

• **Affordable Premium**

- Available in Individual & **Floater** option
- Pre-policy Medical Check-up **NOT REQUIRED** (Issuance Basis Tele Underwriting)
- Increase in Sum Insured with No Claim Bonus + No Claim Bonus SUPER (Optional Cover)
- **Recharge** of Sum Insured
- Complimentary **Annual Health Check-up** for All Insured Members every year
- Tenure Options available: 1/2/3 Years.
- Tax saving under Section 80D

• **Choice of Optional Covers**

- OPD Care : Covers expenses related to Doctor Consultation, Diagnostics & Pharmacy
- No Claim Bonus SUPER
- Smart Select Discount

Benefits/Plan	3 Lacs	5,7,10 Lacs
<b>Age Limit</b>	61 Yrs to NO AGE BAR, Individual & Floater Available	
<b>In-Patient Hospitalization</b>	Up to Sum Insured	Up to Sum Insured
<b>Pre Hospitalization &amp; Post Hospitalization</b>	Up to SI, 30 days /60 days	Up to SI, 30 days /60 days
<b>Day Care Treatments</b>	Up to SI; 541 Procedures	Up to SI; 541 Procedures
<b>Room Eligibility</b>	1% SI per day	Single Private AC Room (Max. up to 1% of SI per day)
<b>ICU charges</b>	2% SI per day	2% SI per day
<b>Daily Allowance</b>	Rs.500 per day; max. 5 days	NA
<b>Ambulance Cover</b>	Up to Rs.1500 per hospitalization	Up to Rs.2000 per hospitalization
<b>Domiciliary Hospitalization</b>	Up to 10% of SI, covered after 3 days	Up to 10% of SI, covered after 3 days
<b>Free Health Check-up</b>	Yes, all members	Yes, all members
<b>Recharge of Sum Insured</b>	Yes, Up to SI (Once in a Policy Year)	Yes, Up to SI (Once in a Policy Year)
<b>No Claim Bonus</b>	10% max. up to 50% SI	10% max. up to 50% SI
<b>Organ Donor Cover</b>	Up to Rs.50000	Up to Rs.100000
<b>Second Opinion</b>	Yes, 12 C.I.	Yes, 12 C.I.
<b>Alternative Treatments</b>	Up to Rs.15000	Up to Rs.200000
<b>Co-Payment</b>	20% of Claim Amount	
<b>Waiting periods:</b>	30 days for illness except injury, 2 Yrs for Named Illness, 4 yrs for PED	
<b>Renewal</b>	Life Time Renewal	

**Proposals will Not be accepted for customers having:** Any type of Cancers, All Heart/Cardiovascular disorders, Disorders of Spinal Cord, Brain and Meninges, Stroke, Hemorrhage, Paralysis, Brain Tumor, Multiple Sclerosis, Epilepsy etc., Neuromuscular disorders, Motor Neuron Disease, Cerebral Palsy etc., Psychiatric and Mental Disorders, Chronic Lung Diseases, COPD (Chronic Obstructive Pulmonary Disease, ILD (Interstitial Lung Disease), Chronic Liver Disease, Pancreatitis, Chronic Kidney Disease, Diseases of Immunity or Autoimmune Disorders, Rheumatoid Arthritis, Inflammatory bowel disease, Ankylosing Spondylitis, Disorders of pituitary, adrenal & para-thyroid glands or any disorder causing growth and retardation, Disorders of blood or Hemolytic Disorders, Sickle Cell Disease, Thalassemia Major, Bone Marrow disorders, AIDS/HIV or any other sexually transmitted disease.

<b>Policies with customers having Any 2 (in any combination) Chronic conditions will be accepted</b>	<ul style="list-style-type: none"> <li>•Diabetes Mellitus,</li> <li>•Hypertension,</li> <li>•Lipid Disorders (like high cholesterol),</li> <li>•Obesity (BMI &lt;= 35),</li> <li>•Smoking/Alcohol/Tobacco Consumption</li> </ul>
<b>Proposals will be accepted for customers having lifestyle habits</b>	<ul style="list-style-type: none"> <li>•<b>Alcohol:</b> Consumption of hard liquor up to 1200ml per week or 13 beers (8.4L) in a week. Daily Drinking will not be accepted</li> <li>•<b>Smoker:</b> Smoking &lt; 10 cigarettes per day</li> <li>•<b>Tobacco:</b>•Chewing tobacco, gutka up to 6 packets per day</li> </ul>
<b>Permanent Exclusion</b>	Suicide Attempt, Self-Injury, HIV/AIDS, Hepatitis B, Skin disease, Dental Treatment (except accident)

SUB LIMIT		
Sub - Limit	3 Lakhs	5,7,10 Lakhs
Treatment Of Cataract	Up to Rs. 20,000 per case	Up to Rs. 30,000 per case
Treatment Of Total Knee Replacement	Up to Rs. 80,000 per Knee	Up to Rs. 1,00,000 per Knee
<b>Treatment of each and every Ailment / Procedure mentioned below:&gt;</b>		
Surgery for treatment of all types of Hernia	Up to Rs. 50,000	Up to Rs. 65,000
Hysterectomy		
Surgeries for Benign Prostate Hypertrophy (BPH)		
Surgical treatment of stones of Renal System		
<b>Treatment of each and every Ailment / Procedure mentioned below:&gt;</b>		
Treatment of Cerebrovascular and Cardiovascular disorders	Up to Rs. 2,00,000	Up to Rs. 2,50,000
Treatment/Surgeries for Cancer		
Treatment of other renal Complications and Disorders		
Treatment for breakage of Bones		

Care Senior - 50% No Claim Bonus									
Individual Policy Premium Chart					Family Floater Policy Premium CHart				
Age	3L	5L	7L	10L	Age	3L	5L	7L	10L
61 to 65	13,786	17,344	20,896	24,645	61 to 65	22,009	27,762	33,464	39,374
66 to 70	20,866	26,421	31,831	37,714	66 to 70	35,181	44,511	53,634	64,001
71 to 75	26,800	33,942	40,921	48,607	71 to 75	45,885	58,118	70,065	84,007
Above 75	34,176	43,536	52,530	62,542	Above 75	58,616	74,590	89,990	108,167

Care Senior - 150% No Claim Bonus									
Individual Policy Premium Chart					Family Floater Policy Premium CHart				
Age	3L	5L	7L	10L	Age	3L	5L	7L	10L
61 to 65	17,922	20,813	25,076	29,574	61 to 65	28,612	33,315	40,157	47,249
66 to 70	29,126	31,705	38,197	45,256	66 to 70	45,735	53,413	64,361	76,802
71 to 75	34,840	40,730	49,105	58,328	71 to 75	59,651	69,742	84,078	100,808
Above 75	44,428	52,244	63,036	75,050	Above 75	76,201	89,508	107,988	129,801

Above Premium Includes 18% GST.

This is only for primary understanding.  
Prepared by Hanif Shaikh, Shuchi Agrawal