



We've crafted our comprehensive health package with extra care.

Our Monthly Subscription Health Package includes:

- Health Insurance from Care Health Insurance Ltd
- 5 Online Doctor Consultations Every Single Month
 - Upto 35% Discount on Medicines and Lab tests
- Smart Family Health Management on Phable app
 - And Other Phable Benefits...

Phable's Health Package Vs Regular Health Insurance

Most standard health insurance plans come into effect when you are seriously ill and need hospitalisation or surgery, or meet an accident. Phable brings to you the Complete Health Package, in partnership with Care Health Insurance Limited, which offers you a Health Insurance Cover and a host of Phable benefits for everyday medical expenses - such as doctor consultations for minor illnesses like cold, fever, acne, discounts on medicines and lab tests, home medical and healthcare devices, and more.

Features	Phablecare Health Package	Regular Health Insurance
Health Insurance Cover Option to choose from Sum Insured option of ₹3, 5, 7 and 10 Lakhs, Individual or Family Floater Basis	3 Lakhs SI Included Zero Co-Payment Cashless Claims Only 30-day waiting period for those with Diabetes/Hypertension	3 Lakhs SI Included Zero Co-Payment Cashless Claims Usually 48 months (4 years) waiting period for those with Diabetes/Hypertension
Unlimited Doctor Consultations Timely video consultations with 5000+ Doctors	Included	Not Available
Medicines Delivery in 4000+ cities	Upto 35% off	Not Available
Lab Tests Wide range of lab tests	Upto 25% off	Not Available
Devices Health care devices to help you track your daily health from home	Upto 70% off	Not Available
Health and Wellness Packages Wide range of wellness packages tailored to your health needs	Upto 60% off	Not Available
Chronic Disease Management Program 24x7 accessible health management for chronic diseases	Upto 80% off for those with Diabetes and Hypertension	Not Available

Quick Features of Health Insurance

included in our Health Package
(in partnership with Care Health Insurance Limited)

Sum Insured (SI) in INR 3 Lakhs 5 Lakhs 7 Lakhs 10 Lakhs ¹	Day Care Treatment Less than 24-hour treatment - Up to Sum Insured ²
Pre & Post Hospitalization Expenses covered up to 30 and 60 days respectively	Domestic Road Ambulance expenses Up to 1500 per hospitalisation ³
Inpatient care Up to Sum Insured	Hospital Room Rent Single Private Room for ₹5 Lakhs and above SI Up to 1% of SI for room and 2% of SI for ICU charges for upto 3 Lakhs SI ⁴
Free Health Check-up All adults once in a policy year	Domiciliary Hospitalization (medical treatment at home) Up to Sum Insured, if it continues for a period exceeding 3 consecutive days
Pre-existing disease (PED) 30 days for Diabetes and Hypertension For other specific diseases, only 2 years waiting period vs 4 years in policies of other companies	Waiting period 30 days (except accidents and injuries) 24 months for other specific diseases
Cashless Claims within 2 hours	No Pre-policy Medical Check-up
95.2% Claim Settlement Ratio Among the best in the industry	No Loading (additional premium) added to your Premium Even for Diabetic and Hypertensive customers
Claims Payout Cashless (within network) Reimbursement for others	Claims Servicing In house 24x7 claims support - Dedicated customer support for your health needs

¹ 10 Lakhs SI is not available for diabetes/hypertension customers

² ₹2000 per hospitalization for diabetes/hypertension customers

³ Single Room across SI with No Limit on ICU charges for diabetic/hypertension customers

⁴ Up to SI for 541 day care procedures food diabetic/hypertension customers

Note - For diabetic/hypertension customers, there is 20% co-payment applicable on all admissible claims



India's largest chronic disease management app.

Phable is on a mission to make healthcare personal, predictive, and preventative, delivering smart chronic disease management to patients in India.

Healthcare is changing, and we're leading the charge.

Phablecare is a funded startup powered by the most renowned names in global healthcare. We are pioneering an innovative care ecosystem for the millions of Indians affected by lifestyle diseases, and have exclusively partnered with Care Health Insurance Ltd. to make affordable and quality healthcare accessible to everyone.



35M+
**Patients Vitals
Tracker**



450K+
Lives Impacted



5000+
Partner Doctors



Download the app



support@phablecare.com



www.phablecare.com

Disclaimers:

Terrals Technologies Pvt. Ltd. (Parent company of Phablecare) is the master policyholder and existing customer of Terrals Technologies Pvt. Ltd. are only eligible for enrollment under this scheme. Information above is just for reference. Health insurance scheme is provided by Care Health Insurance Limited (formerly known as Religare Health Insurance Company Limited) under product Group Care 360. Insurance underwriting, servicing of the policy and adjudication of claims is sole responsibility of Care Health Insurance. For detailed terms and conditions of the scheme, risk factors etc., please read the scheme document carefully before enrollment under the scheme. Kindly refer to IRDAI guidelines for tax exemption conditions.

Claim Procedure: For Reimbursement - Information and documents need to be submitted by an insured member to Care Health Insurance within 15 days of discharge from the hospital/completion of treatment.

Insurance is a subject matter of solicitation.

Group Care 360 is a trademark of Care Health Insurance Company Limited (IRDAI Registration Number - 148). Website: <https://www.careinsurance.com/>