Homeopathy.

10. Second Opinion: We take Your illnesses as seriously as You do. If You are diagnosed with or have undergone/are undergoing any of the Covered Conditions and feel uncertain about Your diagnosis/treatment or wish to get a second opinion within India from a doctor on Your medical reports for any other reason, We arrange one for you, without any impact on Sum Insured amount. This second opinion is available to every Insured Person, once for each Illness / Surgery per Policy year.

11. Annual Health Check-up: Our prime concern is Your good health! To pre-empt Your ever having to visit a hospital, as a preventive measure, We provide an annual health check-up from second Policy Year on Continuous Coverage at Our Network Provider/ Empanelled Provider in India for all the Insured Persons covered under the Policy, on a Cashless basis. This Benefit shall be available only once during a Policy Year per Insured Person.

12. No Claims Bonus: If no Claim has been paid by us in the expiring Policy Year, We raise a cheer to Your good health in the form of a bonus for you. At the end of 1st Claim free Policy Year, We will enhance the Sum Insured by 50%, at the end of 2nd Claim free Policy Year by 25% and at the end of 3rd Claim free Policy Year by 25%, on a cumulative basis, as a No Claims Bonus for each completed and continuous Policy Year/s.

Note: In the event there is a claim in a policy year, the accrued No Claims Bonus will be reduced by same rate at which it is accrued at the commencement of next Policy Year.

- 13. Health Services:** Serious illnesses or Surgeries not only drain Our finances, they also drain us mentally. We have understood this and therefore provide You with:
- Quick recovery counselling[#]
 - Doctor on Call
 - Health Portal

14. Global Coverage

On opting for specific sum insured under the policy, through this benefit, You can avail Hospitalization expenses for the Covered Conditions incurred outside India, maximum up to Sum Insured. This Benefit is available for 45 continuous days from the date of travel in a single trip and 90 days on a cumulative basis as a whole, in a Policy Year.

Note: Optional Benefit 5 (Room Rent Modification) is not applicable for any Claims made under Global Coverage.

- 15. OPD Expenses[#]:** We understand how trivial yet important are bills pertaining to OPD consultations, diagnostics and medicines. Hence, through this Benefit, We will pay you, maximum up to a specified amount/limit for the Covered Conditions under the Policy, for the following Out-patient care Services during the Policy Year -
- a. Out Patient Consultations
 - b. Diagnostic Examinations
 - c. Pharmacy

- 16. International Second Opinion*:** It gives the benefit of providing a worldwide opinion (excluding India) on the covered conditions . International second opinion is available to every Insured person, once for each Illness/Surgery per Policy year.

- 17. Room Rent Modification*:** Just like care should have no Boundary, We thought Your Room Rent/Category should not have any restrictions or limit.
- This is the reason why by choosing this Optional Benefit You will have no limit on Room Rent/Room Category during Hospital Accommodation.

- 18. Air Ambulance Cover*[#]:** Through this cover, We will pay You up to the amount specified in the Policy for availing Air Ambulance services in India, offered by a Hospital or by an Ambulance ervice provider, for Your necessary transportation from the place of occurrence of Medical Emergency, to the nearest Hospital.
- However, the treating Medical Practitioner should certify in writing that the severity or the nature of Your Illness or Injury warrants Your requirement for the Air Ambulance.

**Optional Cover is available on payment of additional premium.*

#Available only if a claim under Benefit "Hospitalization Expenses has been admitted.



Eligibility Criteria

Entry Age	5 years to 50 Years on Individual Basis
Exit Age	No Exit Age
Age of Proposer	18 Years or above
Cover Type	Individual : Maximum up to 6 Persons
Pre-policy Issuance Medical Check-up	No medicals [#]
Tenure	1/2/3 Years
Premium Payment Mode*	Single/Monthly/Quarterly
How can You Cover Yourself	Individual basis (maximum up to 6 Persons having same/different Sum Insured)

[#]at the discretion of the Underwriter.

Who are Covered (Relationship with Respect to the Proposer)	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.
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Notes:

- All the Age calculations are as per "Age Last Birthday" as on the date of first issue of Policy and / or at the time of Renewal.
Option of Mid-term inclusion of a Person in the Policy will be only upon marriage or childbirth; Additional differential premium will be calculated on a pro rata basis.
- If Insured persons belonging to the same family are covered on an Individual basis, then every Insured person can opt for different Sum Insured and different Optional Benefits.

*Terms and Conditions Applicable

Plan Details:

SUM INSURED	CRITICAL MEDICLAIM	CANCER MEDICLAIM	HEART MEDICLAIM	OPERATION MEDICLAIM
Sum Insured (₹)	10 Lakh 25 Lakh 50 Lakh 1 Crore 2 Crore			
Covered Conditions (Illnesses/ Diseases/ Surgeries)	32 Critical illnesses	Cancer	Heart related Critical illnesses	All surgeries
In-Patient Hospitalization	Up to Sum Insured			
Day Care Treatment	Plan specific, Up to Sum Insured			
Pre Hospitalization & Post-Hospitalization	30 days/60 days			
Chemotherapy & Radiotherapy Cover	Up to Sum Insured		Not Applicable	
Dialysis Cover	Up to Sum Insured	Not Applicable		
Ambulance Cover	Up to Rs. 3000 per hospitalization			
Organ Donor Cover	Up to SI or 15 L whichever is lower			
Alternative Treatments	Up to 25% Sum Insured			Not Available
Second Opinion	Once per Covered Condition per Policy Year			
Annual Health Check-up	Annually from 2nd Policy Year on continuous coverage			

Note: Admissibility of a claim under the policy is subject to purview of coverage under the plan opted

SUM INSURED	CRITICAL MEDICLAIM	CANCER MEDICLAIM	HEART MEDICLAIM	OPERATION MEDICLAIM
No Claim Bonus*	50%/25%/25%-Corresponding increase in SI for 1st, 2nd and 3rd continuous claim-free Policy Years respectively, Max up to 100% of SI			
Health Services				
Quick Recovery Counselling	Up to Rs. 1000/- per session; Maximum 8 per policy year (twice a month)			
Doctor On Call	Available (Telephonic/Online Mode)			
Health Portal	Value added services through company's website			
Global Coverage	Up to SI; only for SI >= 1Cr (Limited to In-Patient Care and Day Care treatment) with a Co-payment of 10% per Claim			
OPD Expenses	1% of Sum Insured; Max. up to Rs. 25000/-			Not Available
International Second Opinion#	Once per Covered Condition per policy year			
Air Ambulance#	Up to Rs. 5 Lakhs			
Room Rent Eligibility	Single Pvt. Room / No Limit^			
ICU Charges	No Limit			
Initial Waiting Period	90 days			
Specific Ailment Waiting Period	Not Applicable			24 Months
PED Waiting Period	4 Years			

*50%/25%/25%-Corresponding decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB. #Optional Benefit. ^with optional benefit Room Rent Modification. Note: Other SI / Age band options also available.

Care Health Insurance Limited

Care Health Insurance is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With Care Health Insurance's operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance currently offers products in the retail segment for Health Insurance, Critical Illness, Personal Accident, Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

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YEARS

HEALTH INSURANCE

Care Health Insurance Limited

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