

Elevate your health security with enhanced coverage

supreme enhancē

High Deductible Health Insurance plan

Key Highlights



Unlimited automatic recharge



Get cumulative bonus upto 100%* of base sum insured, unaffected by claims made



No sub-limits on modern or conventional treatments



No limit on ICU charges



Organ donor cover



AYUSH treatment cover

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One policy. Covers entire family.

Under the 'floater plan', you can cover any member of your immediate family (yourself, spouse and children or parents) for the sum insured in a single policy.

Longer policy term, more convenience

To make the process of renewing your health insurance more convenient, you can choose a policy with tenure between one to three years.

Cashless Treatment

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.

Plan Advantages

- Flexible choice of deductible with wide range of Sum insured options max upto ₹95 lacs**
- Unlimited Automatic recharge - Unlimited times in a Policy Year for unrelated or same illness
- Cumulative bonus upto 100% - accrued amount will not be affected by claims^^.
- Unlimited Care^ - No limit on coverage amount on any single claim made in the policy lifetime
- Hassle-free cashless treatment at leading hospitals, across the country
- Claim settlement directly by us

supreme enhance works on the simple principle of Policy Deductible, which is the pre-defined amount that you will bear, through your own finances or any other insurance, during a medical event. Any amount over and above policy deductible will be borne by us. Simply put, if you opt for a ₹95 lac Sum Insured with deductible of ₹5 lac, then ₹5 lac will be borne by you and ₹95 lac over and above the deductible of ₹5 lac will be borne by us during the policy period.

The table below will help you understand better:

Aggregate Deductible	Policy Coverage Amount
5,00,000	45,00,000
5,00,000	95,00,000
7,00,000	93,00,000
10,00,000	90,00,000
15,00,000	85,00,000

supreme enhance is comprehensive

Right from the time of diagnosis to hospitalization and even beyond discharge, we take care of your health!

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, anaesthesia, blood, oxygen, operation theater charges, etc.

Pre Hospitalization - We cover medical expenses like examination, tests, medication etc. incurred by you before your hospitalisation.

Post Hospitalization - We also cover the medical expenses incurred by you on follow-up visits, consultations, therapy, medication etc. after your hospitalisation.

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Being committed to your total well-being, we go an extra mile to provide you with holistic features & services.

Domiciliary hospitalization.

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 consecutive days and had actually merited hospitalisation.

We cover organ donors

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.

Reduce your tax liability#

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.

Review your decision

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 30 days from the date of receipt of policy.

Come join in anytime

Be a part of the Care Health 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.

Note: 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.

**Other Sum Insured options are also available. Select combinations of SI & deductible are available. #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. ^This is an Optional Benefit available on payment of additional premium. This benefit shall be applicable only once in lifetime of the Policy for the claim admissible under Hospitalization Expenses. This Benefit can be opted only at the inception of Policy. Once opted, Insured Person should continue this Benefit for 5 continuous Policy Years. ^^10% of Sum Insured per year, max up to 100% of Sum Insured

Plan Options

Features / Plan(Sum Insured ₹)	Plan 1					Plan 2				
	5 Lac	7 Lac	10 Lac	15 Lac		5 Lac	7 Lac	10 Lac	15 Lac	
Deductible*	5 Lac	7 Lac	10 Lac	15 Lac		5 Lac	7 Lac	10 Lac	15 Lac	
Sum Insured	45 Lac	95 Lac	93Lac	90 Lac	85 Lac	45 Lac	95 Lac	93Lac	90 Lac	85 Lac
In-Patient Care/ Day Care Treatments	Up to Sum Insured					Up to Sum Insured				
Modern Treatment	Up to Sum Insured					Up to Sum Insured				
Room Rent	Most Economical Single Pvt Room					Most Economical Single Pvt Room				
ICU Charges	No Limit					No Limit				
Pre-Hospitalization Medical Expenses	60 Days, Up to Sum Insured					60 Days, Up to Sum Insured				
Post-Hospitalization Medical Expenses	90 Days, Up to Sum Insured					90 Days, Up to Sum Insured				
Domiciliary Hospitalization	Up to Sum Insured					Up to Sum Insured				
Organ Donor Cover	Up to Sum Insured					Up to Sum Insured				
AYUSH Treatment	Up to Sum Insured					Up to Sum Insured				
Cumulative Bonus	10% of SI per year, max up to 100% of SI Note: Shall not reduce in case of claim					10% of SI per year, max up to 100% of SI Note: Shall not reduce in case of claim				
Unlimited Automatic Recharge	Unlimited times in a Policy Year for unrelated or same illness					Unlimited times in a Policy Year for unrelated or same illness				
Air Ambulance#	N.A					Up to SI per year				
Unlimited Care#	N.A					Any one claim during the lifetime of the Policy payable without any coverage limits.				

Policy Terms

Entry age	Individual: Adult : 18 Years; Child 90 Days Floater: Adult : 18 Years; Child 90 Days
Exit Age	Individual: Adult : Lifelong; Child 24 Years Floater: Adult : Lifelong; Child 24 Years
Policy Tenure	1 Year/ 2 Year/ 3 Year
Relationship Allowed	Self, Spouse/Live-in partner/Same sex partner, Son, Daughter, Father, Mother, Mother-in-law, Father-in law, Grand - Father, Grand – Mother or any relationship with whom Proposer has Insurable Interest
Initial Wait Period	30 Days on all claims except on Accidental Claims
Name Ailment Wait Period	24 Months
Pre-existing disease wait period	36 Months

*Other Deductible and Sum Insured Options are also available. #This is an Optional Benefit available on payment of additional premium.

Care Health Insurance Limited

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance was conferred with 'Claims Service Leader of the Year' & 'Best Health Insurance Company in Rural Sector' awards at the India Insurance Summit & Awards 2024; it was recognized for 'Excellence in Patient Service Delivery' at the FICCI Healthcare Excellence Awards 2023 and received the 'Smart Insurer' & 'Amiable Insurer' awards in the domain of Health Insurance at the 10th Annual Insurance Summit & Awards 2023. Care Health was awarded 'Best Health Insurance Company of the Year' at India Insurance Summit & Awards 2023 and 'Smart Insurer of the Year' and 'Sales Champion of the Year' at The Economic Times Insurance Summit & Awards 2022. The Company was recipient of the 'Best Health Insurance Product' and 'Best Health Insurance Agents' awards at the Insurance Alertss Awards, 2021, and received the 'Best Health Insurance Product' award at FICCI Healthcare Excellence Awards 2019.



Care Health Insurance Limited

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Disclaimer:

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