

“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

[reliancelife.com](http://reliancelife.com)

Over 1 crore lives insured | Top 4 most trusted life insurer^ | Over 8,000<sup>#</sup> outlets | Over 1,00,000 advisors\*

THE ECONOMIC TIMES

**Bb**

BEST BRANDS 2014

## Plan Limits

Parameters	Minimum	Maximum
<b>Policy Term</b>	Fixed for 12 years	
<b>Premium Payment Term</b>	Fixed for 3 years	
<b>Entry Age</b>	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
<b>Renewal Age</b>	N/A	Adults-99 years last birthday. Children-21 years last birthday
<b>Sum Insured (in multiples of ₹1 lac)</b>	₹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.

\*Conditions Apply. Insurance is the subject matter of the solicitation. Tax laws are subject to change, consulting a tax expert is advisable. This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details this leaflet should be read in conjunction with the sales brochure and policy exclusions. For further details on all the conditions, exclusions related to Reliance Care For You Advantage Plan, please contact our insurance advisors. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance Life Insurance Company Limited under license. \*As on 31<sup>st</sup> March 2014. \*\*Top 200 brands according to The Economic Times & Nielsen Best Brands Survey, 2014. ^Brand Equity Nielsen Most Trusted Brands Survey, 2014. †Includes agent offices and premium collection outlets.

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



### Registered Office

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### Corporate Office

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