> **"Her parents treat me like their son, including them in our family health cover is my way of treating them as my parents."**

RELIANCE
Life Insurance

With Reliance Care For You Advantage Plan

1. Cover your extended family through a single plan ▶ **2.** Avoid tracking multiple policies ▶ **3.** Free yourself from dealing with medical bills ▶ **4.** Avail an emergency ambulance service ▶ **5.** Cover your health for life

Key Features

▶ Reimburses all admissible medical expenses when you are in hospital

▶ Pre & Post hospitalisation expenses covered

▶ 150 Day Care treatment covered

▶ Reimbursement of ambulance charges

▶ Option to cover the entire family under family floater coverage

▶ Income Tax benefit under section 80(D) of the Income Tax Act, 1961

Additional Features

▶ Guaranteed Renewability+

▶ Policy term of 12 years, premium Guaranteed for 3 years

▶ Sum Insured is increased by 5% (upto a maximum limit of 30%) of basic Sum Insured without paying any extra premium, for every claim free year

▶ Renewal discount of 15% on premium after guaranteed premium term of 3 years

▶ Cashless facility at 4000 hospitals across the country

▶ Cover your Parents & parents-in-law

▶ Single Sum Insured plan that is flexible enough to give you the option to choose from ₹2 lac to ₹10 lacs annually

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Bb
BEST BRANDS
2014

Parameters	Minimum	Maximum
Policy Term	Fixed for 12 years	
Premium Payment Term	Fixed for 3 years	
Entry Age	Primary Insured and Spouse-18 years last birthday	Primary Insured and Spouse-60 years last birthday
	Dependent parents and parent-in-law-40 years last birthday	Dependent parents and parent-in-law-66 years last birthday
	Children-3 months	Children-18 years last birthday
Renewal Age	N/A	Adults-99 years last birthday. Children-21 years last birthday
Sum Insured (in multiples of ₹1 lac)	₹2,00,000	₹10,00,000

What is a Family Floater Health Policy?
A Family Floater Health Policy is a single policy that takes care of the hospitalisation expenses of your entire family. The entire Sum Insured under the policy can be utilised by any one or all the members covered under the plan.

How can I claim benefits under the policy?
The expenses or benefits can be claimed through availing cashless services at 4000 networked hospitals across the country or by reimbursement mode.

Is cashless facility available at all the hospitals?
The cashless facilities are available only at network hospitals. You will get a list of the network hospitals along with your health card from our appointed Third Party Administrator (TPA). The list will be updated from time to time and made available at our website.

What are the benefits of health card?
Your health card is your ticket to quality healthcare. More than 4000 medical institutions of repute have been identified and empanelled for providing you cashless facility. You can get an admission in case of medical emergency by producing your health card at any empanelled hospital anywhere in India. This card relieves you from paying any advance deposit to the hospital at the time of medical crises. The health card enables you to avail of ambulance and blood bank services at the times of medical emergency.

What is a waiting period?
A waiting period is the length of time the insured needs to wait before being eligible for the benefits (Before making a claim).

Is medical examination mandatory to take the policy?
No, Medical examination is not mandatory to take the policy. However it may be required in some cases, based on the Sum Insured and the age of the person.

Is the premium exempted from Income Tax?
The premium is exempt under Section 80D of the Indian Income Tax Act 1961. (Tax benefits are subject to tax laws). Please consult your tax advisor. Income Tax Benefits under the Income Tax Laws of 1961 are subject to amendments and interpretation. Kindly consult a tax expert.

Reliance Life Insurance Company Limited (IRDA Registration No. 121)

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