

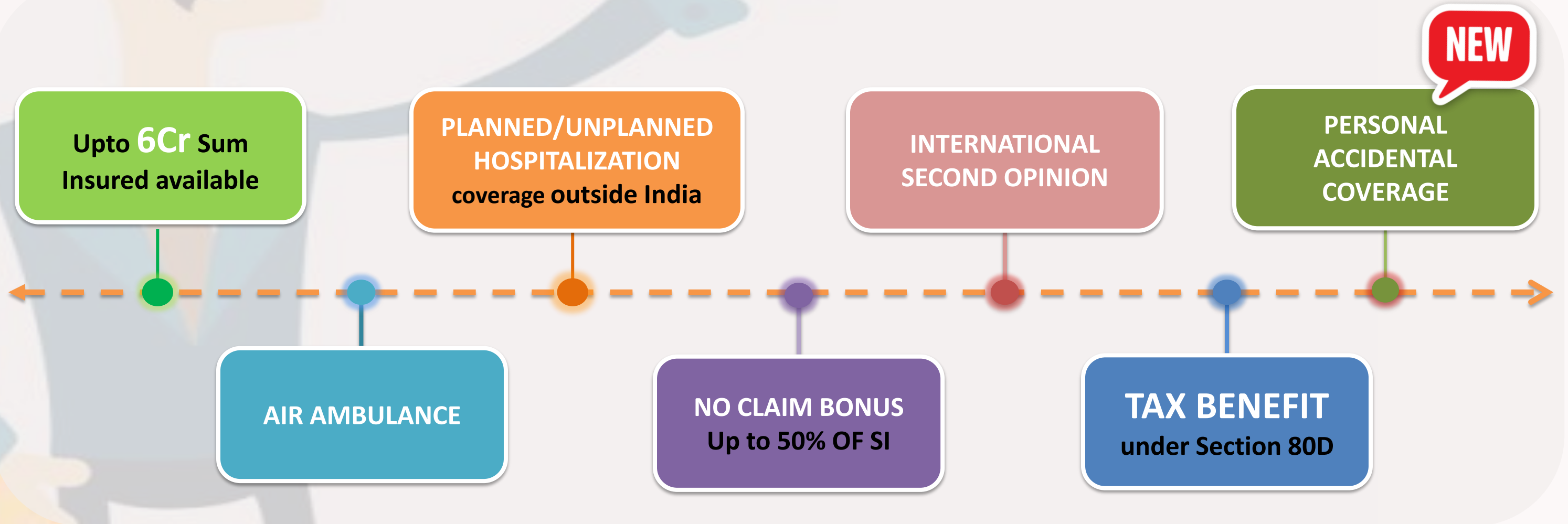


GLOBAL

Health Insurance coverage with

carē

KEY HIGHLIGHTS



PLAN OFFERING

	1 Cr / 2 Cr / 3 Cr / 6 Cr
PRE-HOSPITALIZATION	30 Days
POST - -HOSPITALIZATION	60 Days
IN-PATIENT/DAYCARE TREATMENT	Upto SI
ROOM RENT	Single Private Room Upgradable to Next Level
ICU CHARGES	No Limit
ALTERNATIVE TREATMENTS	Up to Rs 50,000
MATERNITY COVER	Upto Rs.2 Lacs
AIR AMBULANCE COVER	Upto Rs.5,00,000
ROAD AMBULANCE	Up to Rs.5,000
DOMICILIARY HOSPITALIZATION	Up to 10% of SI
ANNUAL HEALTH CHECK-UP	Yes for All Insured Member's
AUTOMATIC RECHARGE	Yes, upto SI
NO CLAIMS BONUS	Upto 50% of Sum Insured
ORGAN DONOR EXPENSES	Up to Rs.5 Lacs
VACCINATION COVER	Up to Rs.10,000 for children up to 18 years of age.
INTERNATIONAL SECOND OPINION	Yes
PERSONAL ACCIDENT COVER	Rs.3CR

POLICY CONDITIONS

MIN. ENTRY AGE	Adult 18 years, Child 91 Days
MAX ENTRY AGE	Adult 60 years, Child 24 years
RENEWAL	Lifelong
INITIAL WAITING PERIOD	30 Days except for injuries. Initial Wait Period not applicable if customer is traveling abroad
NAMED AILMENTS WAIT PERIOD	24 Months
PRE-EXISTING DISEASES WAIT PERIOD	48 Months
MATERNITY WAIT PERIOD	24 Months
CO-PAYMENT	10% co-payment applicable on Treatment taken outside India
COVERAGE DURATION OUTSIDE INDIA	No limit on number of trips in a Year <div data-bbox="1792 1201 2728 1482" style="border: 2px solid red; border-radius: 15px; padding: 5px; background-color: yellow; display: inline-block;">Now there is an Option to choose up to 90 days in a Single Trip & 180 days on a Cumulative Basis in a Policy Year</div>
GEOGRAPHICAL SCOPE OF COVERAGE OUTSIDE INDIA	Customer can choose between <ul style="list-style-type: none">• Worldwide coverage including USA• Worldwide coverage excluding USA



GLOBAL COVERAGE

Covers both planned & unplanned hospitalization outside India

Geographical Coverage is available under following conditions

- **Scope of Coverage**

- a) Worldwide coverage **Including** USA
- b) Worldwide coverage **Excluding** USA

- **Coverage Duration**

- Option 1: Maximum 45 Days coverage in a Single Trip & 90 Days in a Policy Year
- Option 2 : Maximum 90 Days in a Single Trip & 180 Cumulative Coverage in a Policy Year

- **Claim Settlement**

- 10% Co-payment for all treatment expenses made outside India

SCOPE OF COVERAGE

FEATURES	INDIA	OUTSIDE INDIA
IN-PATIENT HOSPITALIZATION	✓	✓
DAY CARE TREATMENT	✓	✓
MATERNITY COVER	✓	✓
AIR AMBULANCE COVER	✓	✓
AUTOMATIC RECHARGE	✓	✓
INTERNATIONAL SECOND OPINION	✓	✓
PRE-HOSPITALIZATION & POST HOSPITALIZATION	✓	✗
ALTERNATIVE TREATMENTS(AYUSH)	✓	✗
ROAD AMBULANCE	✓	✗
DOMICILIARY HOSPITALIZATION	✓	✗
ANNUAL HEALTH CHECK-UP	✓	✗
ORGAN DONOR EXPENSES	✓	✗
VACCINATION COVER	✓	✗

VACCINATION COVER

“An Ounce of Prevention is Worth a Pound of Cure”

- Cover expenses towards certain specified vaccinations for all insured members up to 18 years of age.
- Covers Vaccinations prescribed in the National Immunization Schedule (NIS) and those available in India

Vaccine List	Diseases Protection
BCG(Bacillus Calmette Guerin)- Lyophilized Vaccine	Tuberculosis
OPV(Oral Polio Vaccine) Liquid Vaccine	Poliomyelitis
Hepatitis B – Liquid Vaccine	Hepatitis B
DPT (Diphtheria, Pertussis & Tetanus Toxoid) – Liquid Vaccine	Diphtheria, Pertussis & Tetanus
Measles – Lyophilized Vaccine	Measles
TT (Tetanus Toxoid) – Liquid Vaccine	Tetanus
JE vaccination Lyophilized Vaccine	Japanese Encephalitis (Brain Fever)
HIB(given aspentavalent containing HIB+ DPT+Hep B) – Liquid Vaccine	HIB Pneumonia and Hib Meningitis

INTERNATIONAL SECOND OPINION

“Second opinion is not just an advice, It can be your second chance to a great life!”

Available for **12 Critical illness**

- Have your case re-evaluated from best hospitals globally, without need of travelling out of the country .

International Second Opinion is provided by MEDIGUIDE AMERICA

- US based company established in 1999
- Second Opinion from World Leading Medical Centers.
- A world leader in the Medical Second Opinion
- Currently active in 35 countries



MEDIGUIDE NETWORK

RafflesMedical
Your Trusted Partner for Health




TEXAS HEART[®] INSTITUTE




JOHNS HOPKINS
SCHOOL of MEDICINE

 Parkway Hospitals
SINGAPORE


Cleveland Clinic

And many more...

NO CLAIM BONUS

Get up to **50% increase** in your Sum Insured in 5 consecutive claim free Years

– Eliminates the need for purchasing new Sum Insured in future to meet Medical Inflation

- **Pay for 6Cr and claim up to 9Cr***



Note: the above illustration is for Sum Insured of Rs. 6 Cr

AUTOMATIC RECHARGE

- If, due to claims made, you ever run out of or exhaust your Sum Insured, we reinstate the entire Sum Insured of your policy for the remaining policy period.
- The Recharge amount shall be utilized only after the Sum Insured has been completely exhausted in that Policy Year
- The Recharge will only be applied once during the Policy Year
- Any unutilized Recharge cannot be carried forward to subsequent policy year
- For Instance: A person having a SI of Rs. 6 cr

WORKING OF AUTOMATIC RECHARGE

	Scenario 1	Scenario 2	Scenario 3
Sum Insured	6,00,00,000	6,00,00,000	6,00,00,000
Claim 1 filed	4,00,00,000	6,00,00,000	7,00,00,000
Claim 1 eligible	4,00,00,000	6,00,00,000	6,00,00,000
Balance SI	2,00,00,000	-	-
Recharge Available	6,00,00,000	6,00,00,000	6,00,00,000
Claim 2 filed	4,00,00,000	6,00,00,000	5,00,00,000
Claim 2 eligible	4,00,00,000	6,00,00,000	5,00,00,000
Balance SI	4,00,00,000	-	1,00,00,000

How is Care Global a value for money proposition ??

You Pay for Sum Insured of
Rs 6 Crores

NCB Benefit
Rs 3 Crores

(For 5 Consecutive claim free years)

Thus, you pay For Rs 6 Crores but can claim up to Rs 15 Crores

Automatic Recharge Benefit

Rs 6 Crores

(Available every year)

For Instance, A person aged 41 years, will pay a premium of Rs. 1 Lakh for a SI of Rs 12 Crores

A photograph of a doctor in a blue coat using a stethoscope on a patient's arm. The doctor is on the right, and the patient is on the left. The background is a clinical setting with shelves and binders.

ANNUAL HEALTH CHECK-UP

Annual health check-up for All Insured Member at No Additional Cost

- Available from First Year itself
- Available for All Insured members in the policy
- Available at approved panel of diagnostic labs
- Covers pre defined list of Health Check-ups

AIR AMBULANCE



We cover the cost of availing Air Ambulance services under the following conditions

- Doctor to certify the necessity of Air Ambulance
- Available in case of Medical Emergency only

MATERNITY COVERAGE



Covers expenses incurred for Maternity in India and Outside India

Maternity Coverage conditions are

- Not available under Individual Policy
- 2 Years Wait Period

SOURCING GUIDELINES

- Proposer/Insured must be an Indian citizen who resides in India
- Business sourcing from NRI's/PIO not allowed
- Business Sourcing for Age>60 Years not allowed
- Financial Underwriting for Proposer/Insured
 - 4 times annual income for Salaried and 6 times annual income for Business
- Tele-Underwriting of all proposals. Medical tests may be required on underwriter discretion.
- Coverage for Parents
 - Parents must have running income and should satisfy financial underwriting criteria
- Dependent Children should also be based in India



thank you