

# care supreme

Redefines the value you get from your Health Insurance



# What makes our product SUPreme?



#### HEALTH INSURANCE

#### **10 YEARS OF CARE**









# Cumulative Bonus will DOUBLE Your coverage in just 2 consecutive years

Upto 50% increase in SI every year, max increase is100% of SI







Upto 100% increase in Cumulative Bonus, max Increase is 500% OF SI



# **NO LOSS**

#### of Cumulative Bonus/Cumulative Bonus Super due to claims in a policy





# **Cumulative Bonus Illustration**

Policy Year	Total Sum Insured at beginning of Policy Year	Cumulative Bonus	Claim Status
0	₹10,00.000		Yes
1	₹15,00.000	₹5,00,000	Yes
2	₹20,00.000	₹5,00,000	No
3	₹20,00.000		Yes
4	₹20,00.000	• •	No





### TO COVER MULTIPLE HOSPITALIZATION IN A YEAR

Unlimited Automatic Recharge amount can be utilized for related and unrelated Illness hospitalization



Claim No. of Member 1	Amount of Claim	Amount Paid from Base SI	Amount Paid from Automatic Recharge
Claim No. I	₹7 Lacs	₹7 Lacs	-
Claim No. 2	₹5 Lacs	₹3 Lacs	₹2 Lacs
Claim No. 3	₹I0 Lacs	-	₹10 Lacs
Claim No. 4	₹5 Lacs	-	₹5 Lacs
Claim No. 5	₹I5 Lacs	-	₹10 Lacs

#### Note :

- Policy SI 10 Lacs
- We have assumed that there are no deductions in claim.
- Claims can be made for related or unrelated illness
- Maximum Amount in a claim is equal to Base SI + Accrued NCB(if any) + Accrued NCB Super(If any)



# **45 DAYS** WAITING PERIOD

Now claim recharge amount without waiting for 45 days for SAME PERSON SAME DISEASE/INJURY multiple hospitalization.

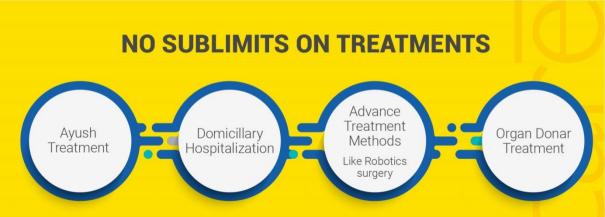






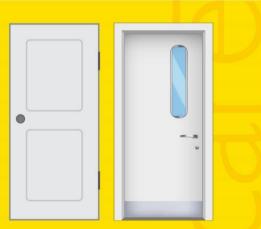
Upto **60 Days Pre-Hospitalization** Expenses incurred on Doctor Consultation, Prescribed Diagnostics and Prescribed medicines Upto **180 Days Post Hospitalization** Expenses incurred on Doctor Consultation, Prescribed Diagnostics and Prescribed medicines







## ALL CATEGORY ROOMS Allowed During Hospitalization





# **ZONAL PREMIUM**

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 Budoh Nagar, Ghazibad, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Faridabad, Gurugram, Jhajlar, Jind, Kamal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Bhiwani, Alwar, Bharatpur, Rohtak, Sonipat, any other city defined by Government) **Rest of India** 

PAY PREMIUM AS PER YOUR CITY OF RESIDENCE



#### HEALTH INSURANCE

#### **10 YEARS OF CARE**



No. of Active days achieved	Discount on Renewal Premium
270	30%
240	20%
180	15%
120	10%
Less than 120	0%

#### Note:

Note : Active Day Means completion of 10,000 Steps in a Day

 \*WELLNESS Benefit is an optional Benefit available on Payment of Extra Premium

 Child less than 18 years will not be considered for calculationactive days in the policy



#### HEALTH INSURANCE

#### **10 YEARS OF CARE**

## **Active Day's Calculation Illustration**

Floater Policy ( 2A2C)	Active Days Achieved	Comments
Member I (Age >18 Years)	270	
Member 2 ( Age>18 Yesr)	200	-
Member 3(Age>18 Years)	100	
Member 4(Age<18 Years)	100	Child Less than 18 Years will not be considered for
Total Active Days of all members	570	calculating Average Active Days
No. of Members to be considered for calculating average Active Days	3	
Average Active Days achieved in Policy	=570/3=190	
Renewal Discount Applicable	15%	

Note

Child Less than 18 Years will not be considered for calculating Active Days



# **IMPROVE**

Your fitness with Access to online fitness & wellness sessions/Nutritionist Coaching Sessions with 'Wellness Benefits'





# PLAN BENFITS & BOUNDARY CONDITIONS



#### HEALTH INSURANCE

#### **10 YEARS OF CARE**

Benefit Name	Coverage		
SI Options	7L\ 10L\15L		
In-Patient Care	Up to SI		
Day Care Treatment	All Day Care Procedures		
Room Rent	All Category Rooms Allowed		
ICU	No Limit		
Advance Technology Methods	Up to SI		
Pre-Hospitalization Medical Expenses	Up to SI, upto 60 days prior to hospitalization		
Post Hospitalization Medical Expenses	Up to SI, upto 180 days after discharge		
AYUSH Treatment	Up to SI		
Domiciliary Hospitalization	Up to SI		
Organ Donor Cover	Up to SI		
Road Ambulance Cover	Up to Rs.10,000 per year for SI<15 Lacs, Upto SI for SI>=15 Lacs		
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, maternity our network.	etc at	



#### **BOUNDARY CONDITIONS**

Age of Proposer	18 years or above		
Entry Age – Minimum	Adult : 18 years; Child : 5 years		
Entry Age – Maximum	Adult: 60; Child: 24 Years		
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	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 Buddh 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) Zone 2: Rest of India		
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		
Named Ailment Waiting Period	24 months		
Pre-Existing Diseases Waiting Period	48 months		







#### **Cumulative Bonus Super Illustration**

Policy Year	Total Sum Insured at beginning of Policy Year	Cumulative Bonus	Cumulative Bonus Super	Claim Status
0	₹10,00,000	-	-	No
1	₹25,00,000	₹5,00,000	₹10,00,000	No
2	₹40,00,000	₹5,00,000	₹10,00,000	No
3	₹50,00,000	-	₹10,00,000	No
4	₹60,00,000	-	₹10,00,000	Yes
5	₹70,00,000		₹10,00,000	Yes
6	₹70,00,000	-	-	No
7	₹70,00,000	-	-	No
8	₹70,00,000		-	



## **Annual Health Check-up**

#### List of Medical Tests covered as a part of Annual Health Check-up for age <18 years

Physical Examination (Height, Weight and Body Mass Index (BMI)), Eye Examination, Dental Examination and Scoring, Growth Charting, Doctor Consultation, Urine Examination (Routine and Microscopic)



## **Annual Health Check-up**

LIST OF MEDICAL TESTS COVERED AS A PART OF ANNUAL HEALTH CHECK-UP FOR AGE >18 YEARS	SUM INSURED
COMPLETE BLOOD COUNT(CBC), URINE ROUTINE, ESR, ABO GROUP & RH TYPE, BLOOD SUGAR FASTING, CHOLESTEROL, CHOLESTEROL DIRECT LDL, CHOLESTEROL-HDL, TRIGLYCERIDES, TOTAL CHOLESTEROL/HDL RATIO, CREATININE, BLOOD UREA NITROGEN, BUN/ CREATININE RATIO, URIC ACID	5Lakhs-10Lakhs
COMPLETE BLOOD COUNT(CBC), URINE ROUTINE, ESR, ABO GROUP & RH TYPE, BLOOD SUGAR FASTING, CHOLESTEROL, CHOLESTEROL DIRECT LDL, CHOLESTEROL-HDL, TRIGLYCERIDES, TOTAL CHOLESTEROL/HDL RATIO, CREATININE, BLOOD UREA NITROGEN, BUN/ CREATININE RATIO, URIC ACID, TREADMILL TEST	Above 10 Lakhs



