

Lets Experience **Unrivaed Protection** For Your Health



General Terms Of Your Secure Plus Membership



Age Limit

Adult: 18-65 yr

Children: 91 days- 25 yr



Plan Duration

12 Months



Territorial Validity

Anywhere In India



Payment Schedule

1. Annual Recurring Payments
2. Monthly Recurring Payments



Relationship Covered

Self, Spouse,
Upto 2 Dependent Children



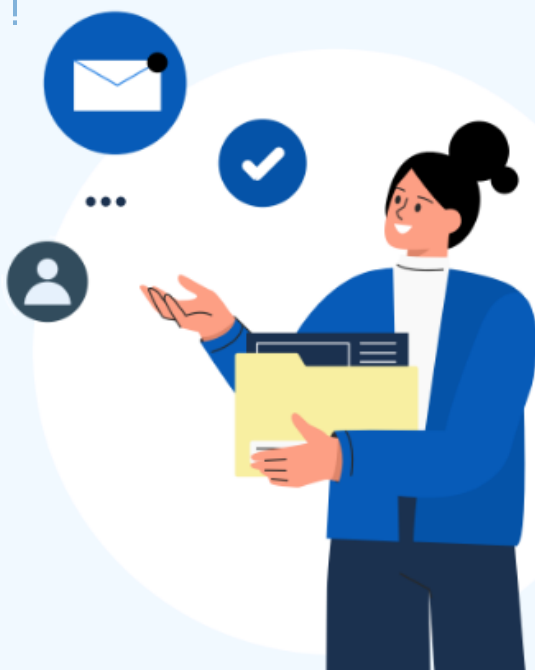
Cancellations

You Can Cancel Your Secure Membership At Any Time.



Coverage

1. **10L** Super Top-up Plan



How To Use?

For  MediBuddy

- 1 **Download** MediBuddy App
- 2 **Sign In From Impact Guru Registered** Mobile No. And Email ID
- 3 **Enter OTP For Successful Login**
- 4 **Use Your Impactguru-MediBuddy Plan**



What Your Secure Plan Covers ?

Primary Healthcare By  MediBuddy



Connect With Doctors Anytime, Anywhere

Unlimited telecommunication access for **4 members includes 24x7 free doctor consultation** in **16 Indian languages**, Valuable for better healthcare access and cost savings.



Affordable Lab Tests Made Simple

Save money on lab tests with convenient **home sample collection** services. Get up to **70% Discount** by booking through **approval labs**. Get your reports **reviewed by verified doctors**.

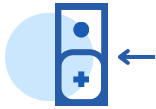


Save Big On Medications

With our convenient service, you can have **100% genuine medicines** delivered right to your doorstep at unbelievably low prices. No need to worry about meeting a minimum order value or paying any delivery charges.



What Makes Your Secure Plus Membership Amazing

Insurance Coverage Powered By



**Inpatient Hospitalisation
Along With AYUSH**





Room Rent
Single Standard A/C Room 
Single Private Room 



Domiciliary Hospitalisation
Upto **sum Insured**



Pre & Post Hospitalization
30/60 Days for 
60/90 Days for 





Day Care Treatment
Upto **Sum Insured**



Donor Expense
Upto **sum Insured**

**You will receive your Certification of Insurance (COI)
in 15 working days.**

What Your Secure Plus Covers ?

Insurance Coverage Powered By  

Inpatient Hospitalization - Upto SI

No disease-wise breakup of SI. It covers Medical Expenses towards the room charges, operation theatre, doctor fees, specialist fees, surgeon fees, anesthetist's fees, radiologist, pathologist fees, nursing charges, medicines, diagnostic tests, medical &/or surgical appliances.

Donor Expenses Cover

Our Inpatient Hospitalization plan provides comprehensive coverage for live organ donors. With no sub-limits on donor expenses, you and your donor can **receive the full sum insured**, ensuring complete financial protection during organ transplant procedures.

Room Rent - Single Standard A/C Room

Choose the perfect room for your needs, ranging from **general to deluxe or twin sharing**, up to a spacious **single private room**. Rest assured that cleanliness is prioritized, ensuring your privacy & comfort.

Pre & Post Hospitalization

A Pre and Post Hospitalization coverage of **30/60 days covers by Star health** and **60/90 days covers by Manipal Cigna medicines, doctor consultations, and diagnostic tests before and after hospitalization.** It ensures financial security not only during hospitalization but also for medical expenses outside the hospital.

Day Care Treatment - Upto SI

Day Care Treatment offers simplified cost coverage and flexibility for surgeries up to the sum insured, right from small procedures like appendicitis to big treatments like chemotherapy.



Domiciliary Hospitalization Covers - Up To SI

Domiciliary Hospitalization Covers - up to the SI. No more paying for treatments at home when hospital beds are unavailable, with no sub-limits. Stay protected even during a pandemic when hospital beds are scarce.



Road Ambulance Cover







We will reimburse expenses incurred toward transportation of the insured person by a registered ambulance provider to a hospital for **Star Health** treatment of **illness or injury up to ₹750** per hospitalization. Overall **₹1500 per policy paid**. And for **Manipal Cigna** treatment of **illness or injury up to ₹2000 per** hospitalization.



AYUSH Treatment

AYUSH is an abbreviation for the different alternative treatments that are covered under health insurance policies that **include Ayurveda, Yoga, Unani, Siddha and Homoeopathy**. As described above, these treatments rely on natural substances to treat various ailments.

What Your Secure Plus Plan **Does Not Cover**

-  Air Ambulance Is Not Covered.
-  Bariatric surgery cover is not covered in this plan.
-  Ailment requiring Treatment due to use, abuse of drugs, intoxicating substance
-  Any Illness or Hospitalization arising or resulting from any breach of law
-  Any stay in Hospital without undertaking any treatment
-  All Illnesses/expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel.

How Do Claims Works?





Deductible

Deductible means a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured. The deductible amount is paid either out of pocket or from any existing health Insurance.

This Plan has a ₹5L Deductible which can be paid via your existing health insurance or out of pocket



Waiting Period

- 4 years waiting period for Pre-existing Diseases for 
- 2 years waiting period for Pre-existing Diseases for 
- 2 years specific illness waiting period.
- 30 days initial waiting period for Hospitalization.



Cashless Hospitalization

Under cashless hospitalization, the insured patient does not have to settle the hospitalization expenses at the time of discharge from the hospital apart from the non-admissible expenses. A cashless facility is only available at our network hospital wherein bills will get settled by Star Health Insurance Company.



When Do Star Health Be Intimated

In case of planned hospitalization the insured person should intimate Star Health at least 3 days prior to admission to the hospital and in case of emergency hospitalization, it should be intimated within 48 hours of admission.

Claims

Timelines

Cashless Claims

TAT is **90 minutes** from the last document received from the hospital till our communication with the hospital for a Claim decision or Query.

Reimbursement Claims

TAT is **7 working days** from the last document received from the customer till pay-outs.

Cashless in Case of Treatment in Star Health Network Hospitals

Access cashless treatment in **14000+ network hospitals**, without the need for out-of-pocket payments or arranging funds for your medical care.

Receive top-quality healthcare in the best hospitals near you, without any financial burden.

Cashless in Case of Treatment in Manipal Cigna Network Hospitals

Access cashless treatment in **7500+ network hospitals**, without the need for out-of-pocket payments or arranging funds for your medical care.

Receive top-quality healthcare in the best hospitals near you, without any financial burden.

Reimbursement In Case Of Treatment In Non- Network for

While it's recommended that you choose a network hospital, you can also choose a non-network hospital. Wherever you have opted for reimbursement of expenses, you may submit the specified document from the policy to our branch or head office at your own expense no later than 15 days from the date of discharge from the hospital. The claim form will be available at the **Star Health branch office**, or you can download a copy from our website www.starhealth.in (in the download section).

Reimbursement In Case Of Treatment In Non- Network

While it's recommended that you choose a network hospital, you can also choose a non-network hospital. Wherever you have opted for reimbursement of expenses, you may submit the specified document from the policy to our branch or head office at your own expense no later than 15 days from the date of discharge from the hospital. The claim form will be available at the **ManipalCigna branch office**, or you can download a copy from our website www.manipalcigna.com (in the download section).

Claim Scenario Examples:



Single Claim

₹5,00,000/- or less

Your Base Policy Will Pay.



Single Claim

₹5,50,000/-

Your Base Policy Will Pay.

₹5,00,000/-

Super Top-Up Will Pay

Remaining ₹50,000/-



1st Claim ₹3,00,000/-

2nd Claim ₹2,00,000/-

3rd Claim ₹1,00,000/-

Your Base Policy Will Pay.

₹5,00,000/-

Super Top-Up Will Pay

Remaining ₹1,00,000/-

Total ₹6,00,00/- Year



Covered Under Specific Illness. (2 Years Of Waiting Period)

Medical or surgical for all Medical Expenses along with their complications on Treatment towards:

- Cataract
- Hysterectomy for Menorrhagia Fibromyoma or prolapse of the Uterus unless necessitated by malignancy myomectomy for fibroids.
- Knee Replacement Surgery (other than caused by an Accident) Non-infectious Arthritis, Gout, Rheumatism, Oestoarthritis and Osteoporosis, Joint Replacement Surgery (other than caused by Accident), Prolapse of Intervertebral discs (other than caused by Accident), all Vertebrae Disorders, including but not limited to Spondylitis, Spondylosis, Spondylolisthesis, Congenital Internal.
- Varicose Veins and Varicose Ulcers
- Stones in the urinary uro-genital and biliary systems including calculus diseases
- Benign Prostate Hypertrophy, all types of Hydrocele
- Fissures, Fistula in anus, Piles, all types of Hernia, Pilonidal sinus, Hemorrhoids and any abscess related to the anal region.
- Chronic Suppurative Otitis Media (CSOM), Deviated Nasal Septum, Sinusitis and related disorders, Surgery on tonsils/Adenoids, Tympanoplasty and any other benign ear, nose and throat disorder or surgery.
- Gastric and duodenal ulcer, any type of Cysts/Nodules/Polyps/internal tumors/ skin tumors, and any type of Breast lumps(unless malignant), Polycystic Ovarian Diseases
- Any Surgery of the genito-urinary system unless necessitated by malignancy.
- If these diseases are Pre-Existing Diseases at the time of proposal or subsequently found to be Pre-Existing Diseases, the claim will not qualify for the settlement.



Disclaimer:

Carepal Secure is not an insurance company. We are a healthcare provider and we partner directly with Health and Wellness service providers that guarantee services to our members in exchange for recurring payment. Insurance coverage is provided by an Insurance company.

Reach out to us at



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Find Us

