

Caring for Those Who Cared for Us From childhood till date

Think back to the fever that kept you home from school. The late-night help with a school project. The nervous morning before your first job interview. Behind each of those moments stood a parent who took care of every little thing.

That is the story at the heart of a new short film from Care Health Insurance. A young man looks back on how his parents were there for him “from illness to school projects, from exams to the first job interview.” Then the film turns the question around: “Now, when it’s about their health, then why wait?”

It is a simple question, and for many families an urgent one. As parents cross 60, health needs tend to grow. Planning their health cover in good time is one of the most practical ways to return the care they gave us.

Ultimate Care for senior citizens

The film introduces Care Health Insurance’s **Ultimate Care** plan for senior, paired with an add-on called **Instant Cover Plus**. Its headline promise: *pre-existing diseases covered from Day 1*.

That promise matters because most health plans make you wait before they pay for conditions you already have. On Ultimate Care Senior, the standard waiting period for pre-existing diseases is 36 months. For a parent who already manages diabetes or blood pressure, three years is a long time to go without cover for the very condition most likely to need treatment.

Feature	What the plan offers
Sum insured options	₹7 lakh, ₹10 lakh, ₹15 lakh, ₹25 lakh, ₹50 lakh and ₹1 crore
Cover type	Individual or family floater
Policy term	1 to 5 years
Initial waiting period	30 days (cover starts from day 31)
Standard pre-existing disease wait	36 months
With Instant Cover Plus	Listed chronic conditions covered after the 30-day initial wait
Before and after hospitalisation	60 days before, 180 days after
Sum insured recharge	Unlimited automatic recharge within a policy year

All features are subject to policy terms and conditions; please confirm in the sales brochure.

What “covered from Day 1” means

Instant Cover Plus removes the multi-year wait for seven common chronic conditions; cover for them starts once the policy’s 30-day initial waiting period is over. It is offered through an add-on policy called **Special Care**, for an additional premium. The conditions covered are:

- Diabetes
- Hypertension (high blood pressure)
- Hyperlipidemia (high cholesterol)
- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Obesity
- Coronary artery disease “with PTCA done prior to 1 year” (PTCA is angioplasty)

Three points worth knowing before you buy:

1. **It is an add-on, not automatic.** You pay an extra premium for Special Care to get it.
2. **It is one or the other.** You choose either Instant Cover Plus or the PED Wait Period Modification benefit, not both. Conditions outside the list above follow the plan’s standard waiting period unless you choose the modification benefit instead.

3. **The underwriter decides.** Acceptance is at the insurer's underwriting discretion, so disclose your parents' full medical history when you apply..

Then why wait?

Every new policy starts with waiting periods, so the sooner you buy, the sooner the clock starts. Before you sit down with your parents to choose a plan, a little preparation helps:

- **List their current conditions and medicines.** This tells you whether Instant Cover Plus or the PED Wait Period Modification benefit suits them better.
- **Pick a sum insured that fits your city.** Hospital bills vary widely between cities and hospitals.
- **Weigh the co-payment option.** Opting for a 20% co-payment lowers the premium, but your family pays a fifth of every claim.
- **Read the sales brochure.** Look closely at waiting periods, exclusions and renewal terms.
- **Talk to a licensed insurance advisor.** They can explain the fine print for your family's situation.

About Care Health Insurance

Care Health Insurance Limited (formerly Religare Health Insurance) is registered with IRDAI under Registration Number 148. As stated in the film, the company received the **“Smart Insurer” award at the ET Now Insurance Summit & Awards 2025**, in December 2025.