



Ab Health Hamesha

THE WORLD WITHIN YOUR REACH
THANKS TO RELIGARE HEALTH INSURANCE



LIFE IS ALL ABOUT
THE CHOICES WE MAKE...





WHEN IT COMES TO GADGETS.
YOU USE THE **BEST!!**





WHEN IT COMES TO EDUCATION.
YOU CHOOSE THE **BEST!**

HARVARD

IIT

IIM

STANFORD

MIT

**WHY
COMPROMISE
WHEN IT
COMES TO
YOUR
HEALTH???**





YOU DESERVE THE BEST HEALTHCARE!!!



NOW NEVER COMPROMISE.



PRESENTING

GLOBAL

HEALTH INSURANCE PLAN WITH

care



A TRULY GLOBAL HEALTH INSURANCE PLAN FOR YOU AND YOUR CUSTOMERS...

- ✦ With this plan RHI is the only Indian Health Insurer to offer a Sum Insured cover of INR 6 Crores on the retail platform.
- ✦ Get coverage worldwide at leading hospitals on Cashless Basis for both planned and unplanned treatments.
- ✦ Take Second Opinion on your medical case from experts globally.
- ✦ Direct Claim Settlement is even applicable for treatments undergone abroad for hospitals within our network.
- ✦ In-Built Maternity cover of up to INR 2 Lakhs.
- ✦ Wellness and Preventive Healthcare benefits in addition to your basic plan.



PLAN DETAILS

Area of Cover	Plan A: Worldwide ; Plan B: Worldwide excluding USA
Sum Insured	1 cr / 2 cr / 3 cr / 6 cr
Hospitalization Expenses	
Room Rent Charges	Single Private Room, upgradable to next level
ICU Charges	No Sub-limit
In-patient Treatment	Up to Sum Insured
Day Care Treatment	Up to Sum Insured
Pre-Hospitalization	30 days
Post Hospitalization	60 days





PLAN DETAILS

Other Benefits	
International Second Opinion	Once in a policy year for major illnesses
Air Ambulance	Up to ₹ 5 Lacs
Maternity Cover	Up to ₹ 2 Lacs in floater policies
Ambulance Cover	Up to ₹ 5,000
Domiciliary Hospitalization	Up to 10% of Sum Insured
Automatic Recharge	Up to Sum Insured; Once in a policy year
Alternative Treatments (AYUSH)	Up to ₹ 50,000
Organ Donor Cover	Up to ₹ 5 Lacs
No Claim Bonus	10% of Sum Insured up to max of 50%
Annual Health Check-up	Once for all insured members in a policy year
Vaccination Cover	Up to ₹ 10,000
Policy Terms	
Initial Wait Period	Yes, except for accidents. This wait period will not apply if you are traveling abroad.
Pre-existing Wait Period	48 months
Named Ailments Wait Period	24 months
Maternity Wait Period	24 months
Co-payment	10% co-payment applicable on claims outside India
Coverage duration outside India	45 days in a single trip ; 90 days on a cumulative basis (No limit on number of trips)



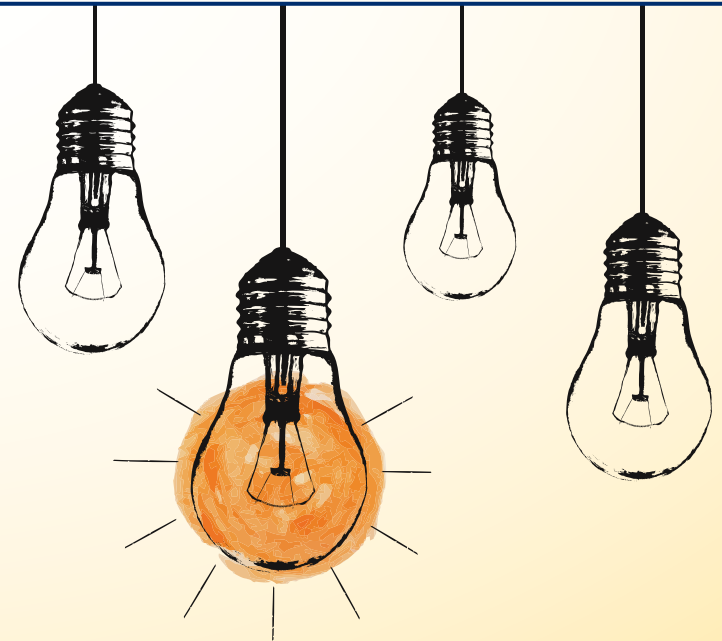
SCOPE OF COVERAGE

Within India	Also Covered Abroad
Pre and Post – Hospitalization	In-patient Treatment
Ambulance Cover	Day Care Treatment
Alternative Treatments (AYUSH)	Maternity Cover
Organ Donor Cover	Air-Ambulance Cover
Annual Health Check-up	International Second Opinion
Vaccination Cover	Automatic Recharge
Domiciliary Hospitalization	





WHAT MAKES IT UNIQUE





GLOBAL COVERAGE

- **Indemnifies up to a specified amount, for the Medical expenses incurred towards Hospitalization Expenses (In-Patient Care & Day Care Treatment) and Maternity Expenses, outside India, anywhere across the world based on scope of global coverage selected.**

Note: Basic difference between the “Excluding USA” and “Worldwide” plans is the geographical scope of coverage i.e. in “Excluding USA” Plan, the company will only indemnifies anywhere across the world excluding United States of America. However, in “Worldwide” Plan, the company will indemnifies anywhere across the world including United States of America.





GLOBAL COVERAGE

Available for 45 continuous days from the date of travel in a Single Trip and 90 days on a cumulative basis as a whole, in a Policy Year.

➤ **Example:**

Ramesh covered himself with Care Global in Nov, 2016. He is frequent traveler outside India for his work. He made following trips in his policy year-

Trip 1: 3rd Nov, 2016: for 21 Days

Trip 2: 5th Jan, 2017: for 48 Days

Trip 3: 18th Jul, 2017: for 28 Days

Scenario 1: Ramesh fell sick during his trip 1 on 4th Nov 2016.

He was hospitalized for 15 days.

Scenario 2: Ramesh fell sick during his trip 2 on 12th Feb 2017.

He was hospitalized for 15 days.

Scenario 3: Ramesh fell sick during his trip 3 on 20th Jul 2017.

He was hospitalized for 5 days.



GLOBAL COVERAGE

Scenario 4: Ramesh fell sick during his trip 3 on 6th Aug 2017.

He was hospitalized for 15 days.

Ramesh will be covered in all the above Scenarios.

Above claims are payable. however, if Ramesh gets hospitalized on the 27th day of the third trip, he will not be covered for this hospitalization because Ramesh has already exhausted the 90 day cumulative coverage period on the 21st day of the third trip (21 days in first trip +48 in second trip + 21 days in third tirp cumulatively covering 90 days)

Please note that if customer gets hospitalized during the coverage period, he will be covered for the whole duration of hospitalization even if the hospitalization extends beyond the 45 from start of trip or 90 days on cumulative basis.



INTERNATIONAL SECOND OPINION (ISO)



DID YOU KNOW?

IN
90%

OF CASES A SECOND
MEDICAL OPINION
CAN REDUCE
THE RISK OF
MISDIAGNOSIS

THAT
45%

OF SPINE SURGERIES
ARE FOUND TO BE
UNNECESSARY
WHEN REVIEWED BY
A SECOND MEDICAL
EXPERT

THAT
15%

OF BREAST CANCER
CASES ARE
ONLY DIAGNOSED
FOLLOWING A
SECOND OPINION

**SOMETIMES A SECOND OPINION IS NOT JUST AN ADVICE.
IT CAN BE A SECOND CHANCE TO A GREAT LIFE!!!**

**WE GIVE YOU THE OPTION TO GET A SECOND OPINION ON YOUR
HEALTH FROM INTERNATIONALLY RENOWNED DOCTORS.**

Note: Only for specified ailments



AIR AMBULANCE COVER

- **Distance and traffic won't be problem anymore.**
- **We pay for you to be transported by air ambulance (typically a medically-equipped and staffed helicopter or plane) when medically necessary.**





IN-BUILT MATERNITY COVER

➤ **In-Built Maternity cover of ₹ 2 Lakh**



Note: Waiting period of 24 months will be applicable.



**THERE'S
MORE...**





IN-PATIENT CARE

Coverage for medical expenses incurred in case of hospitalization for a minimum period of 24 hrs. These charges include expenses like room charges, nursing expenses and Intensive Care Unit charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc.

DAY CARE TREATMENT

Coverage for medical expenses incurred if the Insured Person undergoes a Day Care Treatment as per the list at a Hospital or a Day Care Centre that requires Hospitalization for less than 24 hours.

ORGAN DONOR BENEFIT

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.

DOMICILIARY HOSPITALIZATION

We will cover the treatment taken by you at your home provided you are not in a situation to be moved to a hospital or a hospital room is not available amounting up to 10% of your Sum Insured. We will cover the cost of treatment only if the Domiciliary Hospitalization continues for more than 3 days.



RECHARGE OF SUM INSURED

If, due to claims made, you ever run out of or exhaust your Sum Insured, we will reinstate the entire Sum Insured once in the Policy Year. This re-instated amount can be used for only future claims.

ANNUAL HEALTH CHECK-UP

We provide an annual health check-up for all Insured Persons. This benefit shall be available only once during a Policy Year per member.





UNDERWRITING

- ✿ Proposer/Insured must be an Indian citizen who resides in India
- ✿ Financial Underwriting for Proposers
 - 4 times annual income for Salaried and 6 times annual income for Business
- ✿ Tele-Underwriting of all proposals up to 45 years. Additional medical tests may be required on underwriter discretion.
- ✿ Business Sourcing till the age of 60 years
- ✿ Coverage for Parents
 - Parents must have running income and should satisfy financial underwriting criteria mentioned above
 - Children should also be based in India



SERVICE PARTNERS





PARTNERSHIP WITH GLOBAL LEADERS!!!

- We have partnered with distinguish service partners market leaders in their respective domains:
- **Falck Global Assistance** for Claims Servicing outside India
 - **United Healthcare** for Claims Servicing in the United States
 - **Mediguide America** for International Second Opinion from World Leading Hospitals





INTERNATIONAL CLAIMS SERVICING FALCK GLOBAL ASSISTANCE

EMERGENCY	Leading international private provider of emergency services and the only inter-continental ambulance provider
ASSISTANCE	Leading European provider of Medical, travel, auto and home assistance services
HEALTHCARE	Leading provider of private healthcare services
SAFETY SERVICES	Leading global provider of offshore and maritime safety training

The US Network



700,000 physicians in network (76% of all physicians)
5,262 hospitals in network (82% of all hospitals)
12,000 full-time health professionals on staff



ISO SERVICING MEDIGUIDE AMERICA

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



HOSPITAL NETWORK

- **Harvard Medical School**
 - **John Hopkins Medical Centre**
 - **Mayo Clinic**
 - **Cleveland Clinic**
 - **Texas Heart Institute**
 - **Parkway East Hospital**
 - **Raffles Hospital, Singapore**
- And many more...**



THANK YOU

www.religarehealthinsurance.com



RELIGARE
Values that bind

Health
Insurance

Ab Health Hamesha