

# enhancē

High Deductible Health Insurance plan



**RELIGARE**  
Values that bind

Health  
Insurance

*Ab Health Hamesha*

## enhancē - Get enhanced coverage for greater protection!

Think Health Insurance and a hundred questions pop up in your mind. First among them being, how much insurance cover do I need? While some feel capable enough to self-finance their healthcare treatment if and when need arises; others feel satisfied with their existing insurance cover.

But what if the illness is way too critical and expenses tower beyond what you ever imagined or could afford? Considering the growing medical inflation, you sure don't want that extra burden turning your world upside down.

Which is why, at Religare Health Insurance (RHI), we have designed enhancē - a high deductible health insurance for you and your family. With enhancē, you have that extra safety net of coverage at a significantly lesser premium as compared to any basic insurance plan. Simply choose your comfort level in terms of the deductible you can manage (either by self-financing or any other insurance) along with your desired Sum Insured and stay worry free when it comes to you and your family's current and future healthcare needs.

### Advantage

- Flexible choice of deductible with wide range of Sum insured options – up to ₹ 60 lac (Deductible + Sum Insured)
- Annual health check-up for adult insured members – regardless of claim history
- No pre-policy medical check-up for coverage – (Deductible + Sum Insured) less than 15 lacs, till 45 years of age
- Avail select medical treatment anywhere in the world with Enhance Anywhere feature
- Hassle-free cashless treatment at leading hospitals, across the country
- Claim settlement directly by us

### Highlights

- In-patient Care
- Day Care Treatment
- Pre & Post Hospitalization
- Enhance Anywhere
- Expert Opinion (Add-on Benefit)
- Organ donor cover
- Floater Benefit
- Longer Policy Term
- Tax Benefit

## enhancē - From the worry-free world of RHI.

enhancē works on the simple principle of *Policy Deductible*, which is the pre-defined amount that you will bear, through your own finances or any other insurance, during a medical event. Any amount over and above policy deductible will be borne by us.

Simply put, if you opt for a ₹ 6 lac Sum Insured with deductible of ₹ 2 lac, then 2 lac will be borne by you and 6 lac over and above the deductible of 2 lac will be borne by us during the policy period.

The table below will help you understand better.

	Scenario 1	Scenario 2	Scenario 3
Sum Insured	600,000	600,000	600,000
Deductible	200,000	200,000	200,000
Claim Amount 1	75,000	75,000	250,000
Claim Amount 2	125,000	250,000	400,000
Claim Amount 3	100,000	300,000	400,000
Payable Amount 1	-	-	50,000
Payable Amount 2	-	125,000	400,000
Payable Amount 3	100,000	300,000	150,000

## enhancē is simple

enhancē is a simple, straightforward plan designed to offer you an unmatched hassle-free experience.

### One policy. Covers entire family.

Under the 'floater plan', you can cover any member of your immediate family (yourself, spouse and children or parents) for the sum insured in a single policy.

### Add On Benefit\*

#### Expert Opinion

We take your illness as seriously as you do. If you are suffering from a serious illness and feel uncertain about your diagnosis or wish to get a second opinion of an expert/doctor, we arrange one for you.

\*Available on payment of additional premium.

## Longer policy term, more convenience

To make the process of renewing your health insurance more convenient, you can choose a policy with tenure between one to three years.

## Zero payment treatment

With cashless hospitalisation, you no longer need to run around paying off hospital bills and then following up for a reimbursement. All you now need to do is get admitted to any of our network hospitals and concentrate only on your recovery. Relieve yourself from the worry of arranging for the funds. Leave the bill payment arrangements to us.

## File your claims directly with us

We believe in the old adage, "The proof of the pudding is in the eating." So we back up our promise with an enduringly simple claims procedure, which involves just you and us.

Either in the case of an emergency or a planned hospitalisation, all you have to do is present the Religare Health Card at our network of more than 3500 leading hospitals pan India and avail cashless service.

In case of reimbursement of expenses when you use a non-network hospital, all you need to do is notify us immediately about the claim. Call us directly, send us the specified documents and we'll process your claim.

Since you interact directly with us, we can be doubly sure that you are satisfied. And when you are satisfied, we feel satisfied too.

*We deliver on our promises. We take pride in offering hassle-free clearance and speedy settlements.*

## enhancē is comprehensive

Right from the time of diagnosis to hospitalisation and even beyond discharge, we take care of your health, hamesha!

### Your treatment

**Hospitalisation for at least 24 hours** - If you are admitted to a hospital for in-patient care, for a minimum period of 24 consecutive hours, we pay for - room charges, nursing expenses and intensive care unit charges to surgeon's fee, doctor's fee, anaesthesia, blood, oxygen, operation theater charges, etc.

**Pre Hospitalization** - We cover medical expenses like examination, tests, medication etc. incurred by you before your hospitalisation.

**Post Hospitalization** - We also cover the medical expenses incurred by you on follow-up visits, consultations, therapy, medication etc. after your hospitalisation.

## enhancē comes with much more

Being committed to your total well-being, we go an extra mile to provide you with holistic features & services.

### Health check-up - regardless of claim history

Our concern is your good health. To pre-empt your ever having to visit a hospital, we provide an annual health check-up for yourself and adult members of your family covered by the policy.

### We cover organ donors

We care about those who help you as much as we care for you. So, beyond ensuring that your medical needs are met, we will reimburse you for medical expenses that are incurred by an organ donor while undergoing the organ transplant surgery.

### Reduce your tax liability

Opting for health insurance is certainly a step in the right direction, and it comes with a two-fold benefit. Not only does it ensure that you and your family can access good medical care at all times, it also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, as per prevailing tax laws of the Income Tax Act, 1961.

### Review your decision

We have your best interests at heart and at the same time recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of policy.

## Come join in anytime

Be a part of the RHI family and continue to get uninterrupted coverage with no compromises at all. Get quality service, enhanced product features and even a reduction in waiting period by the number of years of continuous coverage under a similar plan with your previous insurer.

## Pre-Policy Medical Check-up

We would like you to undergo certain medical tests that will enable us to get a better understanding of your current and future health needs, and help us in ensuring your sustained good health.

Cost of Medical Check-up -

- The cost of the medical test will be borne by Us in case the policy is opted for 2 or 3 years.
- If the policy is opted for 1 year and the proposal is accepted, we shall reimburse at least 50% of the cost incurred towards Medical Check-up.
- If your proposal is rejected, or policy cancelled during the free-look period, the cost of medical tests will be deducted from the refund-able premium.

Plan	Enhance 1	Enhance 1	Enhance 2
Deductible + Sum Insured	Less Than 15 Lac	15 Lac or above	All
Upto 45 yrs	No	Yes	Yes
46 yrs and above	Yes	Yes	Yes



## Plan Options

Features / Plan(Sum Insured ₹)	Enhance 1				Enhance 2					
	1 Lac, 2 Lac, 3 Lac, 4 Lac or 5 Lac	6 Lac, 7 Lac, 8 Lac, 9 Lac or 10 Lac	5 Lac		10 Lac		15 Lac		20 Lac	
Sum Insured	1 Lac to 25 Lac (As multiple of 1, 2, 3, 4 or 5 times of Deductible)	6 Lac to 30 Lac (As multiple of 1, 2 or 3 times of Deductible)	45 Lac	55 Lac	40 Lac	50 Lac	35 Lac	45 Lac	30 Lac	40 Lac
In-patient Care	Up to Sum Insured				Up to Sum Insured					
Pre-Hospitalization	30 Days				30 Days					
Post-Hospitalization	60 Days				60 Days					
Day Care Treatment	Yes				Yes					
Room Rent/Category	Single Private Room with A.C				Single Private Roomwith A.C., upgradable to next level					
ICU Charges, Doctor's fee etc	No Limit				No Limit					
Organ Donor Cover	Up to Sum Insured				Up to Sum Insured					
Health Check-up	Yes				Yes					
Enhance Anywhere	No				Yes					
Expert Opinion (Add-on Benefit)	Yes				Yes					

## Policy Terms

Minimum entry age	Individual – Adult : 18 years and above, Children: 5 Years to 24years Floater – Adult : 18 years and above, Children: 1 day to 24 years with at least 1 member of age 18 years or above
Maximum Entry Age	No age bar
Renewal lifelong renewability	The Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDA.
Renewal premium	Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
Co-payment	<b>If you enroll at the age of 61 years or more, you will have to pay 20% of the claim amount under the policy. We pay the rest.</b>
Waiting period	30 days for any illness except injury.
Waiting period (Named ailments)	Two years of continuous coverage.
Waiting period for pre-existing illnesses	Four years of continuous coverage.
Change in sum insured	You can enhance your sum insured under the policy only upon renewal.
Grace period	30 days from the date of expiry to renew the policy.
Underwriting loading	Based on the assessment of the extra risk on account of medical conditions by the underwriter, the premium shall be loaded accordingly (15%, 30% or 50%).
Group discount	5% to 20%, depending upon the group size.
Complete care*	After 4 years of continuous coverage, you have an option to convert your Deductible plan to Comprehensive Health Insurance Plan (without any deductible).

\* Subject to underwriting in case of change in deductible.

## What is not covered ?

- Any pre-existing ailment/injury that was diagnosed/acquired within 48 months prior to issuance of the first policy
- Any diseases contracted during first 30 days of the policy start date except those arising out of accidents
- Non-allopathic treatment
- Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- Cost of spectacles/contact lenses, dental treatment
- Medical expenses incurred for treatment of AIDS
- Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
- Congenital disease
- Tests and treatment relating to infertility and in vitro fertilisation

Remember, there are some treatments such as non-infective arthritis, joint replacement etc., which are covered only after completion of 2 consecutive policy years.

For a detailed set of exclusions, please log on to [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com).

## Religare Health Insurance Company Limited

Religare Health Insurance 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, Religare Health Insurance is committed to delivering on its innate values of being a responsible, trustworthy and innovative health insurer.

The shareholders of Religare Health Insurance comprise of three strong entities - Religare Enterprises Limited, Union Bank of India and Corporation Bank.

To know more, visit our website

[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

✓ Quick quote & buy    ✓ Online renewals    ✓ Customer support    ✓ Claim centre

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This is only summary of selective features of product *enhancē*. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation.

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