

# Health insurance Certificate

Details					
Insurance ID	HI170000040	Category	Health Insurance	Proposer From	Personal
Customer / Company ID	CUST000003	Product	Health Insurance	Start Date	17-Mar-2023
Issued Plan ID	HIPL230684	Plan	eHealth	End Date	17-Sep-2023
Payment Status	Paid	Total Payment	34802.7	Date of Application	16-Mar-2023
Payment Method	Manual	Transaction / Receipt No	TR1679046727753	Finance Department Signature	P. De
National ID / Passport etc	P. Dur	Health Department Signature	P. Dur	Payee Name	ffewefefe
Renewed Insurance ID	HI170000039				

Personal Details						
Name	ffewefefe	DOB	08-Mar-2023	Mobile	+252 243432344	
Email	pkushwaha058@gmail.com	Sex	Not available	Main Member Photo	P. Dur	
Address	rggegggrregergegr					
Payment cycle	Yearly	Insurance Payer	your_company	Any pre-existing medical condition	no	
Company Name	efefwefwefewfwf					
Company Mobile	342424234					
Company Email	pooja.k@gmail.com					

Spouse Details						
Name	Photos	ID/Mob Number	Date of Birth	Gender	Relation	

Health Coverage						
In-patient	Out-patient	Dental	Optical	Maternity	Total Cover	Total Contribution
213	2323	332	233	323	3424	23434

#### Plan Details

Plan Name: eHealth

#### Main Features:

### **Key Features**

- Secure Benefit: Get 2X coverage from Day 1.
- Plus Benefit: 100% increase in coverage after 2 years.
- Restore Benefit: 100% Restore on your base Coverage~
- Protect Benefit: Zero deductions on listed non-medical expenses

# **Highlight:**

The sole purpose of buying a health insurance plan is to get financial support at the time of medical emergency. Hence, it is important to read the below steps to know how Health Insurance claims process works differently for cashless claims and reimbursement claim requests.

#### Benefits:

A health insurance policy is a financial safety shield that protects you and your family during medical emergencies. It comes with several benefits such as paying your medical bills including pre and post-hospitalization expenses, protect your savings and get tax benefits. Buy the best mediclaim policy from HDFC ERGO which will help you manage the rising medical costs during emergencies and have below features:

- Cashless Networks: 12,000+ across India
- Tax Savings: Upto ☐ 75000^\*
- Renewal Benefit: Health Check-up within 60 days of Renewal
- Claim Settlement Rate: 1 Claim/Minute\*

## **Eligibility:**

# Hospitalization Expenses

Just like every other health insurance plan, we also cover your hospitalization expenses such as room rent, ICU, investigations, surgery, doctor consultations etc due to illnesses and injuries seamlessly.

#### Mental Healthcare

We believe mental healthcare is just as important as hospitalization due to physical illness or injury; hence, we cover hospitalization expenses incurred for treating mental illnesses.

# Pre & Post Hospitalisation

It means all your pre hospitalization expenses up to 60 days before the date of admission and post-hospitalization expenses up to 180 days after discharge from the hospital are covered.

#### Day Care Treatments

Medical advancements help in wrapping up important surgeries and treatments in less than 24 hours, and guess what? We cover you for that as well.

#### Terms:

# A Convenient Way to Secure Your Health with Care Health Insurance

COVID-19 has taught us the importance of health insurance. Also, the pandemic's lockdown has opened new ways to secure our health while staying at home. Care Health Insurance takes this as a golden chance to bring you health insurance online. Now you can view, compare, and buy health insurance plans online from the comfort of your home, anytime.

Our user-friendly website helps you find one of the best health insurance online for your entire family. In a few clicks, you can check the premium, get add-on covers, and make a secured payment for your policy. Also, you can stay updated with year-long discounts and promotions running across our health plans. The best part, our online customer support team and chatbot resolve all your policy-related queries in no time.

When buying the best health insurance online, you can trust Care Health Insurance. Whether young or elderly, we have the right healthcare coverage for

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all. We offer comprehensive healthcare benefits with a cashless hospitalization facility across our network of 19000+ healthcare providers. Our health plans include COVID-19 treatment costs, meeting your health needs every time. So, take charge of your health with Care Health Insurance and safeguard your family for times to come.

Disclaimer: Information above is just for reference. Kindly refer T&C of policy thoroughly, Do refer IRDAI guidelines for tax exemption conditions.

\*IBAI Claims Handbook for FY 19-20

^number of claims settled till Feb'2022

\*\*20% discount: It's 10% discount for a 3-year policy tenure and 10% discount for insuring 4, 5 or 6 members of the same family, in the same policy, on individual sum insured basis.

# Advantage:

Benefits of Health Insurance

- Covers ambulatory patient services. ...
- Offers funding for hospitalisation. ...
- Ensures access to preventive care. ...
- Funds dental treatment. ...
- Gives specialised coverage for critical illnesses. ...
- Offers a cashless claim benefit. ...
- Ensures funding for alternative treatment. ...
- Provides for domiciliary treatment.

#### FAOs:

1. I'm covered under my employer's mediclaim policy, do I need a separate medical insurance policy?

Yes. You do need a personal health insurance plan as your employee health insurance covers medical expenses only till the time your employment in valid in the organization the moment you leave the job your policy term ends.

2. Will COVID-19 tests be covered under the policy

The testing charges will only be covered in case of hospitalization for each insured member(s) covered under the mediclaim policy.

3. How does smoking affect health insurance premiums?

Smokers are exposed to higher risks! If you smoke there are chances that you may develop some or the other ailment at later life stage due to which you may claim. Hence, insurance companies looks at such insured as high risk and the premium is a bit high for such individuals.

User: Wadaag Insurance Browser: Google Chrome Date: 17th March 2023 Time: 15:29:04