



EMERGING ASIA  
INSURANCE AWARDS 2019

carē



# A NEW-AGE, COMPREHENSIVE HEALTH INSURANCE PLAN.

[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

 **RELIGĀRE** | Health Insurance  
Values that bind

*Ab Health Hamesha*



## TAKE A LEAP

Whether it's a dream, an ambition, a goal or the prize of achieving our dream; we have all envisioned our future. From plan A to plan B, we have it all thoughtfully planned out. Everything that we think of or we do is dependent on what our future will turn out to be; that is what we call being future-ready.

While taking care of the other aspects of our life, we tend to overlook the importance of health and the unforeseen circumstances that may arise in the future, easily forgetting that more often than not, our state of health will determine our ability to achieve our desired goals.

So the question remains the same. When will our health move up our priority list?

The answer is NOW.

## OUR PHILOSOPHY

Keeping up with this fast-changing world can be challenging and not to mention, overwhelming. However, with Religare health insurance you can stay assured that at least one aspect of your life is updating itself while you are busy attending to life. With a host of modern features that are bound to change the way health insurance is perceived, we are proud to present to you our product *carē*.

With *carē* by your side, you can relax knowing that while you are unwell, we'll take up the hassles related to your treatment. So you can be totally worry-free. With access to the most advanced healthcare facilities to put you back on the road to recovery, without worrying about medical bills and other related expenses. In other words, we will take the worry out of your recuperation. A good health insurance, after all, is like family. You know it's going to be there, no matter what.

With **RHI** as your health insurer, it is truly **Ab Health Hamesha!**



care

# FOR A WORRY FREE TODAY & TOMORROW

We understand that hospital bills and other related expenses can become a burden when your main concern should be getting well or nursing a loved one back to health. So we want to get those bills out of your way with our simple plans that take care of your expenses. Your only concern should be getting back your health and happiness.



care

# BREAKTHROUGH ADVANTAGES

In addition to hassle-free claims, we believe you deserve distinct benefits for choosing care, and they come your way in the form of thoughtfully designed product & service features:

- Wide range of Sum Insured options of up to INR 75 Lakhs\*\*
- Annual health check-up for all insured members including children
- Covers non-allopathic treatments like Ayurveda, Homeopathy, Unani & Sidha up to a specified limit & varies with plan chosen.
- Comes with an In-built maternity cover of up to INR 1 Lakh available with sum insured options of INR 50, 60 & 75 Lakhs
- Automatic recharge of Sum Insured if claim amount exhausts your coverage (this feature can be availed unlimited times by availing “Unlimited Automatic Recharge (Optional Cover)”)
- Covers more than 540 day care treatments
- Option to avail personal accident cover
- No upper-limit entry age for any of our plans
- Avail medical treatment anywhere in the world for 12 major illnesses through benefit ‘Care Anywhere’# on cashless basis
- Increase sum insured of your existing policy, at your convenience (subject to underwriting)
- Ease of cashless treatment & settlement of claims directly by the company
- Up to 150% increase in Sum Insured with No Claim Bonus and No Claim Bonus Super(Optional Cover) in 5 consecutive claim free years\*

\* Available with Sum Insured Options of INR 50L,60L & 75L. \* Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year, accrued NCB and NCB-Super will be reduced at the same rate at which it is accrued. \*\* Higher Sum Insured options are also available

# care

# CORNERSTONES



In-patient  
Care



Floater  
Cover



Domiciliary  
Hospitalisation



Pre & Post  
Hospitalisation



Daily  
Allowance



Ambulance  
Cover



Organ  
Donor Cover



Lifelong  
Renewability



Annual Health  
Check-up



No Claims  
Bonus



Second  
Opinion



Tax  
Benefit  
(u/s 80D of IT Act, 1961)

carē IS  
SIMPLE  
COMPREHENSIVE  
REWARDING  
FLEXIBLE  
AND MORE





# ADVANCED YET SIMPLE TO MANAGE

We believe in the power of simplicity. Accordingly, carē is a straightforward plan designed to offer maximum convenience.

## WE TREAT YOUR FAMILY AS ONE

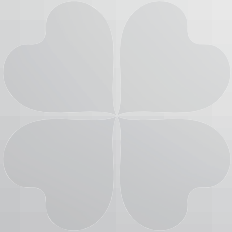
You no longer need to manage individual health insurance plans for your family members. Under the 'floater' plan, you can cover any member of your immediate family (yourself, spouse, parents, children or other eligible relationships having an insurable interest) in a single policy.

## MAKE THE MOST OF WHAT WE OFFER

The security of your health and resultant happiness should be your prerogative for life. To make the process of renewing your health insurance more convenient, choose a policy with a term of one, two or three years. What's more! Avail a discount on your premium if you opt for a longer policy term.

## CASHLESS TREATMENTS

With cashless hospitalisation, you no longer need to run around paying off hospital bills and then following up for a reimbursement. All you now need to do is get admitted to any of our network hospitals and concentrate only on your recovery. Relieve yourself from the worry of arranging for the funds. Leave the bill payment arrangements to us.





## DIRECT CONVERSATIONS TO SETTLE CLAIMS

We believe in the old adage, “The proof of the pudding is in the eating.” So we back up our promise with an enduringly simple claims procedure, which involves just you and us.

- Either in the case of an emergency or a planned hospitalisation, all you have to do is present the Religare Health Card at our network of more than 6000 leading hospitals pan India and avail cashless service.
- In case of reimbursement of expenses when you use a hospital outside of our network, all you need to do is notify us immediately about the claim. Call us directly, send us the specified documents and we'll process your claim.

Since you interact directly with us, we can be doubly sure that you are satisfied. And when you are satisfied, we feel satisfied too.

Besides the fact that we provide you a leading-edge insurance plan, we are also proud that we deliver on our promise of hassle-free clearance and speedy settlements.



# COMPREHENSIVE GOING THE FULL CIRCLE

We understand that the meter starts ticking not from the time of hospitalisation, but from the time of diagnosis and continues beyond your discharge from the hospital, encompassing various expenses.



# YOUR TREATMENT

## HOSPITALISATION FOR AT LEAST 24 HOURS

If you are admitted to a hospital for in-patient care, for a minimum period of 24 consecutive hours, we pay for - room charges, nursing expenses and intensive care unit charges to surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc.

## HOSPITALISATION FOR LESS THAN 24 HOURS

We also pay for your medical expenses if you undergo a specified day care treatment at a hospital that requires hospitalisation for less than 24 hours - we cover a comprehensive range of day care treatments.

## TREATMENT AT HOME

Despite suffering from an illness/disease/injury (which would normally require care and treatment at a hospital), hospitalisation may not be possible - perhaps your state of health is such that you are in no condition to be moved to a hospital, or a room may not be available. Don't worry, we understand that and are happy to let you know that under 'Domiciliary hospitalisation', we will reimburse the medical expenses incurred by you during your treatment at home within India up to 10% of Sum Insured, as long as it involves medical treatment for a period exceeding 3 consecutive days and had actually merited hospitalisation.



## PRE-HOSPITALISATION

- **Examination, tests and medication** - Sometimes the procedures that finally lead you to hospital, such as investigative tests, consultation fee and medication, can be quite financially draining. We cover the medical expenses incurred by you up to 30 days before your hospitalisation.
- **Getting to the hospital** - It is our utmost concern that you get the medical attention you require as soon as possible, especially in an emergency. We will reimburse you for expenses that you incur on an ambulance service offered by the hospital or any service provider, in an emergency situation.

## POST-HOSPITALISATION

- **Back home and till you are back on your feet** - The expenses don't end once you are discharged. There are bound to be follow-up visits to your medical practitioner, medication that is required and sometimes even further confirmatory tests. We also cover the medical expenses incurred by you up to 60 days after your hospitalisation.

## COVERAGE FOR NON-MEDICAL EXPENSES

- **It all adds up** - A trip to a hospital involves more than merely using the doctor's services and hospital facilities. You are bound to run up numerous 'non-medical' expenses such as transportation, attendant's cost and other daily expenses that you may not be able to even foresee. To meet these expenses without a bother and as suits you best, we pay - Daily Allowance - a lump sum per day for each day of hospitalisation for a maximum of 5 days.

## EXTRA CARE FOR EVERY CLAIM FREE YEAR

No claim filed? Get 50% increase in Sum Insured

- If you do not claim on your health insurance policy in a particular year, we raise a cheer to your good health in the form of a substantial bonus. You receive an increase of 50 percent in your sum insured for every claim free year, up to the maximum of 100 percent of the sum insured with optional cover - NCB - Super.
- In addition to this, you also get a 10 percent increase in the sum insured, up to maximum of 50 percent, as per the regular No Claims Bonus feature.

It's just our way to tell you that we're there for you in good times and in bad.

Illustration - No Claims Bonus + No Claims Bonus - SUPER					
	Year 2	Year 3	Year 4	Year 5	Year 6
Sum Insured	5	8	11	11.5	12
NCB	0.5	0.5	0.5	0.5	0.5
NCB - SUPER*	2.5	2.5	-	-	-
<b>Total Sum Insured</b>	<b>8</b>	<b>11</b>	<b>11.5</b>	<b>12</b>	<b>12.5</b>

Note: Assuming no claims for 5 consecutive years on SI 5 Lac. \*Optional Cover available on payment of additional premium. If a claim is made in any particular year, accrued NCB and NCB-Super will be reduced at the same rate at which it is accrued.

# ADDITIONAL BENEFITS FOR YOU

## ANNUAL HEALTH CHECK-UP - AGE NO BAR

Our concern is your good health. To pre-empt your ever having to visit a hospital, we provide an annual health check-up for yourself and all members covered by your policy, including children.

## FLEXIBILITY TO MODIFY YOUR PLAN

As life progresses, our needs and responsibilities constantly undergo change. What is sufficient today may seem insufficient tomorrow; and similar could be the case with your health insurance coverage. We believe that we have to ensure your health hamesha, whatever be your requirements. And so, should you ever feel the need to modify your sum insured, we offer you the option of doing so.

## GET TAX BENEFITS\*

Opting for health insurance is certainly a step in the right direction, and it comes with a two-fold benefit. Not only does it ensure that you and your family can access good medical care at all times, it also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, as per prevailing tax laws of the Income Tax Act, 1961 (u/s 80D).

\*Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

## HEALTH PORTAL\*

In line with our philosophy of 'health hamesha', we bring you an unique online platform that provides health score & improvement tips on lifestyle & associated health risks. A report of the same is shared post completion of this questionnaire by you.

### Advantages

- Health report for possible Obesity, Diabetes, Heart ailment & Cancer risk
- Awareness about health risks and related preventive measures

Note: Questionnaire referred is based on Framinghams criteria ,Hamiltons Anxiety rating tool etc.

Information provided through E-HEALTH PORTAL is for reference purpose only. It does not provide medical advice or services. Do not use the content to make a diagnosis, treat a health problem or replace a doctor's judgment.

\* Health portal is available with "Everyday Care" optional benefit only on payment of extra premium.

## MAKE A WISE MOVE AND MONITOR YOUR HEALTH REGULARLY.

# ADAPTS TO YOUR NEEDS

A friend in need is a friend indeed. And we take pride in being there for you at every step, whatever may be your changing requirements. Should you wish to join our family midway into your existing policy or review your policy purchase decision - we have an array of solutions for you to choose from, to best suit your changing needs.

## **JOIN OUR FAMILY ANYTIME**

Be a part of the Religare family and continue to get uninterrupted coverage with no compromises at all. Get quality service, enhanced product features and even a reduction in waiting period by the number of years of continuous coverage under a similar plan with your previous insurer.

## **NO UPPER-LIMITS ON CERTAIN EXPENSES**

We believe that you should be free to decide how to spend your health insurance cover towards getting the best possible medical care. As far as we're concerned, it is your money. So our plans come without any cap on certain expenses like doctor/surgery fees, operation theater & allied charges, to name a few.

## **HAVING SECOND THOUGHTS? NO PROBLEM.**

We have your best interests at heart and at the same time recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of policy by you.

## **CARE ANYWHERE**

Our carē knows no boundaries; literally. So, while we ensure you have access to the best healthcare services, we leave it to your discretion whether you would wish to avail certain Listed treatments in India or abroad. After all, it's your health, and we stand by every decision you take in its interest.

## **FREEDOM OF CHOICE OF TREATMENT**

Our objective is to be there for you when you need us the most, eliminating every obstacle in the way. So no matter what type of treatment you need, we make sure it's covered. Non-Allopathic Alternative treatments such as Ayurveda, Unani, Sidha and Homeopathy are now covered for in-patient hospitalisation up to a specified limit and which varies with the plan chosen.

# carē OFFERS MUCH MORE

We are committed to your healthcare needs. Your total well-being is our concern. So we go that extra mile for you.

## RECHARGE YOUR SUM INSURED

A Refill is always welcome! So your sum insured is reinstated just when you need it the most. If you ever run out of/exhaust your health cover due to claims made<sup>#</sup>, we reinstate the entire sum insured of your policy, which can be used for any future claims that are unrelated to the claim made during the same year. Not just this you can avail the benefit unlimited number of times by opting an Optional Cover - Unlimited Automatic Recharge. Our carē knows no limits; we are there for you, hamesha!

## 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 reimburse you for medical expenses that are incurred by an organ donor while undergoing the organ transplant surgery.

## GET A SECOND OPINION WHEN YOU'RE UNSURE

We take your illness as seriously as you do. If you are suffering from a serious illness and feel uncertain about your diagnosis or wish to get a second opinion of an expert/doctor within India, we arrange one for you, free of cost.

## MATERNITY COVER

Being a parent is the most precious moment in life and such moments call for a celebration. That is why, carē comes with a maternity cover of up to INR 1 Lakh with sum insured options of INR 50, 60 & 75 Lakhs.

# The Recharge shall be available only for all future Claims which are not in relation to any Illness or Injury for which a Claim has already been admitted for that Insured Person during that Policy Year.



## careē BENEFITS TABLE

Features (Sum Insured ₹ Lacs)	3 L & 4 L	5 L, 7 L & 10 L	15 L, 20 L, 25 L, 30 L & 40 L	50 L, 60 L & 75 L
Pre - Hospitalisation	30 days	30 days	30 days	30 days
Post - Hospitalisation	60 days	60 days	60 days	60 days
Day Care Treatments	Yes	Yes	Yes	Yes
Room Rent	1% of SI per day	Single Private Room	Single Private Room, upgradable to next level	Single Private Room, upgradable to next level
ICU Charges	2% of SI per day	No Limit	No Limit	No Limit
Doctor's Fees etc.	No Limit	No Limit	No Limit	No Limit
Other Medical Charges	No Limit	No Limit	No Limit	No Limit
Daily Allowance	₹ 500 per day upto 5 days	-	-	-
Ambulance Cover	Up to ₹ 1,500 per hospitalization	Up to ₹ 2,000 per hospitalization	Up to ₹ 2,500 per hospitalization	Up to ₹ 3,000 per hospitalization
Domiciliary Hospitalisation	Up to 10% of SI	Up to 10% of SI	Up to 10% of SI	Up to 10% of SI
Organ Donor Cover	Up to ₹ 50,000	Up to ₹ 1,00,000	Up to ₹ 2,00,000	Up to ₹ 3,00,000
Annual Health Check-up	Yes	Yes	Yes	Yes
Maternity Cover	-	-	-	Yes
Alternative Treatment	Yes	Yes	Yes	Yes
Second Opinion	Yes	Yes	Yes	Yes
No Claims Bonus	Up to 150%* of SI	Up to 150%* of SI	Up to 150%* of SI	Up to 150%* of SI
Recharge of Sum Insured	Up to SI	Up to SI	Up to SI	Up to SI
Care Anywhere	-	-	-	Yes

\*Inclusive of No Claims Bonus- SUPER



# PRE-POLICY MEDICAL CHECK-UP

We would like you to undergo certain medical tests that will enable us to get a better understanding of your current and future health needs, and help us in ensuring your sustained good health.

## COST OF MEDICAL CHECK-UP

- The cost of the medical test will be borne by us in case the policy is opted for 2 or 3 years.
- If the policy is opted for 1 year and the proposal is accepted, we shall pay 50% of the test cost incurred towards Medical Check-up.
- If your proposal is rejected, or policy cancelled during the free-look period, the cost of medical tests borne by us will be deducted from the refundable premium.



## NON-INCLUSIVES

- Any pre-existing ailment/injury that was diagnosed/acquired within 48 months prior to issuance of the first policy
- Any diseases contracted during first 30 days of the policy start date except those arising out of accidents
- Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- Cost of spectacles/contact lenses, dental treatment
- External Congenital disease

Remember, there are some treatments such as non-infective arthritis, joint replacement, cataract etc., which are covered only after completion of 2 consecutive policy years.

For a detailed set of exclusions, please log on to [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

Minimum entry age	Individual : 5 years ; Floater : 91 Days with at least 1 Insured Person of age 18 years or above
Maximum entry age	No age bar
Renewal	Lifelong renewability
Renewal premium	Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDAI.
Co-payment	If you enroll at the age of 61 years or more, you will have to pay 20% of the claim amount under the policy. In case you choose to enter before the age of 61, you have the option to select co-payment when you reach the 61 years or above. We pay the rest.
Initial Waiting period	30 days for any illness except injury
Waiting period for pre-existing illnesses	Four years of continuous coverage
Change in sum insured	You can modify your sum insured under the policy only upon renewal
Grace period	30 days from the date of expiry to renew the policy

# ABOUT US

## RELIGARE HEALTH INSURANCE COMPANY LIMITED

Religare Health Insurance (RHI), the health insurance arm of Religare Enterprises Limited (REL), is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With RHI'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.

Religare 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.

The organization has been adjudged the 'Best Health Insurance Company' at the ABP News-BFSI Awards & 'Best Claims Service Leader of the Year – Insurance India Summit & Awards. Religare Health Insurance has also received the 'Editor's Choice Award for Best Product Innovation' at Finnoviti and was conferred the 'Best Medical Insurance Product Award' at The FICCI Healthcare Awards.

*Best Health Insurance Company - ABP News – BFSI Awards 2015, Best Claims Service Leader of the Year - Insurance India Summit & Awards 2018, Best Product Innovation - Editor's Choice Award Finnoviti 2013, Best Medical Insurance Product - FICCI Healthcare Awards 2015.*

To know more, visit our website

[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

✓ Quick quote & buy    ✓ Online renewals    ✓ Customer support    ✓ Claim centre



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Disclaimer: This is only summary of selective features of product Carē. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

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Health  
Insurance

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