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Religare Health Insurance launches new product

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MUMBAI, OCT 16: Religare Health Insurance has launched 'Care Freedom' product that is specially designed for the large section of people who go uninsured.

According to Religare Health insurance, a vast portion of people are underinsured due to the results of pre-policy medical tests or they are suffering from pre-existing illnesses or are relatively progressed in age.

Care Freedom product will not insist on any pre-policy medical check-ups for prospects of all ages and for all levels of sum insured. In fact, recognising the special needs of those who purchase this policy, the waiting period in the case of pre-existing diseases is as low as 2 years as against the usual 4 years in case of most standard policies.

But like basic policies, this product does not cover diseases that surface in the initial 30-day waiting period, except those arising out of accidents, and other standard exclusions.

Anuj Gulati, Managing Director (MD) and Chief Executive Officer (CEO), Religare Health Insurance, said, "Religare Health is focussed on providing access to health care benefits to maximum number of people across the country. Care Freedom as a product aims to bring in maximum number of people within the health cover net, especially those who are deprived of any health care benefits till now."

With no maximum entry age, discounts on longer policy terms (of up to three years) and the opportunity for lifelong renewal, this plan is available for individuals or as a floater.

In addition to covering the cost of in-patient care (involving hospitalisation more than 24 hours), it covers a wide range of specified day care treatments (involving less than 24 hours of hospitalisation) as well. It covers pre-hospitalisation costs, such as medical examinations, tests and medication, which can be quite financially draining, as well as expenses that are incurred post-hospitalisation, such as follow-up visits to your medical practitioner, medication that is required and even further confirmatory tests.

RHI offers Care Freedom customers the options of cashless settlements and reimbursement claim settlements – and in both scenarios, they deal directly with the company. The policies are eligible for the tax benefits applicable to health insurance policies, as prevalent under the Income Tax Act.

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