

SCHEME DOCUMENT

Customized exclusively for the registered customers of RBL BANK LIMITED

ABOUT CARE HEALTH INSURANCE LIMITED

CARE Health Insurance Limited is focused on the delivery of health insurance services. Our promoter's expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that hinges on serviceability and scale. Powered by the best-in-class product design and a customer centric approach, CARE Health Insurance Limited is committed to delivering on its innate values of being a responsible, trustworthy and innovative health insurer. CARE Health Insurance Limited is promoted by strong entities- Religare Enterprise & Union Bank of India.

POLICY CONDITIONS & BENEFITS

Health & Personal Accident Combo Plan

Particulars	Description
Coverage Details	
Cover Type	Individual/Floater
Relationship Type	Self/Spouse/2 Dependent Children
Entry Age - Min	Adult: 18 years Child:91 Days
Entry Age - Max	Adult: 65 years Child: 24 years
Exit Age	Adult: Lifelong* Child:25 years
Pre-policy Medical Check-up	NO, Good health declaration basis
Membership	Registered Credit Card holders of THE RATNAKAR BANK LIMITED
Policy Tenure	1 Year
Claims payout	HE: - Cashless (within network) / Re- imbursement PA: - Re-imburement only
Claims Servicing	In - house
Covered Benefits	
Hospitalization Expenses :- Option 1	
Sum Insured (SI) in Rs.	5 Lac / 10 Lac
In - patient care	Up to SI
Day Care Treatment	Up to SI
Pre-hospitalization Medical expenses	30 days
Post-hospitalization Medical expenses	60 days
Domestic Road Ambulance	Up to Rs.1500 per hospitalization
Donor Expenses	Up to SI
Alternative Treatments (IPD basis)	Up to Rs 20,000
Health Check-up	Once per adult per policy year
Domiciliary Hospitalization	Up to SI; if it continues for a period exceeding 3 consecutive days
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
Sub-limits	
On Room rent	Single Private Room
ICU charges	No Limits
Personal Accident Cover	
Cover Type	Individual (Self only)
Sum Insured	10 Lac
Accidental Death	100% of SI
PTD	Up to SI: As per PTD table of Group Care 360
Children's Education	10% of SI to be paid per child (Maximum two children)

List of Medical Tests covered as a part of Health Check-up
Complete Blood Count, Urine Routine, Blood Group, ESR, Fasting Blood Glucose, S Cholesterol, SGPT, Creatinine

Health Insurance Indemnity Plan with optional Addons

Particulars	Description
Coverage Details	
Cover Type	Individual/Floater
Relationship Type	Self/Spouse/3 Dependent Children
Entry Age - Min	Adult: 18 years Child:91 Days
Entry Age - Max	Adult: 65 years Child: 24 years
Exit Age	Adult: Lifelong* Child:25 years
Pre-policy Medical Check-up	NO, Good health declaration basis
Membership	Registered Credit Card Customers of RBL Bank Limited
Policy Tenure	1 Year
Claims payout	HE :- Cashless(within network)/ Re-imburement HS_OPD :- Cashless only
Claims Servicing	In - house
Covered Benefits	
Hospitalization Expenses :-	
Sum Insured (SI) in Rs.	5Lacs/ 7 Lacs / 10 Lacs/ 20 Lacs/ 30 Lacs/ 40 Lacs/ 50 Lacs
In - patient care	Up to SI
Day Care Treatment	Up to SI
Pre-hospitalization Medical expenses	30 days
Post-hospitalization Medical expenses	60 days
Domestic Road Ambulance	Up to Rs.1,500 per hospitalization

Donor Expenses	Up to SI
Alternative Treatments (IPD basis)	Up to Rs 20,000
Health Check-up	Once per adult per policy year
Domiciliary Hospitalization	Up to 10% of SI; if it continues for a period exceeding 3 consecutive days
Add on Coverage	
NCB	Up to 10% of SI every claim free year maximum up to 50%
Automatic Recharge	Up to 100% of SI

Doctors on calls	Covered GP only
OPD Coverage Amount :-	Up to 5000
Consultancy	Up to SI
Diagnostics	Up to SI
Pharmacy	Up to 25% of SI
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
Sub-limits	
On Room Rent	Single Private Room
ICU charges	No limit

List of Test
Complete Blood Count, Urine Routine, Blood Group, ESR, Fasting Blood Glucose, S Cholesterol, SGPT, Creatinine

Health Insurance Top Up Plans

Particulars	Description
Coverage Details	
Cover Type	Individual/Floater
Relationship Type	Self / Spouse / 2 Dependent Children
Entry Age - Min	Adult: 18 years , Child 91 Days
Entry Age - Max	Adult: 45 years, Child 24 Years
Exit Age	Adult: 65 Years Child 25 Years
Pre-policy Medical Check-up	NO, Good health declaration basis
Membership	Credit Card Customers of RBL Bank
Policy Tenure	1 Year
Claims payout	Cashless (within network) / Re-imburement

Claims Servicing	In - house
Hospitalization Expenses :-	
Sum Insured (SI) in Rs.	5 Lac & 95 Lac
In - patient care	Up to SI
Day Care Treatment	Up to SI
Pre-hospitalization Medical expenses	30 days
Post-hospitalization Medical expenses	60 days
Alternative Treatments (IPD basis)	Up to 25K
Domiciliary treatment	Up to SI; if it continues for a period exceeding 3 consecutive days
Domestic Road Ambulance	Up to 2000 per hospitalization
Second Opinion	Once per Major Illness / Injury per policy year
Wait Period	
30 Days	Yes (except for Injuries/Accident)
Named Ailment (as defined in Group Care 360 Product)	24 Months
Pre-existing diseases	48 Months
Sub-limits	
On Room rent	Single Private Room

ICU charges	No Limits
Deductible	Aggregate deductible of 5 lac for 45 lakh sum insured and 5 lac deductible for 95 lakh sum insured

Standalone Personal Accident Plans

Personal Accident Cover	
Cover Type	Individual (Self only)
Sum Insured	5/12/30/50/100 Lacs
Accidental Death	100% of SI
PTD	Up to SI: As per PTD table of Group Care 360
Children's Education	10% of SI to be paid per child (Maximum two children)