

carē

HEALTH  
INSURANCE

# A Comprehensive Group Health Insurance Plan For Critical Ailments

Presenting

group carē 360°  
Rakshak - Plan C

**A HEALTH INSURANCE SCHEME DESIGNED SPECIALLY FOR  
THE CUSTOMERS OF BAJAJ FINANCE LIMITED**

## Key Benefits



3x coverage  
for critical  
ailments



Organ Donor  
Expenses



Comprehensive  
coverage for  
whole family with  
family floater

## Plan Details

Particulars	Description
Coverage Details	
Cover Type	Individual/Floater
Relationship Type	Self/Spouse/4 Dependent Children
Entry Age - Min	Adult: 18 years Child:91 Days
Entry Age - Max	Adult: 60 years Child: 24 years
Exit Age	Adult: Lifelong* Child:25 years
Pre-policy Medical Check-up	No, Good Health Declaration Basis
Membership	Registered Customers of Bajaj Finance Limited
Policy Tenure	1 Year
Claims Payout	Cashless (within network) / Re-imbursement
Claims Servicing	In - house
Covered Benefits	
Hospitalization Expenses	
Sum Insured in (₹)	5 Lac / 7 Lac / 10 Lac
In - patient Care	Up to Sum Insured
Day Care Treatment	Up to Sum Insured
Pre-hospitalization Medical Expenses	60 Days
Post-hospitalization Medical Expenses	90 Days
Domestic Road Ambulance	Up to ₹2,000 per Hospitalization
Domiciliary Treatments	Up to Sum Insured
Organ Donor Expenses	Up to Sum Insured
Restoration of Sum Insured (Once in a policy year)	100% of Base Sum insured for Unrelated Illnesses
AYUSH Treatment	Up to 5 Lacs
Additional SI in case of CI (Liver Disorders, Brain, Heart, Lung, Cancer, Gastro Intestinal System, Kidney, Multi Organ Failure requiring life support systems for more than 48 hours for survival).	Up to 3 times of Sum Insured
<b>Wait Period</b>	
30 Days	Yes (except for Injuries/Accident)
Named Ailment (as defined in Group Care 360° Product)	24 Months
Pre-existing Diseases	24 Months
<b>Sub-limits</b>	
On Room Rent	Single Private Room
ICU Charges	No Limits
Co-Payment/Deductible	Co-pay 10% of admissible claim amount or Per claim Deductible of ₹10,000, whichever is lower shall be applicable.

Convalescence Benefit		
Wait Period		
30 Days	Yes (except for Injuries/Accident)	
Named Ailment (as defined in Group Care 360 Product)	24 Months	
Pre-existing Diseases	24 Months	
Convalescence Benefit/EMI Support:- (provided only in case of Comprehensive hospitalization)	Hospitalization	Payout
	4 to 7 Days	5000
	8 to 11 Days	10000
	12 Days and above	15000
Health Service		
Doctors on Call	Cover only GP.	
Discount Connect	Covered	

## Premium Including GST @18%

### I. Hospitalization Expenses+ CB + HS Platinum Plan – nil Co Pay (Inclusive GST)

Sum Insured	₹15 Lacs									
Age Band	1A	1A+1C	1A+2C	1A+3C	1A+4C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	8,024	10,249	12,343	14,459	16,627	11,152	13,301	15,394	17,518	19,697
41-55	10,529	12,166	13,921	15,906	17,780	15,110	16,877	18,647	20,507	22,493
56 - 60	13,917	16,139	18,520	21,213	23,754	20,133	22,531	24,932	27,455	30,150
Sum Insured	₹21 Lacs									
Age Band	1A	1A+1C	1A+2C	1A+3C	1A+4C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	9,079	11,626	14,025	16,447	18,932	12,667	15,129	17,526	19,958	22,454
41-55	11,880	13,668	15,589	17,716	20,370	17,062	18,999	20,937	22,979	25,168
56 - 60	15,750	18,176	20,783	23,669	27,269	22,780	25,409	28,038	30,809	33,780
Sum Insured	₹30 Lacs									
Age Band	1A	1A+1C	1A+2C	1A+3C	1A+4C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	10,265	13,172	15,910	18,675	21,511	14,369	17,181	19,916	22,692	25,539
41-55	13,374	15,300	17,377	19,613	23,307	19,204	21,300	23,395	25,612	27,997
56 - 60	17,777	20,391	23,208	26,243	31,254	25,687	28,532	31,374	34,382	37,617

### Gold Plan – 10% Co Pay or 10,000 deductible (Inclusive GST)

Sum Insured	₹15 Lacs - 10% co-pay or 10k deductible									
Age Band	1A	1A+1C	1A+2C	1A+3C	1A+4C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	7,507	9,566	11,505	13,464	15,471	10,402	12,392	14,331	16,297	18,314
41-55	9,825	11,342	12,967	14,805	16,539	14,067	15,704	17,342	19,064	20,904
56 - 60	2,962	15,020	17,225	19,719	22,072	18,718	20,939	23,162	25,498	27,993

Sum Insured	₹21 Lacs - 10% co-pay or 10k deductible									
Age Band	1A	1A+1C	1A+2C	1A+3C	1A+4C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	8,482	10,841	13,063	15,306	17,606	11,805	14,086	16,304	18,556	20,867
41-55	11,077	12,732	14,511	16,481	18,937	15,874	17,669	19,462	21,354	23,380
56 - 60	14,660	16,906	19,320	21,992	25,326	21,170	23,604	26,038	28,605	31,353
Sum Insured	₹30 Lacs - 10% co-pay or 10k deductible									
Age Band	1A	1A+1C	1A+2C	1A+3C	1A+4C	2A	2A+1C	2A+2C	2A+3C	2A+4C
18-40	9,582	12,274	14,808	17,369	19,994	13,381	15,985	18,516	21,088	23,724
41-55	12,460	14,243	16,166	18,237	21,657	17,858	19,799	21,738	23,792	26,000
56 - 60	16,538	18,956	21,566	24,376	29,015	23,861	26,494	29,126	31,911	34,907

## About Care Health Insurance

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of ‘consumer-centricity’, the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance was awarded for ‘Best Health Insurance Product’ and ‘Best Health Insurance Agents’ at the Insurance Alertss Awards, 2021. The company was also conferred the ‘Best Medical/Health Insurance Product Award’ at FICCI Healthcare Excellence Awards 2019.

### \*Subject to Master Policy Renewal

**Care Health Insurance Limited** (Formerly Religare Health Insurance Company Limited) Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana) Website: [www.careinsurance.com](http://www.careinsurance.com)

Bajaj Finance Limited is the master policy holder and existing customers of Bajaj Finance Limited are only eligible for enrollment under this scheme. This is only summary of selective features of Health Insurance scheme for existing customers of Bajaj Finance Limited under product group carē 360°. Insurance underwriting, servicing of the policy and adjudication of claims is sole responsibility of Care Health Insurance. For detailed terms and conditions of the scheme customers/enrolled members can approach nearest branch of Bajaj Finance Limited. For more details on risk factors, terms and conditions please read scheme document carefully before enrollment under the scheme.- Claim Procedure: For Reimbursement - Information & documents need to be submitted by Insured member to Care Health Insurance within 15 days of discharge from the hospital/ completion of treatment.

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IRDAI Registration Number – 148

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