

CARE - Comprehensive Health Insurance Plan



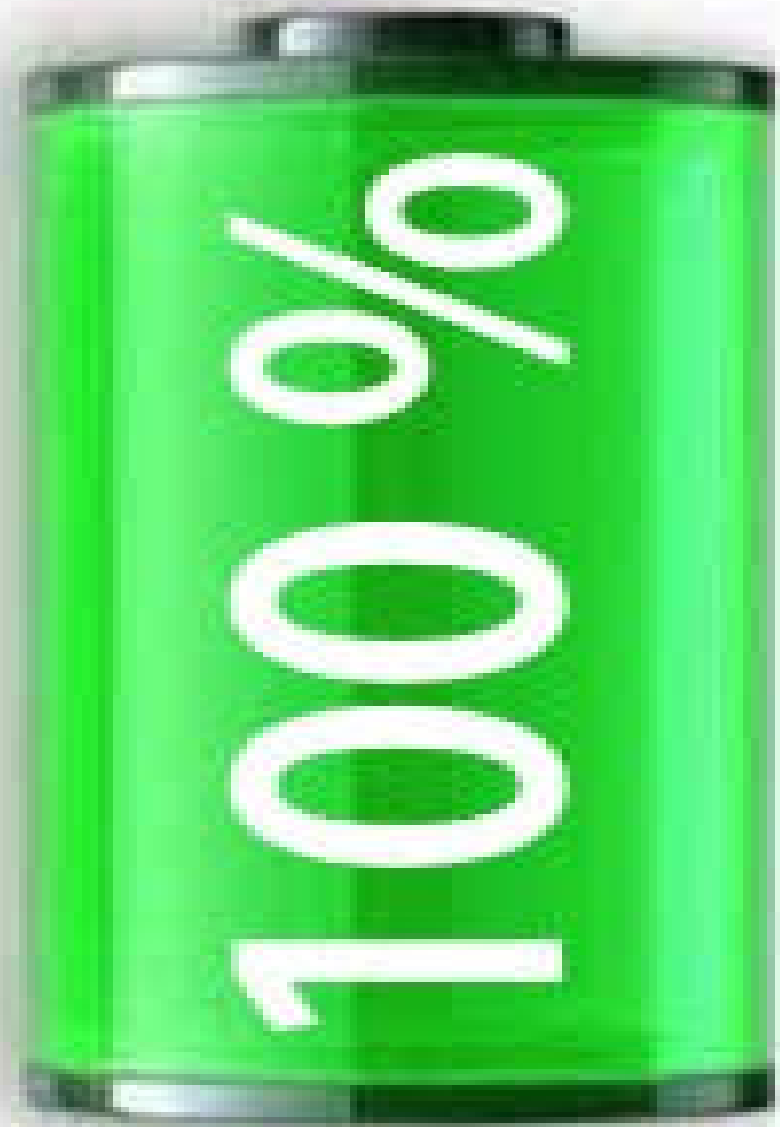
1) Single Basic Room Rent at Actual



2) ICU Rent at Actual



3) 100% Automatic Recharge on Claim



4) 30 Days Before - Pre Hospitalization Expenses Cover



5) 60 Days After - Post Hospitalization Expenses Cover



6) No Claim Bonus

50% Bonus

1 Yr	10%
2 Yrs	10%
3 Yrs	10%
4 Yrs	10%
5 Yrs	10%



150% Bonus

1 Yr	60%
2 Yrs	60%
3 Yrs	10%
4 Yrs	10%
5 Yrs	10%

Sum Insured : 10 Lakhs

With 50% Bonus

10 Lakhs

1 Yr 10% (1Lakhs) = 11 Lakhs

2 Yrs 10% (1Lakhs) = 12 Lakhs

3 Yrs 10% (1 Lakhs) = 13 Lakhs

4 Yrs 10% (1 Lakhs) = 14 Lakhs

5 Yrs 10% (1Lakhs) = 15 Lakhs

Maximum Policy 15,00,000

Sum Insured : 10 Lakhs

With 150% Bonus – NCB Super

10 Lakhs

1 Yr 60% (6 Lakhs) = 16 Lakhs

2 Yrs 60% (6 Lakhs) = 22 Lakhs

3 Yrs 10% (1 Lakhs) = 23 Lakhs

4 Yrs 10% (1 Lakhs) = 24 Lakhs

5 Yrs 10% (1Lakhs) = 25 Lakhs

Maximum Policy 25,00,000

7) Organ Donor Cover (Rs.1 lacs to Rs. 3 Lacs)



8) **FREE** Annual Health Check up



Annual Health Check up

**Sum Insured :
4 Lakhs**

Complete Blood Count with ESR, Urine Routine, Blood Group, Fasting Blood Sugar, Serum Cholesterol, SGPT, Serum Creatinine, ECG

**Sum Insured :
5, 7 & 10 Lakhs**

Complete Blood Count with ESR, Urine Routine, Blood Group, Fasting Blood Sugar, Lipid Profile, Kidney Function Test, ECG

**Sum Insured :
15,20,25,30,
40,50,60 & 75
Lakhs**

Complete Blood Count with ESR, Urine Routine, Blood Group, Fasting Blood Sugar, Lipid Profile, TMT, Kidney Function Test

**9) Maternity Cover upto 1 Lakhs
Family Floater Plan
(Sum Insured 50 Lakhs & above)**



10) Ambulance Cover

(Rs.2000 to Rs.3000 Per Hospitalization)



11) Second Opinion Benefit (Fix illness Only)



Major illness/Injury means one of the following only

- 1) Benign Brain Tumor
- 2) Cancer
- 3) End Stage Lung Failure
- 4) Myocardial Infarction
- 5) Coronary Artery
Bypass Graft
- 6) Heart Valve Replacement
- 7) Coma
- 8) End Stage Renal Failure
- 9) Stroke
- 10) Major Organ Transplant
- 11) Paralysis
- 12) Motor Neuron Disorder
- 13) Multiple Sclerosis
- 14) Major Burns
- 15) Total Blindness

12) Alternative Treatments AYUSH (Ayurveda, Unani, Sindhha & Homeopathy)

(Rs. 20,000 to Rs. 40,000)



13) Care Anywhere – 50 Lakhs & above (Major illness Only)



**The Medical Expenses incurred towards the Major illness
/ Injury treatment which are covered as a
part of this Benefitare :**

- 1) Heart Valve Replacement
- 2) Major Organ Transplant
- 3) Myocardial Infraction
Coronary Artery Bypass
Graft
- 5) End Stage Lung Disease
- 6) End Stage Renal Failure
- 7) Benign Brain Tumor
- 8) Cancer
- 9) Coma
- 10) Stroke
- 11) Major Burns
- 12) Total Blindness

14) 541 Day Care Procedures Cover



15) Domiciliary Hospitalization up to 10% of Sum Insured



16) Daily Allowance

(Rs. 1,000 to 10,000)



* Will pay a **FIXED AMOUNT** to the insured member for each continuous & Completed **24 HOURS** of Hospitalization

* Proposer can choose **Rs. 1,000 to Rs. 10,000** per day coverage with pay some additional premium.

* Maximum 30 Days coverage is available in a policy year (1 Day = completed 24 Hours hospitalization)

* In case of admission in an ICU the insured will get **TWICE** the coverage amount opted under Daily Allowance+ in the policy

* Is available to **all insured members on Individual basis** in both Floater & Individual policies

E.g : A customer has opted for DAILY Allowance+ coverage of Rs. 2000/- per day in a 2A2C floater policy. Assuming 2 members get hospitalized. Each member was hospitalized for 35 Days then the total amount paid will be Rs. 1,20,000/- (Rs. 6,00,000 per insured member)

Optional Cover

- ➔ **Unlimited Automatic Recharge**
- ➔ **Everyday Care**
- ➔ **OPD Care**
- ➔ **Daily Allowance**
- ➔ **Reduction in PED – 2 Years**
- ➔ **Air Ambulance**
- ➔ **Care Shield**

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 INFLATION SHIELD	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

BIG CHANGE

 **Coverage for Advanced Technologies & Treatments**

 **Coverage of certain Existing Permanent Exclusions**

 **Reduction in Non-Consumable item List**

17) Robotic Surgery

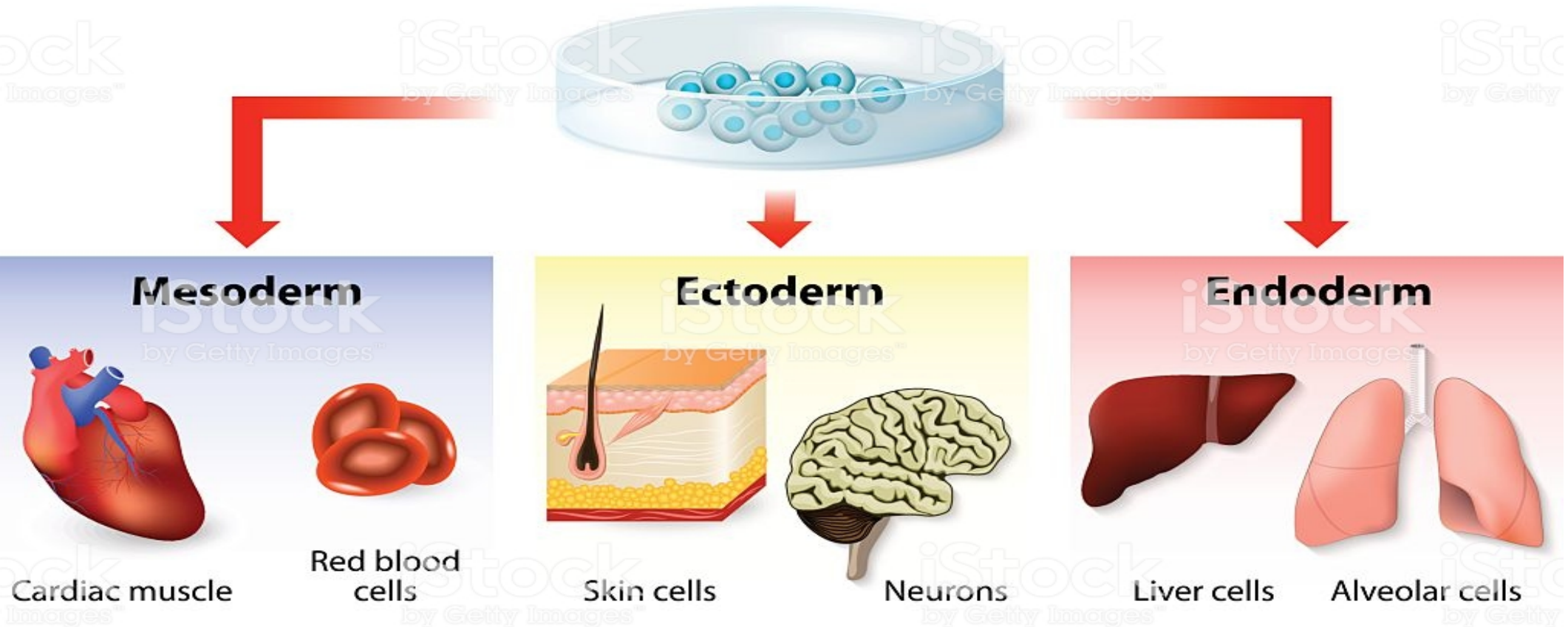
Customers can have comfort of shorter
Hospitalization & Reduced Recovery Time with
ROBOTIC SURGERY



18) Stem Cell Therapy

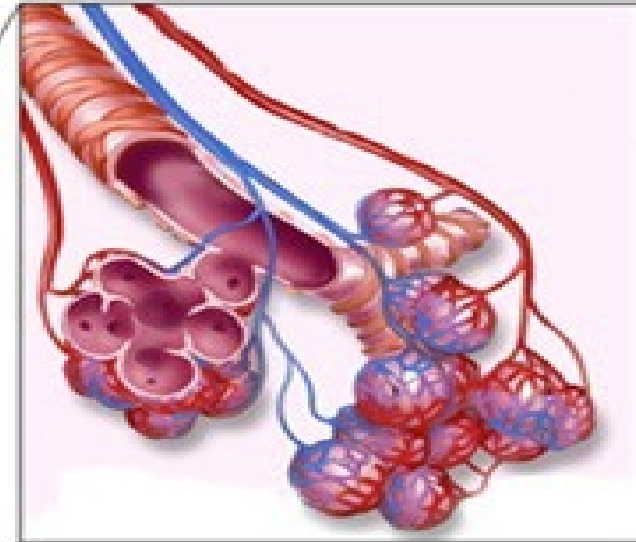
Customers can more equipped to defeat Major illness like : **CANCER**

Stem cell



19) Bronchical Thermoplasty

Customers can now treat their **Asthma** with
Bronchical Thermoplasty



How can I cure
my bronchial asthma?

20) ORAL Chemotherapy

NOW Customers can **FIGHT CANCER** with
ORAL CHEMOTHERAPY



21) Mental illness Covered

Treatment of MENTAL ILLNESS Like : **Depression,**
Anxiety etc. are NOW covered



22) HIV/AIDS

Now HIV/AIDS Treatment also POSSIBLE

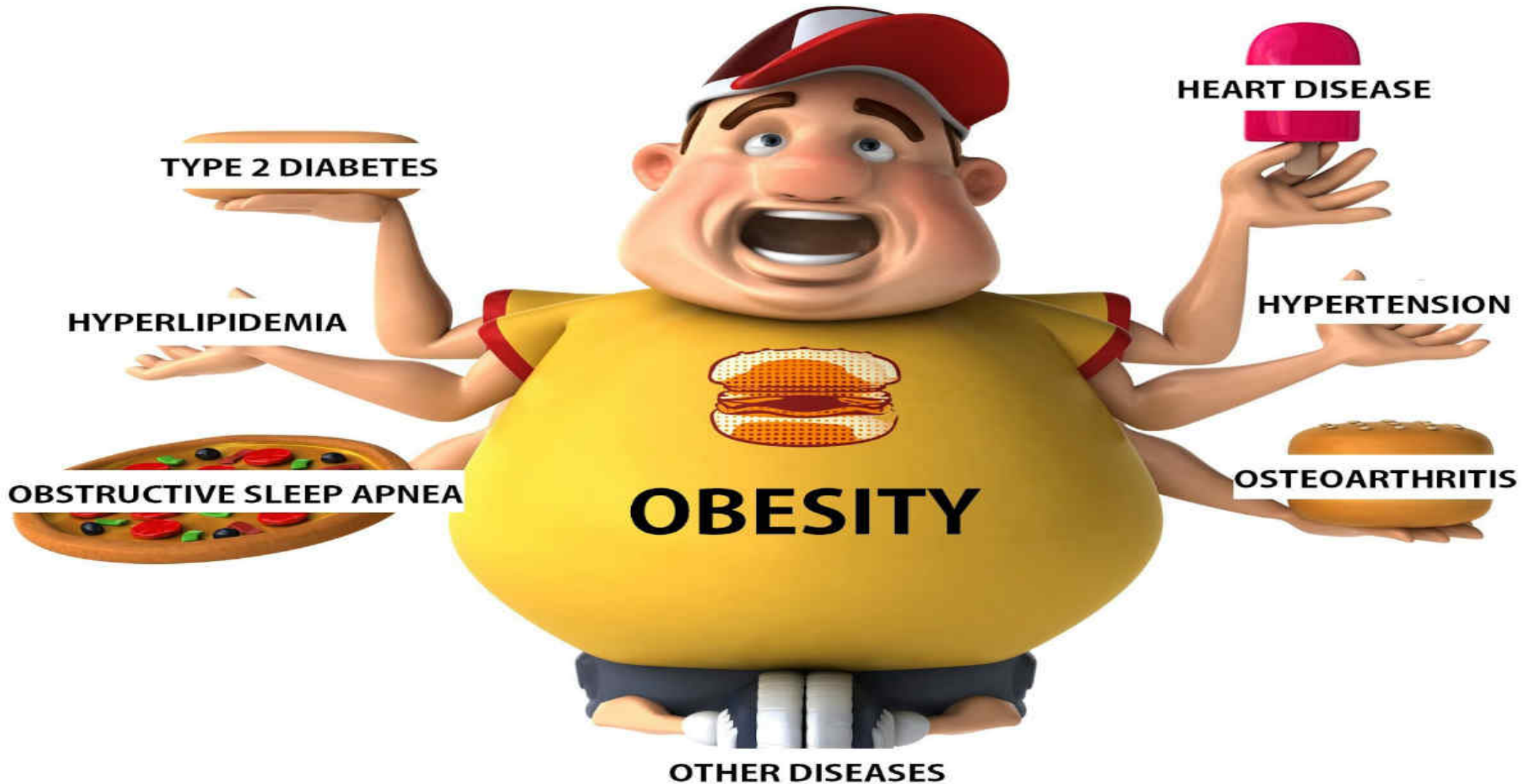


HIV/AIDS

23) Bariatric Surgery

Customers reduce OCCURRENCE OF

Type 2 Diabetes, Joint Replacements, Heart Ailments, Cancer



24) INTRA VITREAL INJECTIONS

Treatment of EYE related Ailments with
Intra Vitreal Injections is possible **NOW**



AND MANY MORE!!

Artificial Life maintenance, Including life support machine use.

Coverage for various genetic diseases like : sickle cell anaemia, down syndrome, thalassemia, klinefelter syndrome.

Reduction in Non-Consumable Item List

List 1 : Only 68 List of Expenses Generally Excluded (“Non-medical”)

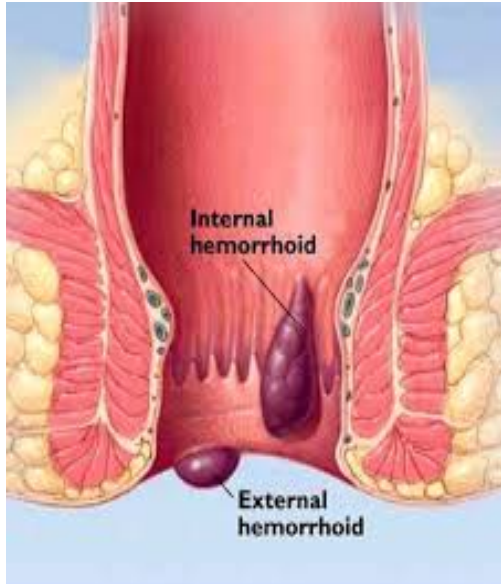
List 2 : List of 32 Items that are to be subsumed into Room Charges

List 3 : 23 Items that are to be subsumed into Procedure Charges

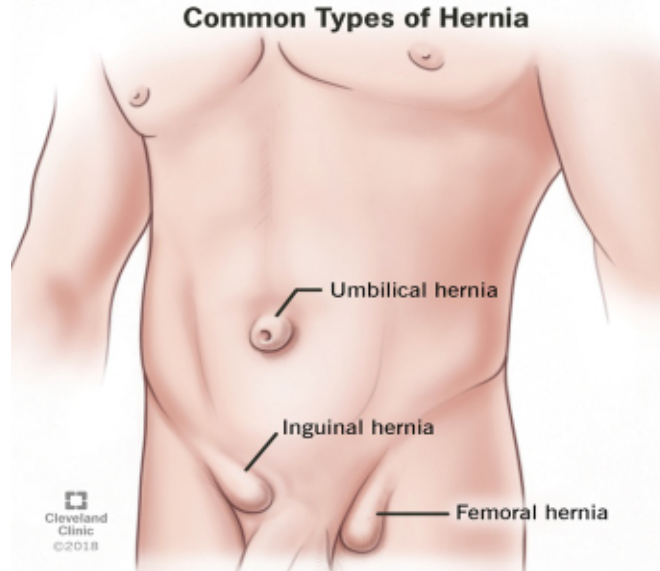
List 4 : List of 32 Items that are to be subsumed into costs of treatment

List 5 : List of 25 Items that are not Payable

First 2 Years Waiting Period



Piles

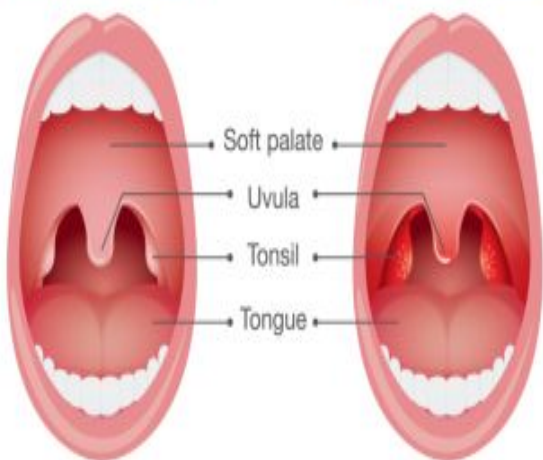


Hernia

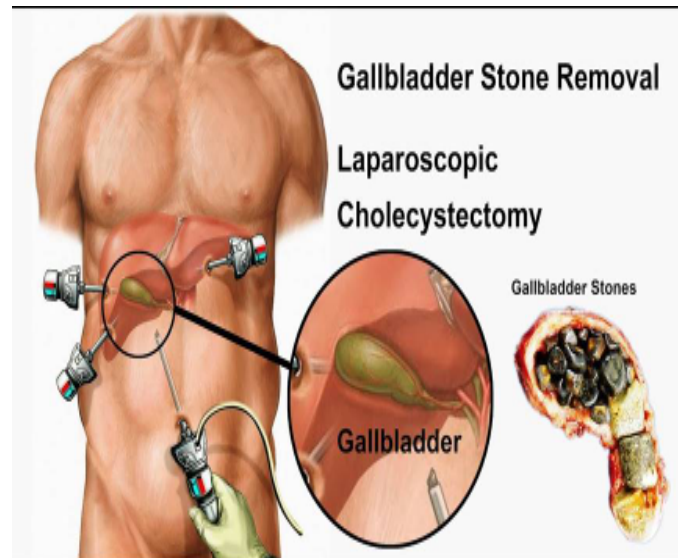


Cataract

Normal tonsils Inflamed tonsils

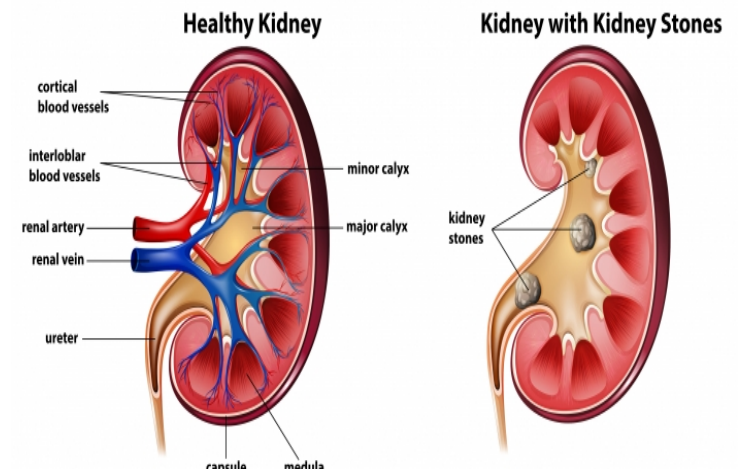


Tonsils



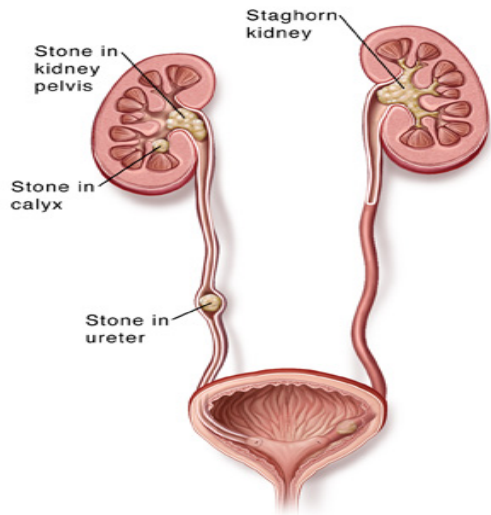
Gall Stone

Human Kidney Stones

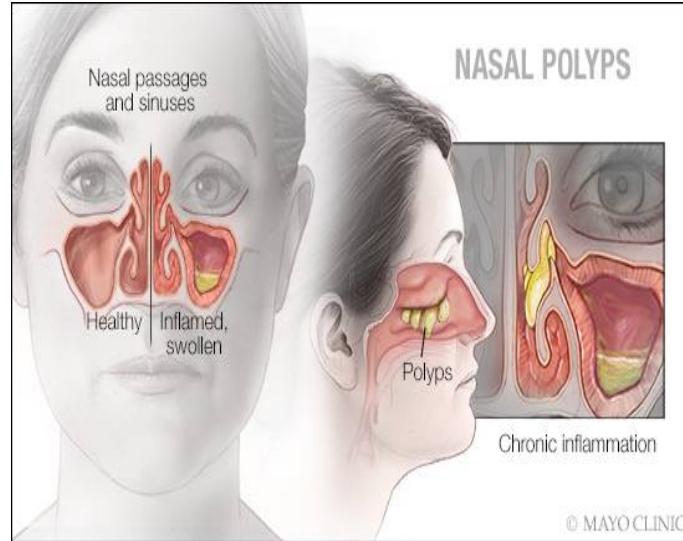


Renal

First 2 Years Waiting Period



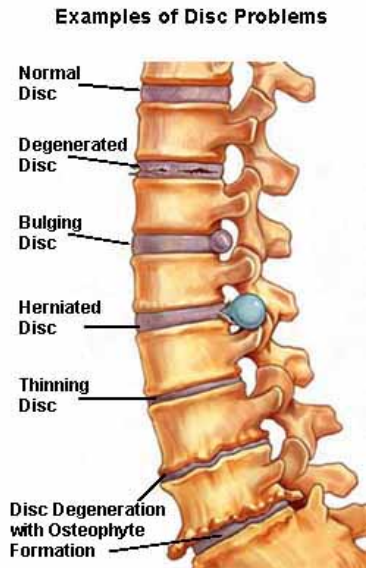
Urine Stone



Nasal Polyps



Sinus



Degenrative Disc

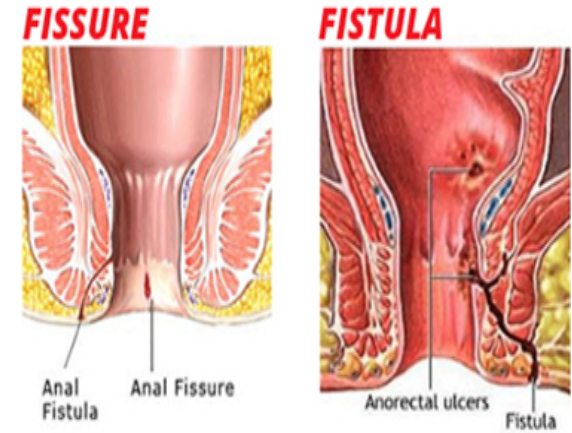
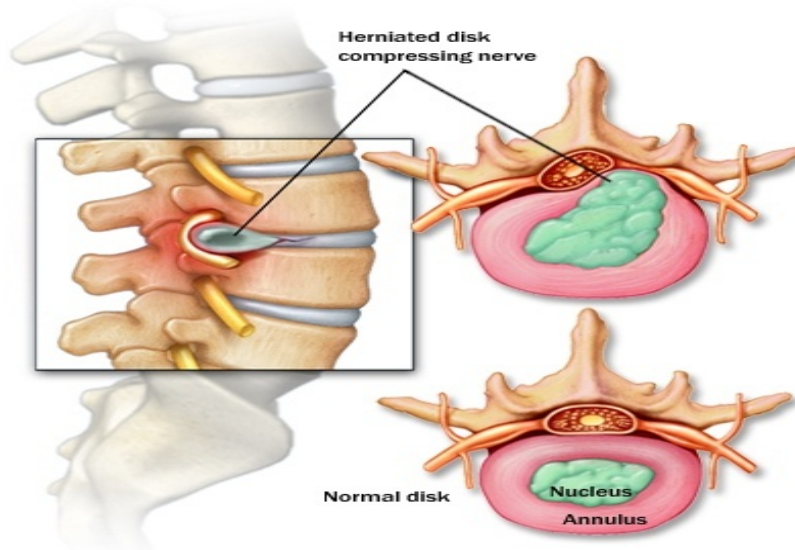
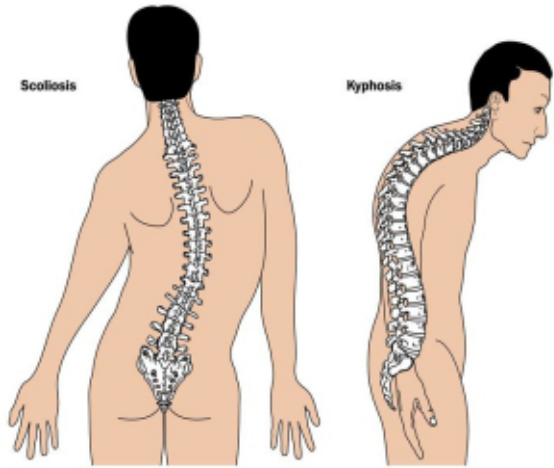


Varicose Veins



Varicose Ulcers

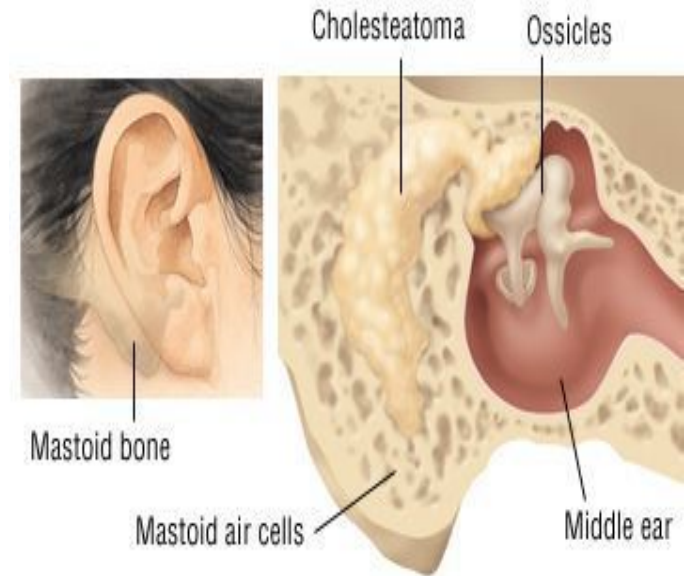
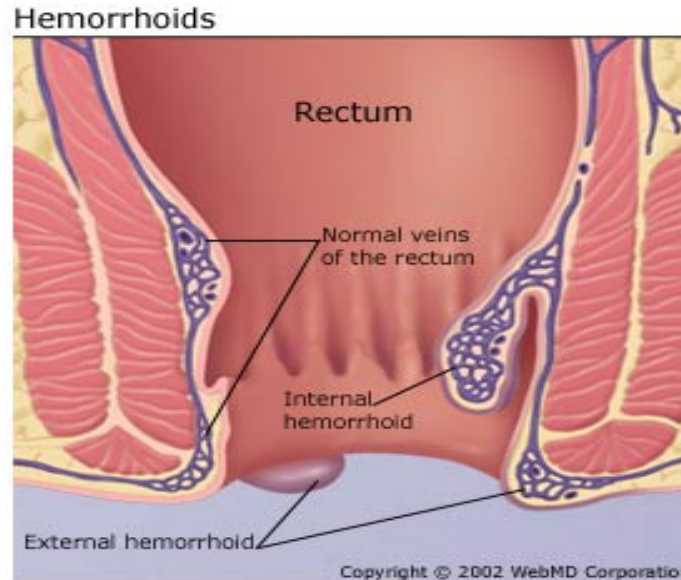
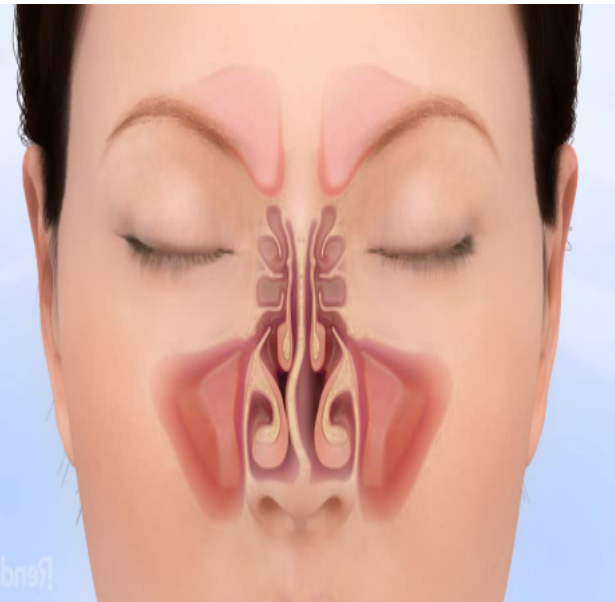
First 2 Years Waiting Period



Fissure & Fistula

Vertebral Diseases

Prolapse of Intervertebral Disc

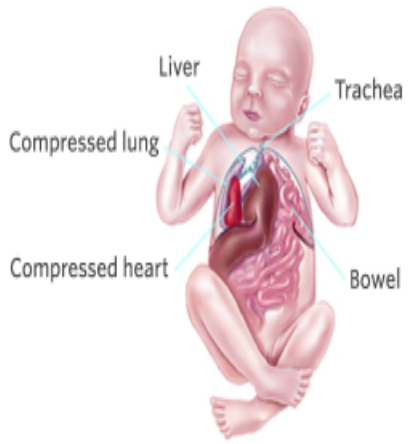


Deviated Nasal Septum

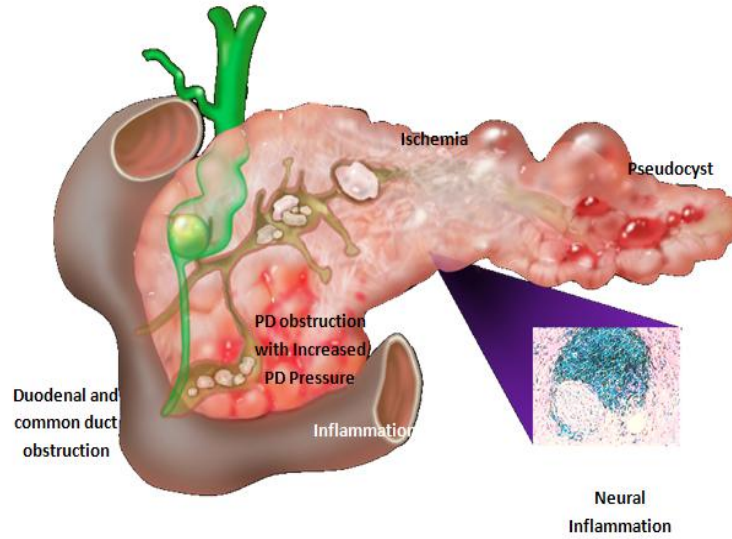
Haemorrhoids

Chronic Suppurative Otitis Media

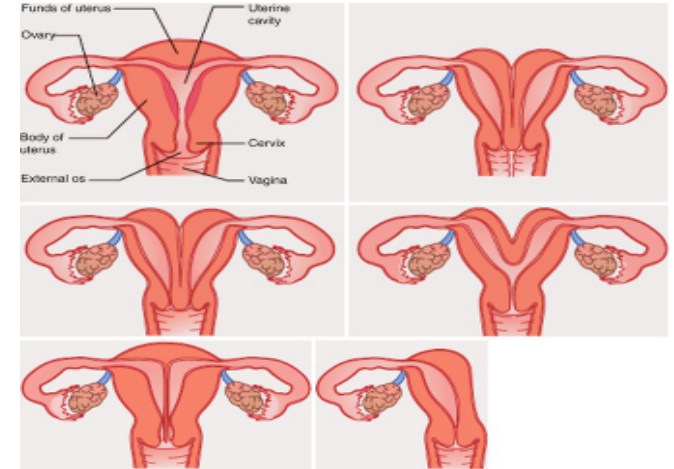
First 2 Years Waiting Period



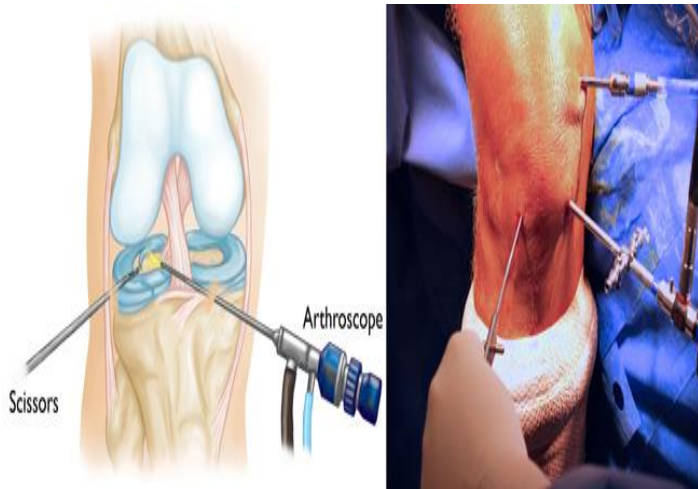
Congenital Internal Disease



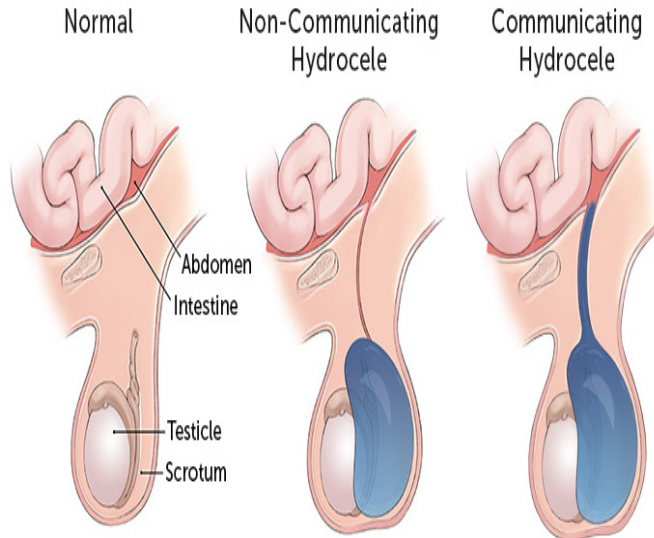
Pancreatic Stones



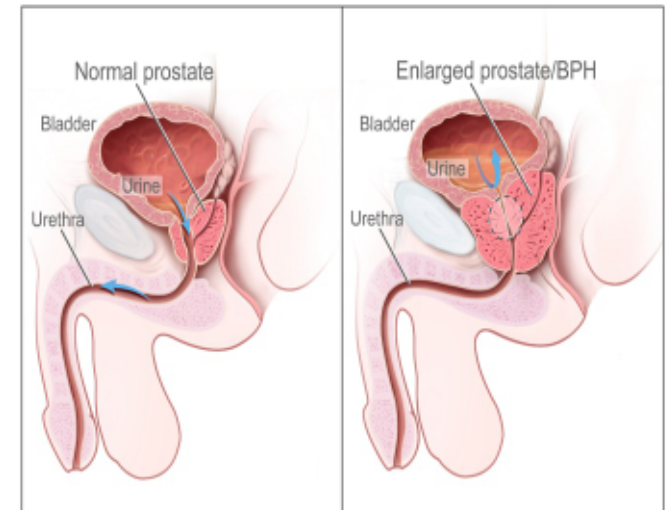
Uterus Related Disorders



Arthroscopic Repair/Removal



Hydrocele



Benign Prostate Hypertrophy

Pre-Existing Diseases → **Covered After 4 Years of Continuous Renewal With Company**







First 30 Days Waiting Period → **Any thing apart from **Accident** covered after 30 Days**

Permanent exclusions

- **Dental Treatment (Apart from accident & If mentioned in Policy)**
- **Pure Diagnostic tests**
- **Run Down / General Weakness, etc..**
- **Bodily Injury / illness Under Influence of Alcohol / Durgs & Against Law**
- **Cosmetic Treatments Including Refractive Error or Lasik Operation**
- **Treatment For Weight Loss**

Please read Policy wordings for detailed list of Exclusions

When will my Mediciclaim Policy Cover Start

- | | | |
|---|---|----------------------------|
| Accident Related |  | FROM DAY 1 |
| Surgical (Newly Diagnosed Critical illness) |  | AFTER 30 DAYS |
| Non-Surgical (Eg : Dengue, Jaundice, Malaria, Typhoid etc..) |  | AFTER 30 DAYS |
| Other Surgery Such as Piles, Hernia etc... |  | AFTER 24 Months |
| All Pre-Existing Diseases (Diseases which you or yr family member have before buying mediclaim policy |  | AFTER 48 Months |
| “RELATED TO” or “ CAUSING DUE TO Suicide, Cosmetic, Alcohol, Tabacco, Against Law, Pure Diagnostic, Daily Medicine, Weight Loss, Lasik, Dental, General Weakness |  | NO CLAIM IS PAYABLE |

Happy Selling



Thank You.