care freedom

Health Insurance for DIABETIC CUSTOMERS ON INSULIN
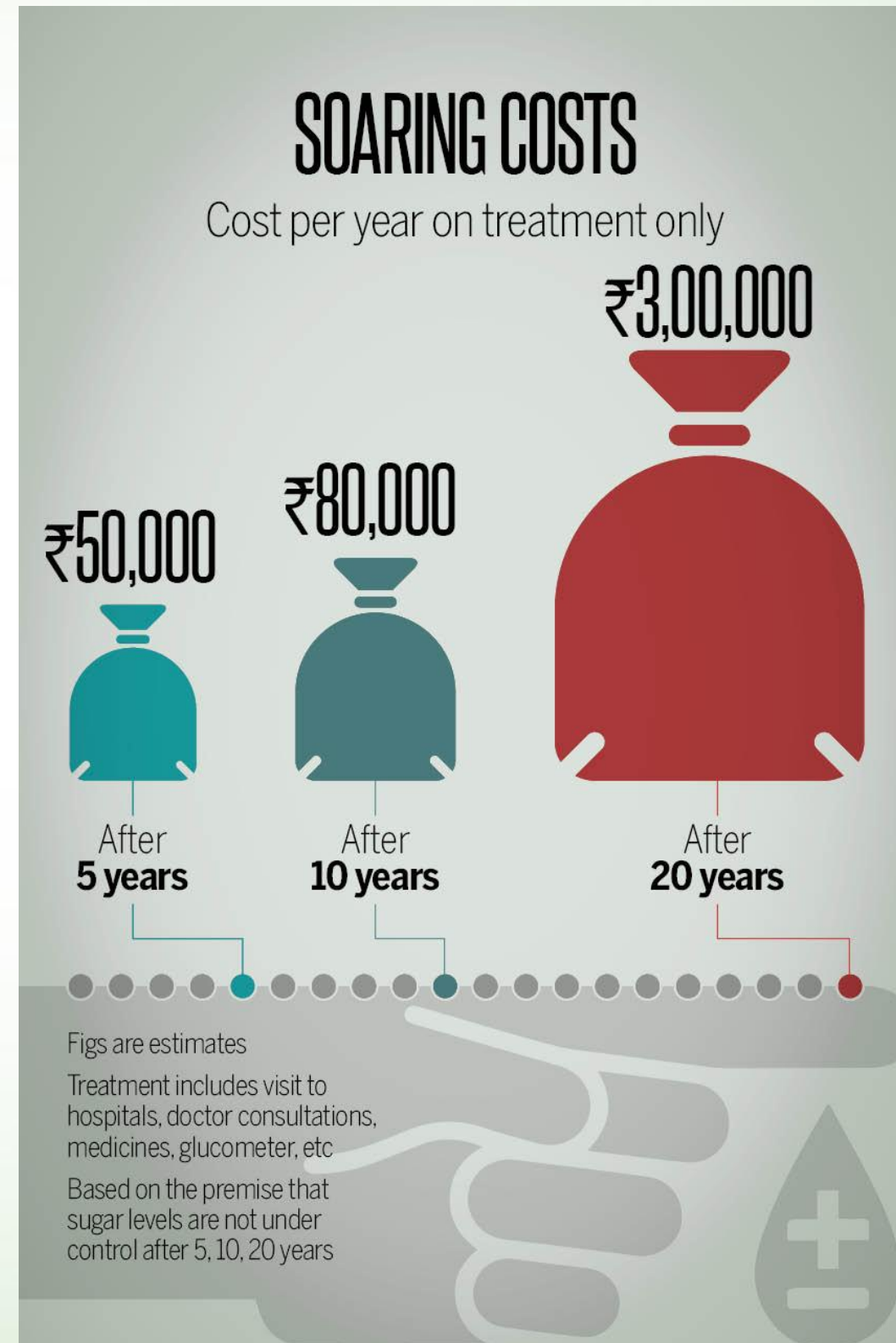
DIABETES

India Is Diabetes Capital Of The World

ALARMING GROWTH

People with diabetes in India

40 mn — 2005

51 mn — 2010

65.1 mn — 2015

100 mn — 2030 (Projected)
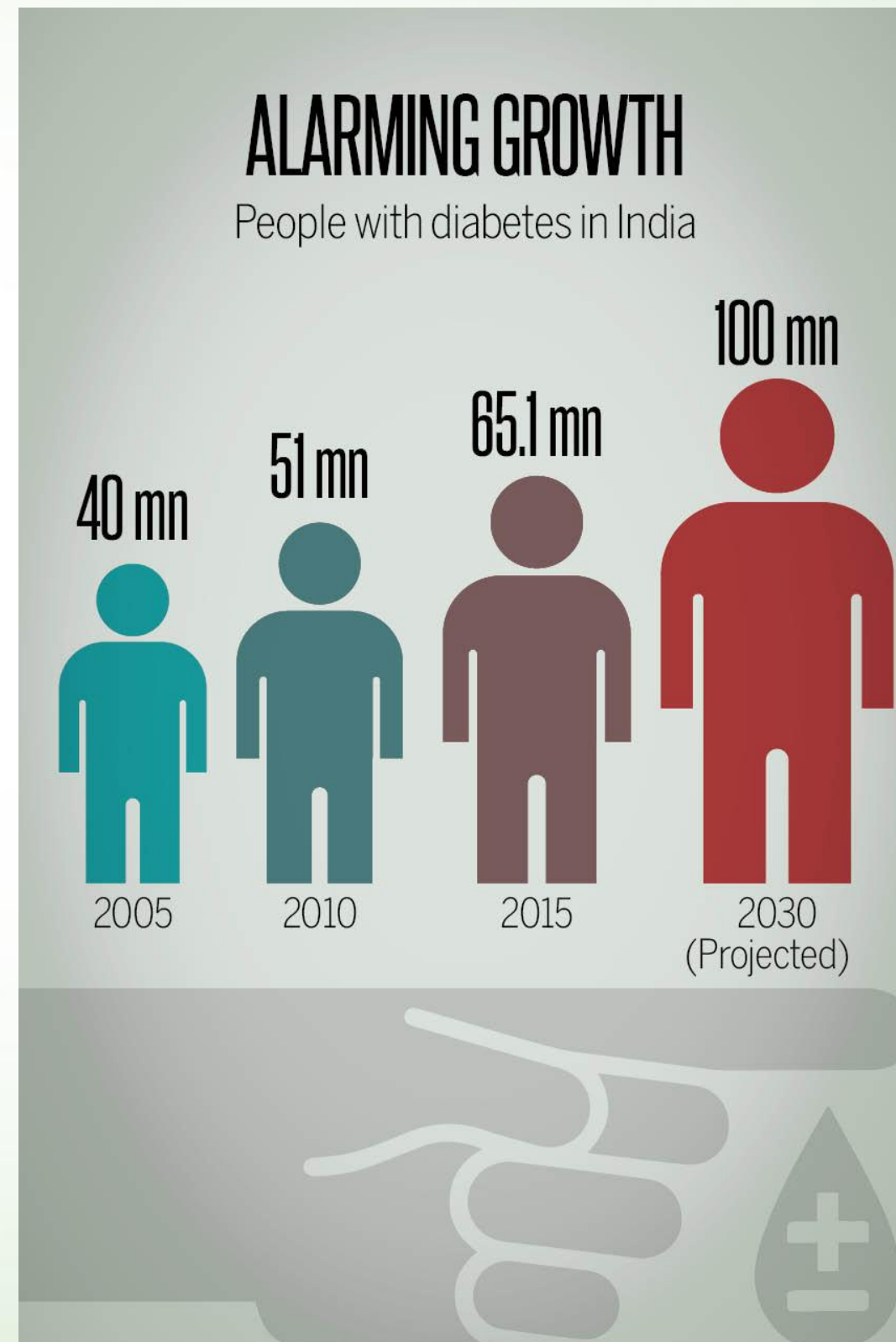
DIABETES

ECONOMIC BURDON

WHAT IS THE **SOLUTION**

PRESENTING

USP

No minimum & maximum entry age

ANNUAL HEALTH CHRCK-UP

AUTOMATIC RECHARGE

2 YEARS WAIT PERIOD FOR PED

NO PRE POLICY MEDICALS EVEN FOR PED AT ANY AGE

Suitable for customers with **Diabetes | Hypertension| Thyroid| Autism| Depression| Anxiety**

CARE FREEDOM
PLAN DETAILS

SUM INSURED (in Rs)	3 Lacs	5 Lacs	7/10 Lacs
IN-PATIENT HOSPITALIZATION	Up to Sum Insured		
DAY CARE TREATMENT	Up to Sum Insured		
ROOM RENT	Twin Sharing up to 1% Sum Insured per day	Twin Sharing	Single Private Room
ICU CHARGES	Up to 2% of SI per day	No Limit	
PRE-HOSPITALIZATION & POST-HOSPITALIZATION	Up to 7.5% of payable hospitalization expenses	Up to 10% of payable hospitalization expenses	
CONSUMABLE ALLOWANCE	Rs.750 daily, Maxi 7 Days	Rs.1000/- daily, Maxi 7 Days	
COMPANION BENEFIT	Rs.10,000 if hospitalization exceeds 10 Days	Rs.15,000 if hospitalization exceeds 10 Days	
AMBULANCE COVER	Up to Rs.1000 per hospitalization		
DOMICILIARY HOSPITALIZATION	Up to 10% of Sum Insured		
RECHARGE OF SUM INSURED	Up to 100% of Sum Insured		
DIALYSIS COVER	Up to Rs.1000 per sitting. Maxi 24 Months		
ANNUAL HEALTH CHECK-UP+*	Every Year		

*HEALTH CHECK+ with diabetic test to be Mandatorily added to base plan for issuing Policy for Insulin dependent customers

PLAN CONDITIONS

	Sum Insured 3/5 Lacs	Sum Insured 7/10 Lacs
MINIMUM ENTRY AGE	**Individual Plan** 5 Years **Family Floater Plan** 91 days with atleast 1 insured member above 18 Years of Age	**Individual Plan** 46 Years **Family Floater Plan** 46 Years for the Eldest Member
MAXIMUM ENTRY AGE	Child :24 Years Adult : No Age limit	
RENEWAL	Life Long	
CO-PAYMENT	Mandatory 20% for all customers enrolling in the policy before attaining age 7 1 Years Mandatory 30% for all customers enrolling in policy after attaining Age>=70 Years A customer enrolling at age less than 71 Years can reduce the co-payment from 30% to 20% by paying an extra premium	
INITIAL WAIT PERIOD	30 Days for all Illness except Accidental injury	
NAMED AILMENT WAIT PERIOD	24 Months	
PRE-EXISTING DISEASE WAIT PERIOD	24 Months	

SUB LIMITS

(Applicable on per policy Year basis)

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

NAMED AILMENTS WAITING PERIOD

Following diseases will be covered after **24 months of continuous** coverage

– **Cancer and cardiac ailments**

– Kidney stone / Ureteric stone / Lithotripsy / Gall bladder Stone

– Cataract, Varicose veins and varicose ulcers

– Dilatation and curettage

– Fissure / Fistula in anus, hemorrhoids / piles, pilonidal sinus, ulcers of gastro intestinal tract

– Surgery of genitourinary system unless necessitated by malignancy

– All types of hernia, hydrocele

– Pancreatitis

– Myomectomy for fibroids

– Procedures for retinal disorders

Please refer to Policy T&C for complete list of Named Ailments

CONSUMABLE ALLOWANCE

- Fixed amount is payable for each completed 24 hours of hospitalization

- Benefit is payable for maximum 7 days of Hospitalization.

- No amount is payable for first 3 days of Hospitalization.
- Benefit will be paid on per hospitalization basis and won't reduce basic Sum Insured.

- No additional expense bills are required to claim the benefit amount.

Example

Mr. Ghosh has a 5 lakhs SI CARE FREEDOM policy. He got hospitalised on 1/1/18 for dengue treatment & was discharged on 08/1/18. His total stay was for 7 days. He will be paid Rs4,000 under Consumable allowance. First 3 days hospitalisation are not counted for calculating the Consumable Allowance

COMPANION BENEFIT

- The companion benefit is a fixed lump sum amount payable in case one hospitalisation more than 10 days.

- Companion Benefit is Payable only once in a Year

- There is no requirement for submitting any bills.

- Benefit does not reduce the policy Sum Insured.

Example

Mr.Ghosh had Purchased a policy of Rs.10 lakh 0n 1/1/2018. He was hospitalized for treatment on 1/3/2018 and was discharged on 12/3/18.He will be paid Rs.15000/- lump sum amount under companion benefit.

NOTE: If a customer is eligible for companion benefit, he will also get consumer allowance for 7 days.

RECHARGE OF SUM INSURED

- 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, No Claim Bonus has been completely exhausted in that Policy Year

- The Recharge shall be available only for all future Claims and not in relation to any illness or injury for which a Claim has already been admitted for that Insured Person during 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

RECHARGE ILLUSTRATION

	SCENARIO 1	SCENARIO 2	SCENARIO 3
Sum Insured	10,00,000	10,00,000	10,00,000
Claim 1 filed	6,00,000	10,00,000	11,00,000
Claim 1 eligible	6,00,000	10,00,000	10,00,000
Balance Sum insured	4,00,000	-	-
Recharge available	10,00,000	10,00,000	10,00,000
Claim 2 filed	5,00,000	10,00,000	8,00,000
Claim 2 eligible	5,00,000	10,00,000	8,00,000
Balance Sum Insured	9,00,000	-	2,00,000

DIALYSIS COVER

- Cover the dialysis expenses incurred by insured for 24 months from date of first occurrence up to Rs1,000 per sitting.

- Policy renewal is Mandatory for claiming the benefit in subsequent years

POLICY START DATE	FIRST OCCURANCE OF DIALYSIS	DATE TILL WHICH CLAIM WILL BE PAID
1ST Jan 2015	31st May,2020	30th May,2022
1st Jan 2015	2nd Dec 2014	Not Covered
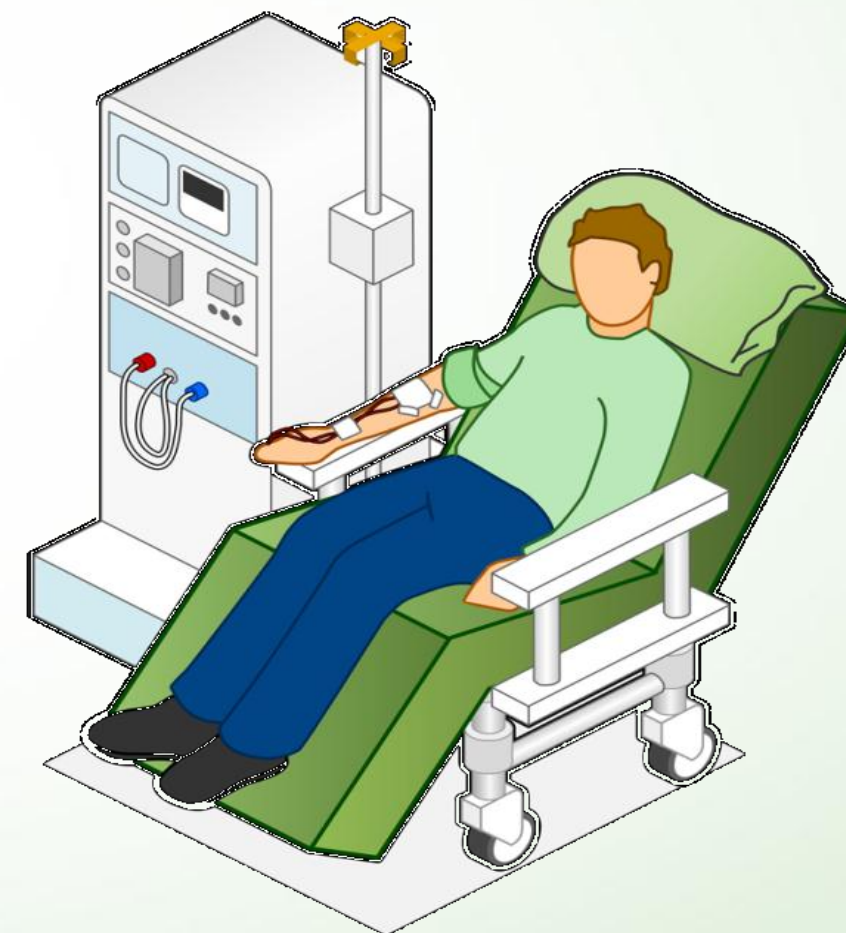
ANNUAL HEALTH CHECK-UP +

- All insured adult members can avail one health check up per policy year irrespective of claim status

- Available on cashless basis only at our network providers

- Annual Health Check-up not available for Children below 18 years

List of tests that can be availed are

Complete Blood Count| Urine RE| Blood Group| Fasting Blood & PP Sugar| TMT| Lipid profile| kidney function Test| Liver Function Test|TSH|MER|HbA1c|Urine for Micro Albumin| HBsAg

ADD- ON BENEFITS OF CARE FREEDOM

HOME CARE

- Covers expenses incurred towards hiring a Qualified Nurse under the recommendation of a treating Medical Practitioner.

- Purpose of Home Care benefit is to provide care and convenience to customer to help him perform his necessary daily activities

- We will pay up to 1000 per day **subject to maximum of 7 days per illness/injury & maximum of 45 days per policy year**

- No amount is payable for first day (24 Hours) per hospitalization.

Ab Health Hamesha

SOURCING GUIDELINES FOR DIABETIC CUSTOMERS

Customers having Standalone Pre-Existing Conditions

Policies with customers having **ANY** of the following **chronic conditions** will be accepted

- **Diabetes Mellitus**
  - Acceptable for customer with Type 1 Diabetes or Type 2 diabetes on Insulin or with out complications like kidney failure, retinopathy, gangrene and foot ulcers etc
- **Hypertension**
  - Acceptable provided hypertension has not resulted in complications like Heart, kidney failure, eye disorders

- **Standalone Obesity (BMI<37)**
- **Autism/Depression/Anxiety Disorder**
- **Osteoarthritis/Thyroid**
- **TB cured within 1 year**
- **Pancreatitis or any acute infectious condition completely cured**

SOURCING GUIDELINES

Ab Health Hamesha

Customers having multiple Pre-existing Conditions

Policies with customers having **Multiple (in any combination) Chronic conditions** will be accepted

- Diabetes Mellitus,

- Hypertension,

- Lipid Disorders (like high cholesterol),

- Obesity (BMI <= 35)

SOURCING GUIDELINES

Proposals will **Not be accepted** for customers having :

- **Any type of Cancers**
- **All Heart/Cardiovascular disorders**
  - CABG, Angioplasty, Coronary Artery Disease, Heart Attack, Valve disease and other diseases of the heart.
- **Disorders of Spinal Cord, Brain and Meninges**
  - Stroke, Hemorrhage, Paralysis, Brain Tumor, Multiple Sclerosis, Epilepsy etc.
- **Neuromuscular disorders**
  - Motor Neuron Disease, Cerebral Palsy etc.
- **Chronic Lung Diseases**
  - COPD (Chronic Obstructive Pulmonary Disease, ILD (Interstitial Lung Disease)
- **Chronic Liver Disease:**
  - Hepatitis B/C, Cirrhosis, Liver Failure

Proposals will **Not be accepted for** customers having :

- **Pancreatitis except if cured already**
- **Psychiatric and Mental Disorders except Autism / Anxiety /Depression**
- **Chronic Kidney Disease:**
  - Chronic kidney disease, dialysis patients, kidney failure, polycystic kidney
- **Diseases of Immunity or Autoimmune Disorders:**
  - Rheumatoid Arthritis, Inflammatory bowel disease, Ankylosing Spondylitis
- **Disorders of pituitary, adrenal & para-thyroid glands or any disorder causing growth and retardation**
- **Disorders of blood or Hemolytic Disorders:**
  - Sickle Cell Disease, Thalassemia Major, Bone Marrow disorders, etc.
- **AIDS/HIV or any other sexually transmitted disease**

Coming Soon...

HEALTH INSURANCE PLAN FOR CUSTOMERS with CARDIAC PROBLEMS