

CARE SENIOR

Affordable Health Insurance Plan for Senior Citizens

UNIQUE SELLING POINTS

- **Affordable** Premium
- Available in Individual & **Floater** option
- Pre-policy Medical Check-up **NOT REQUIRED***
- **Upto 150%** Increase in Sum Insured with No Claim Bonus + No Claim Bonus SUPER **
- **Recharge** of Sum Insured
- Complimentary **Annual Health Check-up** for All Insured Members every year
- Choice of Optional Covers
 - OPD Care : Covers expenses related to Doctor Consultation, Diagnostics & Pharmacy
 - No Claim Bonus SUPER
- Upto **Rs.15000/-** tax saving under Section 80D

***Issuance Basis Tele Underwriting**

****No Claim Bonus SUPER is an Optional Cover**

Policy Terms

Minimum Entry Age	61 Years
Maximum Entry Age	No age bar
Renewal	Lifelong Renewability
Pre-Policy Medical Check-up	No Pre-Policy Medical Check-up. Tele-UW based issuance
Co-payment	20% co-payment on all claims. Additional 20% co-payment will be applicable for treatment taken outside Smart Select network hospitals
Waiting period	30 days for any illness except injury
Waiting Period for Named Ailments	2 Years of continuous coverage
Waiting period for pre-existing illnesses	4 years of continuous coverage
Tenure Options	1/2/3 Years

PRODUCT OFFERING

Benefits/ Plan (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% of SI per day
Daily Allowance	Rs. 500 per day; max. 5 days	NA
Ambulance Cover	Up to Rs. 1500 per hospitalization	Up to Rs.2,000 per hospitalization
Domiciliary Hospitalization	Up to 10% of SI, covered after 3 days	Up to 10% of SI, covered after 3 days
Health Check-up	Yes, all members	Yes, all members
Recharge of Sum Insured	Yes, Up to SI (Once in a Policy Year)	Yes, Up to SI (Once in a Policy Year)
No Claim Bonus	10%, max. up to 50% SI	10%, max. up to 50% SI
Organ Donor Cover	Up to Rs. 50000	Up to Rs.100,000
Second Opinion	Yes	Yes
Alternative Treatments	Up to Rs. 15000	Up to Rs. 20,000
Smart Select Discount	Yes	Yes

OPTIONAL COVER

- **No Claim Bonus SUPER**
 - Sum Insured is increased by 50% of the expiring policy Sum Insured in case of No Claim in previous policy year
 - The benefit accrues every year upto a maximum of 100% of the total Sum Insured
 - The increase in Sum Insured does not increase the Sub-limits applicable to the policy
 - In case of a claim in any policy year, the accumulated bonus is reduced by 50% of the policy Sum Insured. The reduction in Bonus will not impact the actual Sum Insured
- **OPD CARE**
 - Upto Rs.5000 per policy Year
 - Covers Doctor Consultation, Diagnostics & Pharmacy expenses
 - Does not cover Dental Treatments/Vaccinations/Supplements/ Preventive Check-up etc..
- **Removal of SMART SELECT Benefit**
 - A customer can choose to remove/Opt out of SMART SELECT benefit
 - Removal/Opting Out of SMART SELECT will increase Premium by 15%



SUB-LIMITS

Sub-Limit	3 Lacs	5,7,10 Lacs
Treatment of Cataract	Up to Rs. 20,000 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
Treatment for each and every Ailment / Procedure mentioned below:-		
Surgery for treatment of all types of Hernia	Up to Rs. 50,000	Up to Rs. 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 Rs. 2,00,000	Up to Rs. 2,50,000
Treatments/Surgeries for Cancer		
Treatment of other renal complications and Disorders		
Treatment for breakage of bones		

SOURCING GUIDELINES

Customers having Standalone Pre-Existing Conditions



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

- **Hypertension**
 - Acceptable provided hypertension has not resulted in complications like Heart, kidney failure, eye disorders
- **Diabetes Mellitus**
 - Acceptable except for customer with Type 1 Diabetes or Type 2 diabetes on Insulin or with complications like kidney failure, retinopathy, gangrene and foot ulcers etc.
- **Standalone Obesity**
 - Acceptable in case BMI<37

SOURCING GUIDELINES

Customers having multiple Pre-existing Conditions



Policies with customers having **Any 2 (in any combination) Chronic conditions** will be accepted

- Diabetes Mellitus,
- Hypertension,
- Lipid Disorders (like high cholesterol),
- Obesity (BMI \leq 35),
- Smoking/Alcohol/Tobacco Consumption

SOURCING GUIDELINES



Proposals will be accepted for customers having **lifestyle habits**

- **Alcohol:**
 - Consumption of hard liquor up to 1200ml per week or 13 beers (8.4L) in a week. Daily Drinking will not be accepted
- **Smoker:**
 - Smoking < 10 cigarettes per day
- **Tobacco:**
 - Chewing tobacco, gutka up to 6 packets per day

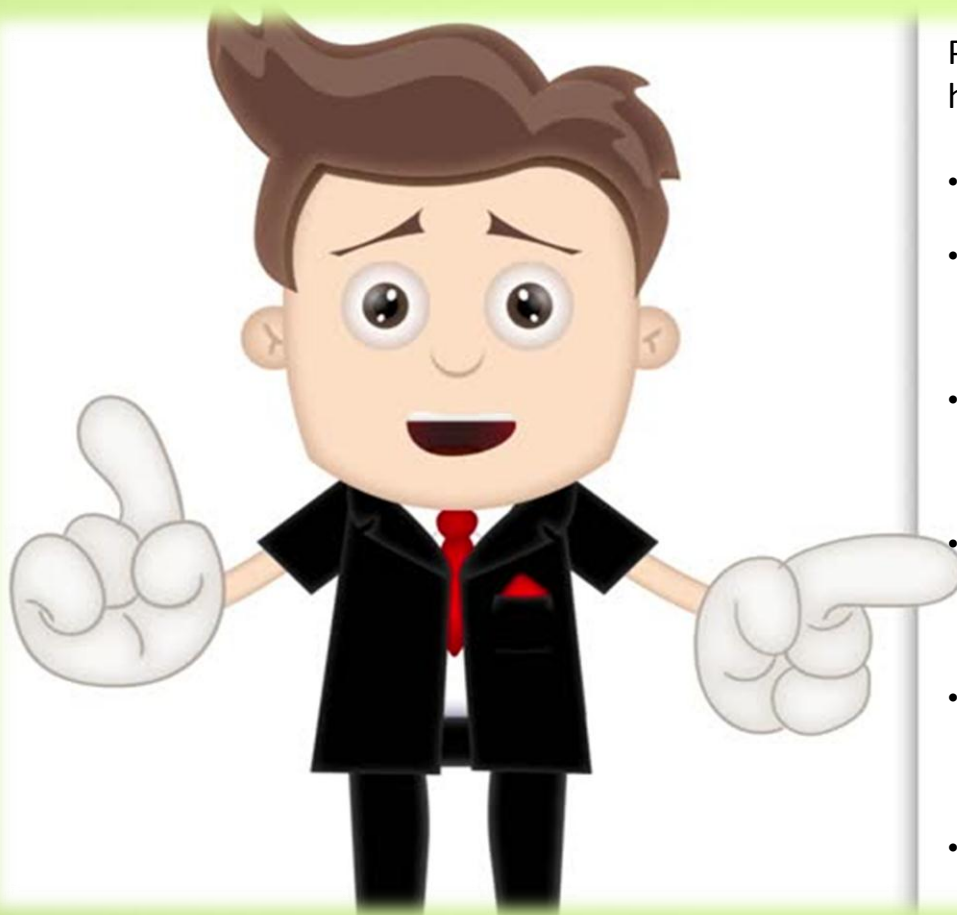
SOURCING GUIDELINES



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.
- **Psychiatric and Mental Disorders**
- **Chronic Lung Diseases**
 - COPD (Chronic Obstructive Pulmonary Disease, ILD (Interstitial Lung Disease)
- **Chronic Liver Disease:**
 - Hepatitis B/C, Cirrhosis, Liver Failure

SOURCING GUIDELINES



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

- **Pancreatitis**
- **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**

PREMIUM

Individual Policy Premium Chart

1 Adult	3L	5L	7L	10L
61 to 65 Years	9,931	12,494	15,052	17,753
66 to 70 Years	15,031	19,032	22,929	27,167
71 to 75 Years	19,305	24,449	29,477	35,013
Above 75 Years	24,618	31,361	37,839	45,052

Floater Policy Premium Chart

2 Adults	3L	5L	7L	10L
61 to 65 Years	15,854	19,998	24,106	28,363
66 to 70 Years	25,343	32,063	38,635	46,103
71 to 75 Years	33,053	41,865	50,470	60,513
Above 75 Years	42,223	53,730	64,823	77,917

Note :

- All premiums are exclusive of GST
- There will be an option to remove the Smart Select Discount Option, and in such cases, premium will increase accordingly
- OPD Optional Cover will cost Rs. 2630 for 1A and Rs. 3871 for 2A policies
- NCB Super Optional Cover will increase the premium by 30% for 3L and 20% for 5/7/10L SI

CARE SENIOR v/s RED CARPET

Features/ Plan (SI)	Care Senior	Star Health Red Carpet
Room Eligibility	1% of SI per day	Max upto Upto Rs.6000 per day
Sub-Limits on Surgeon, Anesthetist, Consultant, Specialist Fees	No Sub-Limits	Up to 25% of SI per hospitalization
Sub-Limits on Anesthesia, Blood, Oxygen, Operation Theater charges, Cost of Pacemaker	No Sub-Limits	Up to 50% of SI per hospitalization
No Claim Bonus	Upto 150% with Optional Cover NCB SUPER	Not Available
Health Check-up	Every Year for all Insured Members	Not Available
Recharge of SI	Upto Sum Insured, once in a Year	Not Available
Pre/Post Hospitalization	Upto Sum Insured	Pre-Hospitalization expenses are NOT Covered & Post Hospitalization expenses only covered up to Rs.5000
Co-Payment	20% co-pay for Smart Select Network hospitals*	50% co-pay for PED cases 30% co-pay for non-PED cases

*Additional 20% co-pay will be applicable for treatment outside Smart Select Network Hospitals

CARE SENIOR v/s RED CARPET

Sub-Limits	Care Senior	Star Health Red Carpet
Cataract	Upto Rs.30,000 per eye	Upto Rs25,000 per eye
Kidney Stone Removal	Upto Rs.65,000 per eye	Only up to Rs.20000
All Gastro-Intestinal Surgeries (except Hernia)	No Sub Limit	Only up to Rs2.75 Lacs
All Genito-Urinary Surgeries (except Hysterectomy)		
Hip Replacement Surgery/Hemi Arthroplasty Surgery		
All Major Joint Surgeries (except Knee Replacement)		
Bilo-Pancreatic Surgeries		
Intestinal Obstruction – Acute/Sub-Acute/Chronic		
Tonsillectomy	No Sub Limits	Only up to Rs7500
Cutting & Draining Abscess		Only up to Rs.1500
Liver/Lung Aspiration – Removal of fluids from liver/lung		Only up to Rs2000
Colonoscopy – Examination of the intestine		Only up to Rs2000
Sclerotherapy – Treatment of Blood Vessels		Only up to Rs5000

