

Policies Offered by Care Health

1. **Care Classic** : [The policy](#) is a family floater health insurance plan meant for married couples and joint families. It offers sum insured options of ₹5 lakh, ₹7 lakh, ₹10 lakh, and ₹15 lakh. The plan covers daycare procedures, assisted reproductive treatments, and AYUSH treatments (up to the sum insured).

It also pays for pre- and post-hospitalization expenses (60 and 90 days), unlimited e-consultations, and organ donor costs (up to 10% of the sum insured). You also get a no-claim bonus of 25% per year (up to 150%) and an automatic restoration of the sum insured if it gets exhausted.

You can enhance the plan further with the following add-ons:

- **Protect Plus** : Provides global coverage, including the USA and Canada, for planned hospitalisation up to the sum insured.
- **Instant Cover** : Reduces the waiting period for diabetes, hypertension, cholesterol, and asthma from 3 years to 30 days.
- **Care Shield** : Adjusts cover for inflation, covers consumables, and protects the no-claim bonus.
- **Co-Payment Waiver** : Removes the 20% co-payment if bought at age 61 or above.

2. **Care Supreme (Value for Money)** : The [health plan](#) mostly delivers on its promise of being affordable, but with clear trade-offs. Its biggest draw is the low premium for coverage up to ₹15 lakh, making it attractive for budget buyers. It also includes OPD consultation cover and consumables, which is rare at this price point.

That said, the benefits are not very comprehensive. The plan restricts room rent to a single private room, so choosing a higher room category can lead to higher out-of-pocket costs. There is also a mandatory 20% co-payment if treatment is taken outside Care's network hospitals, which increases your share of the bill and reduces overall value during claims.

You can tweak the plan with these add-ons:

- **Smart Select** : Gives a 15% premium discount but applies a 20% co-pay for treatment in non-Smart Select network hospitals.
- **Room Modifier** : Lets you upgrade your room category to a single private room.
- **Wellness Benefit** : Offers up to 30% discount on renewal premiums for maintaining a healthy lifestyle.

3. **Care Plus Complete** : [The policy](#) is a fairly comprehensive health insurance plan built for families and individuals who want broad coverage without too many restrictions. It offers sum insured options up to ₹25 lakh and covers key benefits like unlimited restoration of the sum insured, annual health check-ups, and pre- and post-hospitalization expenses (60 and 90 days).

Notable features are the inflation shield, no co-payment clause, and cover for advanced medical treatments, which make the plan more future-ready.

You can enhance the policy with these add-ons:

- **Smart Select** : Get a 15% premium discount, but a 20% co-payment applies if treatment is taken at non-Smart Select network hospitals.
- **International Second Opinion** : Allows one overseas medical second opinion per major illness or injury in a policy year.

4. Care Supreme Super Saver : The Care Supreme [Super Saver plan](#) is a lower-cost version of the Care Supreme policy, built for people who want strong coverage but are okay with paying a fixed amount first. It comes with a mandatory ₹25,000 deductible, which helps reduce premiums.

The plan includes OPD consultations, a cumulative bonus, and unlimited recharge of the sum insured, making it suitable for families and individuals looking for value without giving up core benefits.

You can customise it further with these add-ons:

- **Aggregate Deductible (Mandatory) :** ₹25,000 deductible in exchange for lower premiums.
- **Wellness Benefits (Mandatory):** Up to 30% renewal discount for maintaining a healthy lifestyle.
- **Instant Cover:** Reduces the PED waiting period for diabetes, BP, cholesterol, and asthma to 30 days.
- **Cumulative Bonus Super:** Extra 100% bonus up to 500%, even after claims.
- **Claim Shield:** Covers 68 listed non-medical expenses.
- **Care OPD:** 8 consultations with ₹500 caps for General practitioners and specialists.
- **Reduction in PED:** Cuts the general PED waiting time to 1 or 2 years.
- **BeFit:** Unlimited access to empanelled gyms.

5. Care Joy Tomorrow : The [Care Joy Tomorrow plan](#) is a maternity-focused health insurance policy meant for expecting mothers and newborns. It offers sum insured options of up to ₹5 lakh, with maternity benefits capped at ₹35,000 or ₹50,000.

The plan covers in-patient hospitalization (up to the sum insured), pre-hospitalization expenses for 30 days, post-hospitalization expenses for 60 days, daycare procedures, and ambulance charges up to ₹1,000 per claim.

6. Care Heart : The [Care Heart plan](#) is built for people with existing heart conditions who may struggle to get regular health cover. It offers a sum insured from ₹3 lakh to ₹10 lakh and covers in-patient hospitalization, daycare treatments, and AYUSH therapies up to the sum insured. Pre-Key features include annual cardiac health check-ups and automatic restoration of the sum insured. You can also enhance the plan with add-ons for OPD care, inflation protection, and home-based recovery support.

Add-ons you can opt for:

- **Care OPD:** 8 consultations per year. 4 GP visits and 4 specialist visits, each capped at ₹500.
- **Care Shield:** Protects no-claim bonus, covers consumables, and increases cover with inflation.
- **Home Care:** Covers up to ₹1,000 per day for a qualified nurse at home, for up to 7 days per hospitalization, only after discharge and on doctor's advice.

7. Care Joy Today : The [Care Joy Today plan](#) is a maternity-focused health insurance policy meant for parents-to-be who want early and affordable pregnancy cover. It offers a sum insured of up to ₹5 lakh, with maternity expenses covered up to ₹50,000.

The plan pays for pre- and post-hospitalization costs for 30 and 60 days, daycare procedures up to the sum insured, ambulance charges up to ₹1,000 per claim, and newborn baby expenses up to ₹50,000 based on the chosen cover. Its key highlight is the shorter 9-month waiting period for maternity benefits, making it useful for couples planning a child in the near term rather than far in advance.

8. Care Enhance Super Top-up : The Care [Enhance Super Top-up plan](#) stands out because it has no maximum entry age. Even people above 65 can buy it, which is rare for super top-up plans. That said, older buyers should expect stricter medical checks and much higher premiums.

It works on an aggregate deductible model. This means you pay medical costs up to a chosen threshold in a year, either from your base policy or your own pocket. Once that limit is crossed, the super top-up kicks in and pays up to the sum insured.

There's a catch for senior buyers. If you enter the plan after age 61, a mandatory 20% co-payment applies to every claim. Room rent is allowed up to a single private room, with limited upgrade options and conditions attached.

9. Care Supreme – Senior Premium : The Care Supreme – [Senior Premium plan](#) is built for senior citizens with complex pre-existing diseases like diabetes or heart conditions. Unlike the Senior Super variant, it does not impose disease-wise sub-limits, so claims are paid up to the full sum insured across all illnesses.

This makes it more predictable for seniors with multiple health issues, though premiums are typically higher due to broader coverage.

Add-ons with which you can customize your policy:

- **Wellness Benefits (Mandatory):** Up to 30% renewal discount for maintaining a healthy lifestyle.
- **Room Rent Modifier(Mandatory):** Upgrade room eligibility to a single private room.
- **Cumulative Bonus Super:** 100% bonus per year, up to 500%, even after claims.
- **Claim Shield:** Covers 68 listed non-medical items.
- **Reduction in PED:** Cuts the PED waiting period from 3 years to 2 years.

You can also opt for add-ons like the Disease Management Program, Care OPD Senior, and Air Ambulance.

10. Care Senior Health Advantage : The [Care Senior Health Advantage plan](#) is designed as a last-resort option for senior citizens, especially those with critical pre-existing conditions who may struggle to get other plans. It covers pre-existing diseases after a 2-year waiting period, offers annual health check-ups from Day 1, and provides unlimited e-consultations via the Care Health mobile app.

However, the plan has limitations. Room rent is restricted to twin-sharing, and treatment sub-limits like cataract (₹40,000) and knee replacement (₹1 to 1.2 lakh) may lead to out-of-pocket costs. There's no restoration benefit, and the bonus structure is modest (10% per claim-free year, up to 50% of Base SI), making it less attractive than more comprehensive senior plans.

11. Care Plus Youth : The [Care Plus Youth plan](#) is a comprehensive health insurance policy for young adults aged 18–35. It offers sum insured options from ₹3 lakhs to ₹25 lakhs, covering in-patient hospitalization, pre- and post-hospitalization (60–90 days), daycare procedures, AYUSH treatments, and annual health check-ups.

Key features include unlimited automatic recharge of the sum insured, no co-payment, OPD consultations, an inflation shield, Earn-and-Burn rewards, and optional maternity benefits.

Add-ons You can Opt for:

- **Maternity Benefits (Recommended):** Covers maternity expenses up to ₹25,000 after a 2-year waiting period.
- **Smart Select:** 15% premium discount with 20% co-pay for treatment in Non-Smart Select hospitals.
- **International Second Opinion:** Get a second opinion from an overseas medical practitioner once per major illness/injury per year.

12. Care Advantage : [Care Advantage](#) by Care Health Insurance is a high-value plan offering coverage up to ₹6 crore, ideal for those seeking extensive protection. It includes global coverage, unlimited e-consultations, and comprehensive pre- and post-hospitalization benefits, ensuring access to quality healthcare worldwide.

Add-ons Offered with the Policy:

- **NCB Super:** Extra 50% bonus up to 100%, with 50% clawback if claimed in the previous year.
- **Care OPD:** 8 doctor consultations per year – 4 General Physicians (₹500 cap) and 4 Specialists (₹500 cap).
- **Reduction in PED:** Pre-existing disease waiting period reduced from 3 years to 2 years.
- **Unlimited Restoration:** Restores the sum insured up to 100% for any illness.

Additionally, you can opt for Room Modifier, Annual Health Checkup, Claim Shield Plus, Smart Select and Air Ambulance.

13. Care Supreme- Senior Super : Care Supreme – [Senior Super](#) is a cost-effective health insurance plan for senior citizens with complex pre-existing conditions. It offers a sum insured from ₹5 lakhs to ₹25 lakhs.

The policy includes pre- and post-hospitalization coverage, unlimited e-consultations, and essential wellness benefits, making it suitable for seniors seeking comprehensive care. However, a 20% mandatory co-payment, room rent capped at the most economical Single Private Room, and disease-wise sub-limits may increase out-of-pocket expenses.

Add-ons Available:

- **Wellness Benefits (Mandatory):** Up to 30% discount on renewal premiums for maintaining a healthy lifestyle.
- **Room Rent Modifier (Mandatory):** Upgrade to any Single Private Room.
- **Sub-limit (Mandatory):** Sub-limits apply for certain treatments and conditions.
- **Cumulative Bonus Super:** Extra 100% bonus up to 500% if no claims in the previous year.
- **Reduction in PED:** Pre-existing disease waiting period reduced from 3 years to 2 years.

Further, you get to opt for add-ons like Disease Management Program, Claim Shield, Care OPD Senior, and Air Ambulance.

14. Care : [Care Policy](#) by Care Health is a comprehensive policy for individuals and families, offering sum insured options from ₹5 lakhs to ₹75 lakhs. It covers in-patient hospitalization (up to SI), pre- and post-hospitalization (30–60 days), daycare procedures, AYUSH treatments, and domiciliary care (up to 10% of SI).

Key features include annual health check-ups, and a no-claim bonus shield, ensuring long-term value and financial protection.

Add-ons Available:

- **Reduction in PED:** Pre-existing disease waiting period reduced from 3 to 2 years.
- **NCB Super:** Additional 50% bonus up to 100%, with 50% clawback if claimed.
- **Care Shield:** Inflation-adjusted cover, consumables included, and NCB protected.
- **Restoration:** Unlimited restoration up to 100% of SI.
- **Co-Payment Waiver:** Waives 20% co-payment for those 61+ years.

Further, you get to opt for add-ons like OPD Care, Air Ambulance and Everyday Care.

15. Care Senior : [Care Senior](#) Plan is designed for people aged 60 and above, with sum insured options from ₹3 lakhs to ₹10 lakhs. It covers in-patient hospitalization (up to SI), pre- and post-hospitalization expenses (30–60 days), AYUSH treatment (up to ₹20,000 depending on SI), and domiciliary care (up to 10% of SI).

The plan also includes annual health check-ups, 541 daycare procedures (up to SI), and organ donor expenses (up to ₹1 lakh depending on SI). It works best for seniors looking for basic, structured coverage with optional upgrades.

Add-ons You can opt for:

- **Reduction in PED:** The PED waiting period has been reduced from 3 to 2 years.
- **Care Shield:** Inflation protection, consumables covered, and NCB protected.
- **NCB Care:** 50% bonus up to 100%, with 50% clawback on claim.
- **Co-Payment Waiver:** Waives 20% co-pay if bought at 61+.
- **OPD:** Covers consultations, diagnostics, and medicines within chosen limits.
- **Smart Select:** 15% premium discount with 20% co-pay at non-network hospitals.