



Health  
Insurance

# LIVE A HEARTY LIFE WITHOUT WORRYING TOO MUCH

WITH RELIGARE HEALTH INSURANCE  
BY YOUR SIDE





# DID YOU KNOW?



40 PER CENT PEOPLE IN OUR COUNTRY WHO  
DEVELOP **HEART AILMENTS**  
ARE UNDER THE AGE OF **55.**



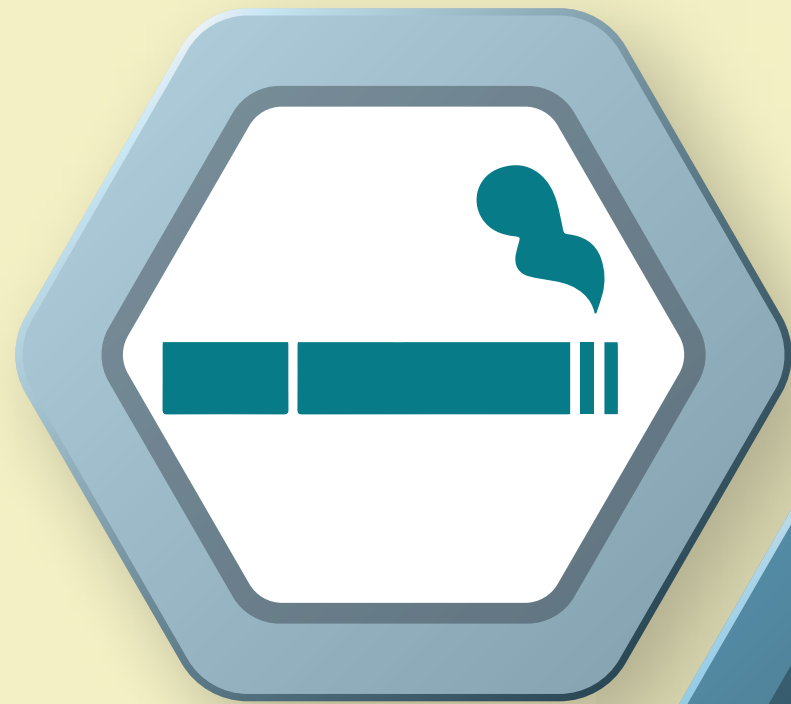
# GLOBAL RESEARCH SAYS



- HEART AND CORONARY ARTERIES MAY HAVE TROUBLE PUMPING BLOOD IMMEDIATELY AFTER A BYPASS SURGERY.
- SOME MAY EVEN GET A HEART ATTACK DURING THE FIRST 30 DAYS POST-SURGERY.



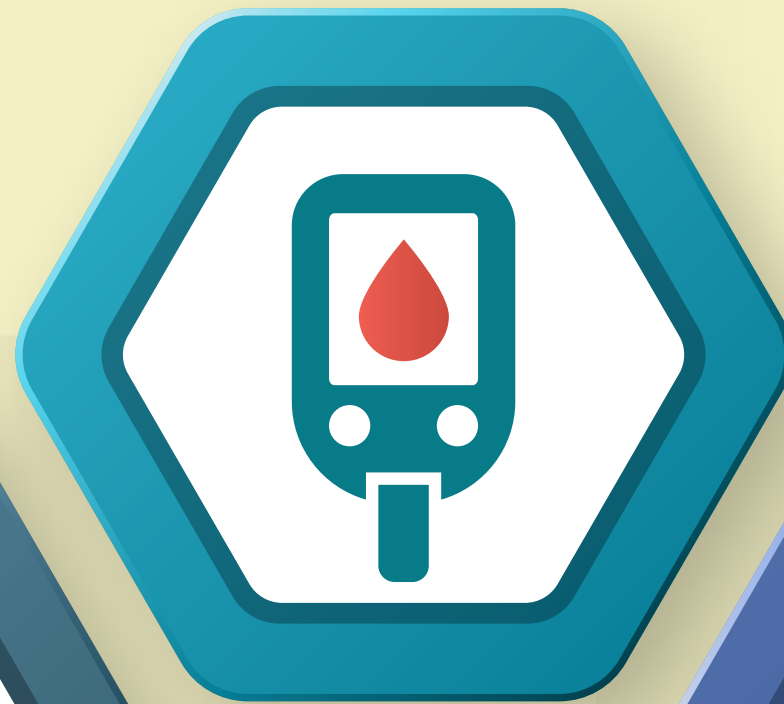
# RISK FACTORS



**TOBACCO  
CONSUMPTION**



**FAMILY HISTORY**



**DIABETES**



**HIGH  
CHOLESTEROL**



**BLOOD  
PRESSURE**



**CONGENITAL HEART DISEASE:-**  
Deformities of the heart since birth

1.

**ARRHYTHMIA:-**  
Irregular heartbeat

2.

**CORONARY ARTERY DISEASE:-**  
Less oxygen and nutrient supply to the heart

3.

**AWARENESS  
ALERT FOR  
YOUR HEART**

4.

**DILATED CARDIOMYOPATHY:-**  
Dilated heart chambers cannot pump blood properly.

5.

**MYOCARDIAL INFARCTION :-**  
A serious case of cardiac arrest

6.

**HEART FAILURE-**  
Leads to death



# TREATMENT COSTS FOR HEART DISEASES ARE ON THE RISE

- Open heart surgery costs between INR 1.5 lakh to INR 2.25 lakh
- Valve surgeries cost between INR 2.5 lakh and INR 2.75 lakh





**DON'T LET  
YOUR HEART  
LOSE HOPE**





# INTRODUCING **CARE HEART**

**SPECIALLY CURATED  
FOR PEOPLE**



- Who are suffering from heart ailments
- Who have undergone a by-pass surgery





# BENEFITS

YOUR HEART'S SAVIOUR COMES WITH:



**NO MAXIMUM  
AGE LIMIT**



**NO PRE POLICY  
CHECK UP**



**REDUCED PED  
WAIT PERIOD**



**NO CLAIM  
BONUS**





# **BENEFITS**

## **1. NO MAXIMUM AGE LIMIT:**

Now enjoy the maximum benefits with no maximum entry age & lifelong Renewability for your insurance plan.

## **2. NO PRE POLICY CHECK UP:**

Now you can opt for a health insurance plan without getting into the hassle of pre-policy check-ups.

## **3. REDUCED PED WAIT PERIOD:**

Customers with pre-existing illnesses can now breathe a sigh of relief as the wait period has been reduced to 2 years, post which they can claim up to maximum amount of sum insured.

## **4. NO CLAIM BONUS:**

Upto 50% Increase in Sum Insured in 5 consecutive claim free year.



# ELIGIBILITY CRITERIA

**1.**

Undergone 1st time PTCA/CABG within 7 years period prior to commencement

**2.**

Who had Artrial Septal Defect(ASD) or Ventricular Septal Defect that has been corrected

**3.**

With Patent Ductus Arteriosous(PDA) that has been corrected

**4.**

RF Ablation done to correct the underlying Cardiac condition

**5.**

Who had an angiogram done but no intervention was medically found necessary



# PLAN DETAILS

Sum Insured (in Rs.)	3L	5L	7L	10L
Entry Age – Minimum	18 years	18 years	18 years	18 years
Entry Age – Maximum	No Maximum Age	No Maximum Age	No Maximum Age	No Maximum Age
Renewable –	Life Long	Life Long	Life Long	Life Long
Cover Type	Individual: Maximum 6 Insured Person in a Policy Floater : 2 Adults ( Self & Spouse)	Individual: Maximum 6 Insured Person in a Policy Floater : 2 Adults ( Self & Spouse)	Individual: Maximum 6 Insured Person in a Policy Floater : 2 Adults ( Self & Spouse)	Individual: Maximum 6 Insured Person in a Policy Floater : 2 Adults ( Self & Spouse)
Pre-policy Issuance Medical Check up	No Pre-policy Medicals*	No Pre-policy Medicals*	No Pre-policy Medicals*	No Pre-policy Medicals*
Tenure in Years	1/2/3 Years	1/2/3 Years	1/2/3 Years	1/2/3 Years
Eligibility Criteria	Person/either one Person in case of a Floater Policy with 2 Adults, who have been diagnosed with a cardiac ailment/disorder in the past and undergone a Cardiac surgical intervention or procedure for the same			

**\*Issuance based on Tele-underwriting**



# PLAN DETAILS

Sum Insured (in Rs.)	3L	5L	7L	10L
<b>Benefits</b>				
<b>In-Patient Care</b>	up to Sum Insured	up to Sum Insured	up to Sum Insured	up to Sum Insured
<b>Day Care Treatment</b>	up to Sum Insured	up to Sum Insured	up to Sum Insured	up to Sum Insured
<b>Room Rent / Room Category</b>	Up to 1% of SI per day	Single Private Room	Single Private Room	Single Private Room
<b>ICU Charges</b>	Up to 2% of SI per day	No Limit	No Limit	No Limit
<b>Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses</b>	Pre-Hospitalization for 30 days & Post-Hospitalization for 60 days; Maximum up to 5% of SI	Pre-Hospitalization for 30 days & Post-Hospitalization for 60 days; Maximum up to 5% of SI	Pre-Hospitalization for 30 days & Post-Hospitalization for 60 days; Maximum up to 5% of SI	Pre-Hospitalization for 30 days & Post-Hospitalization for 60 days; Maximum up to 5% of SI
<b>Alternative Treatments</b>	Up to 25% of Sum Insured	Up to 25% of Sum Insured	Up to 25% of Sum Insured	Up to 25% of Sum Insured
<b>Ambulance Cover</b>	Up to Rs 2,000 per hospitalization	Up to Rs 2,000 per hospitalization	Up to Rs 3,000 per hospitalization	Up to Rs 3,000 per hospitalization



# PLAN DETAILS

Sum Insured – on annual basis (in Rs.)	3L	5L	7L	10L
<b>Domiciliary Hospitalization</b>	up to 100% of Sum Insured covered after 3 days	up to 100% of Sum Insured covered after 3 days	up to 100% of Sum Insured covered after 3 days	up to 100% of Sum Insured covered after 3 days
<b>Automatic Recharge</b>	upto Sum Insured	upto Sum Insured	upto Sum Insured	upto Sum Insured
<b>No Claim Bonus</b>	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB)	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB)	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB)	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB)



# PLAN DETAILS

Sum Insured – on annual basis (in Rs.)	3L	5L	7L	10L
Cardiac Health Check-up	Annually	Annually	Annually	Annually
<b>Wait Periods</b>				
Initial Waiting Period	30 Days	30 Days	30 Days	30 Days
Specific Waiting Period	24 months	24 months	24 months	24 months
Pre-existing Diseases	24 months	24 months	24 months	24 months
Co-payment	20% per claim	20% per claim	20% per claim	20% per claim



# SUB-LIMITS

Sum Insured – on annual basis (in Rs.)	3L	5L	7L	10L
<b>Treatment for each and every Ailment / Procedure mentioned below:-</b> i. Surgery for treatment of all types of Hernia ii. Hysterectomy iii. Surgeries for Benign Prostate Hypertrophy (BPH) iv. Surgical treatment of stones of renal system	Up to RS 50,000	Up to Rs 65,000	Up to Rs 80,000	Up to Rs 80,000
<b>Treatment for each and every Ailment / Procedure mentioned below:-</b> i. Treatment of Cerebrovascular disorders ii. Treatments/Surgeries for Cancer iii. Treatment of other renal complications and Disorders iv. Treatment for breakage of bones	Up to Rs 200,000	Up to 250,000	Up to Rs 300,000	Up to Rs 300,000
Treatment of Cataract	Up to Rs. 20,000 per eye	Up to Rs. 30,000 per eye	Up to Rs. 30,000 per eye	Up to Rs. 30,000 per eye
Treatment of Total Knee Replacement	Up to Rs. 80,000 per knee	Up to Rs. 1,00,000 per knee	Up to Rs. 1,20,000 per knee	Up to Rs. 1,20,000 per knee





# CARDIAC HEALTH CHECK –UP

## List of Health Check-up Available in the policy

<b>Cardiac Health Check – up (For SI 3L/5L)</b>	<b>Cardiac Health Check-up (For SI 7L/10L)</b>
Complete Blood Count with ESR	Complete Blood Count with ESR
Urine RE	Urine RE
Blood Group	Blood Group
HbA1C	HbA1C
TMT	TMT
Lipid Profile	Lipid Profile
Kidney Function test	Kidney Function test
Liver Function test	Liver Function test
TSH	TSH
Medical Examination Report	Medical Examination Report
Hbs Ag	Hbs Ag
Chest X Ray	Chest X Ray
	2D Echo
	APTT



# HAPPY SELLING

