

carē

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UIN: IRDAI/HLT/RHI/P-H/V.II/253/16-17 IRDA Registration Number - 148
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RELIGĀRE Health Insurance
Values that bind

Ab Health Hamesha



**A NEW-AGE, COMPREHENSIVE
HEALTH INSURANCE PLAN.**

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RELIGĀRE Health Insurance
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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 Care. It is so complete in itself, you'll never have to worry about your health again.

With Care by your side, you can relax knowing that while you are unwell, we'll take up all 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 a care 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.



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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 certain 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
- 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 500 day care treatments
- Option to avail personal accident cover along with health insurance in a single policy
- 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
- Ease of cashless treatment & settlement of claims directly by the company
- Up to 120% increase of sum insured in just 2 claim-free years with No Claims Bonus & No Claims Bonus - SUPER (Optional Cover)

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

CARE IS
SIMPLE
COMPREHENSIVE
REWARDING
FLEXIBLE
AND MORE



ADVANCED YET SIMPLE TO MANAGE

We believe in the power of simplicity. Accordingly, 'care' 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) for the sum insured 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 4900 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 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, as long as it involves medical treatment for a period exceeding 3 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. We would like to reimburse those out-of-pocket expenses too. 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 WITH NO CLAIMS BONUS - SUPER

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.

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	-	-	-
Total Sum Insured	8	11	11.5	12	12.5

Note: Assuming no claims for 5 consecutive years on SI 5 Lac

*Optional Cover available on payment of additional premium

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.

UPGRADE YOUR PLAN WITH A SIMPLE REQUEST

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 increase your sum insured, we offer you the option of doing so, keeping all the other features and benefits of your policy intact.

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.

E-HEALTH PORTAL

In line with our philosophy of 'health hamesha', we bring you a unique online platform that is specially designed to help you conduct a health assessment, without having to visit a health care/diagnostic center. A detailed report of the same is sent to you on completion of the assessment.

Advantages

- Health Risk report on Cancer, Diabetes, Heart & Obesity
- Early identification and management of health risks
- Awareness about health risks and related preventive measures
- Compare your current health status with previous reports

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. No longer will change be an impediment to health.

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 VITAL 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 vital 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.

CARE ANYWHERE

Our care 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 Specialised 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.

UNMATCHED CARE AND SO 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 POLICY

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, we reinstate the entire sum insured of your policy, not just this you can avail the benefit unlimited number of times by opting an Optional Cover - Unlimited Automatic Recharge. Our care 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, 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, Care comes with a maternity cover of up to INR 1 Lakh with sum insured options of INR 50, 60 & 75 Lakhs.



CARE 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 Rents	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
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 Sum Assured	Up To Sum Assured	Up To Sum Assured	Up To Sum Assured
Care Anywhere	-	-	-	Yes

*Inclusive of No Claims Bonus- SUPER

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 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
- Medical expenses incurred for treatment of AIDS
- 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

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 enhance 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 Company Limited is a specialist health insurer engaged in the distribution & servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India & Corporation Bank.

Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai & Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka & Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.

Our expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that is driven by serviceability & scale.