

carē for
senior citizens

A photograph of an elderly couple smiling and embracing each other in a field of bright yellow flowers. The man is in the foreground, wearing a blue polo shirt, and the woman is behind him, wearing a white top and a patterned shawl. The background is a soft-focus field of yellow flowers under a bright sky.

**CELEBRATE THE GOLDEN ERA OF
LIFE WITHOUT RESERVATIONS**

www.religarehealthinsurance.com



RELIGARE
Values that bind

Health
Insurance

Ab Health Hamesha

Don't let something as insignificant as age stop you from enjoying life to the fullest. Introducing Care for Senior Citizens, a comprehensive health insurance plan. Let age be just a number, and nothing more than that.

KEY HIGHLIGHTS:



Individual & Floater options available



Tele based issuance*



Tax saving under Section 80D IT act of 1961##



Automatic Recharge of Sum Insured



Annual Health Check-up for All Insured Persons



Choice of Optional Covers



Upto 150% Increase in Sum Insured with No Claim Bonus & No Claim Bonus SUPER **

Renewal

Lifelong Renewability

Co-payment

20% per claim - If age of insured person or eldest insured person (in case of Floater) is 61 years or above, such insured person or all insured persons (in case of Floater) shall bear a co-payment of 20% per claim (over and above any other co-payment If any)

Waiting period

30 days for any illness except injury

Waiting period for named ailments

2 years of continuous coverage

Waiting period for pre-existing illness

4 years of continuous coverage

Tenure options

1/2/3 years

*At the discretion of underwriter. **For 5 consecutive claims free years by using No Claim Bonus & No Claim Bonus Super (Optional Cover). Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year accrued NCB or NCB super will be reduced at same rate at which it is accrued. ##Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time.

BENEFITS

Benefits/Plan in ₹ (SI)	3 Lacs	5,7,10 Lacs
In-Patient Hospitalization	Up to Sum Insured	Up to Sum Insured
Pre-Hospitalization & Post Hospitalization	Up to SI, 30 days/60 days	Up to SI, 30 days/60 days
Day Care Treatments	Up to SI, 541 Procedures	Up to SI, 541 Procedures
Room Eligibility	1% SI per day	Single Private AC Room (Max. up to 1% of SI per day)
ICU Charges	2% SI per day	2% SI per day
Daily Allowance	₹ 500 per day; max. 5 days	NA
Ambulance Cover	Up to ₹ 1,500 per hospitalization	Up to ₹ 2,000 per hospitalization
Domiciliary Hospitalization	Up to 10% of SI, covered after 3 days	Up to 10% of SI, covered after 3 days
Annual Health check-up	Yes, all members	Yes, all members
Automatic Recharge of Sum Insured	Yes to SI (Once in a Policy Year)	Yes, Up to SI (Once in a Policy Year)
No Claim Bonus	10% increase in SI per Policy Year in case of claim-free year; Max up to 50%	10% increase in SI per Policy Year in case of claim-free year; Max up to 50%
Organ Donor Cover	Up to ₹ 50,000	Up to ₹ 1,00,000
Second Opinion	Yes	Yes
Alternative Treatments	Up to ₹ 15,000	Up to ₹ 20,000

OPTIONAL COVERS:

- **No Claim Bonus SUPER[#]**

- **OPD CARE[#]**

~ Up to ₹ 5,000 / ₹ 10,000 (Varies with the plan)

- **SMART SELECT**

~ A Discount of 15% on Premium Payable.

~ Covers Doctor Consultation, Diagnostics & Pharmacy expenses

~ Additional 20% Co-Pay applicable per claim if hospitalization done outside SMART SELECT network hospitals.

SUB-LIMITS

Sub-Limit	3 Lacs	5,7,10 Lacs
Treatment of Cataract	Up to ₹ 20,000 per eye	Up to ₹ 30,000 per eye
Treatment of Total Knee Replacement	Up to ₹ 80,000 per knee	Up to ₹ 1,00,000 per knee
Treatment for each and every Ailment/Procedure mentioned below:-		
Surgery for treatment of all types of Hernia	Up to ₹ 50,000/-	Up to ₹ 65,000/-
Hysterectomy		
Surgeries for Benign Prostate Hypertrophy (BPH)		
Surgical treatment of stones of renal system		
Treatment for each and every Ailment/Procedure mentioned below:-		
Treatment of Cerebrovascular and Cardiovascular disorders	Up to ₹ 2,00,000/-	Up to ₹ 2,50,000/-
Treatments/Surgeries for Cancer		
Treatment of other renal complications and Disorders		
Treatment for breakage of bones		

[#]Optional Cover available on payment of additional Premium

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.



Religare Health Insurance Company Limited

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Disclaimer: This is only summary of selective features of product *carē* (Plan-Care 8 & 9).

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation.

CIN:U66000DL2007PLC161503 UAN:18072605

UIN:IRDAI/HLT/RHL/P-H/V.II/253/16-17

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IRDA Registration Number - 148