

# Choosing the right health insurance plan

Sound health cover planning ensures you have access to sufficient funds to meet direct medical expenses of the treatment, indirect expenses at the time of treatment and loss of income, if any, due to the illness.

Point to remember: Select a health solution by taking into consideration factors such as your income, age, number of dependants, quality of care desired, current coverage etc.

## Quick tip

When choosing a health insurance plan, ensure that the plan:

- ✓ Provides you guaranteed long-term coverage for you and your family
- ✓ Has very clear and transparent coverage and renewal norms
- ✓ Provides a hassle free claims process
- ✓ Provides you adequate sum assured in line with your lifestyle
- ✓ Has a mix of reimbursement and fixed benefits to meet both direct and indirect costs due to illness

## Our product range and what health insurance need it meets

Product	Description	Who should get this cover?
<b>Health Saver</b>	A comprehensive whole life plan that covers you against hospitalisation expenses and creates a health fund to cover any other health expenses. <a href="#">Click here</a> for more details.	A health cover for every customer. With an opportunity to avail complete tax benefits on the premium paid u/s 80D of the IT Act.
<b>MediAssure</b>	A reimbursement hospitalization plan covering hospitalization stay and treatment. The claim payout is based on actual expense incurred. <a href="#">Click here</a> for more details.	The basic reimbursement based health cover for every uninsured customer.
<b>Hospital Care</b>	A fixed benefit hospitalization plan covering various stages of treatment while in the hospital viz. daily stay, ICU, and surgical procedure. <a href="#">Click here</a> for more details.	A top-up plan for a customer who already has a reimbursement health plan. This amount is paid in addition to reimbursement plans can be used to fund indirect expenses as well as medical expenses not covered by the reimbursement plan.
<b>Crisis Cover</b>	A comprehensive insurance plan covering 35 life changing major illnesses, death and disability. The claim payout is on diagnosis or on actual treatment and as per sum assured chosen at inception. <a href="#">Click here</a> for more details.	A top-up plan for every customer who already has a hospitalization plan as a basic cover. Younger age groups could benefit due to the inbuilt cover for accidental death.
<b>Cancer Care</b>	A unique health plan covering most early and advance types of cancers. The payout is fixed and payable at every stage of cancer treatment viz. diagnosis, surgery. <a href="#">Click here</a> for more details.	A top-up plan best suited for women as well as customers with a family history of Cancer. It's an inexpensive way to enhance your health coverage against most forms of cancers.
<b>Diabetes Care Active</b>	A unique critical illness insurance plan which covers 7 major complications for a long term upto 20 years. It aids diabetes management through the Wellness Programme including a Diabetes Coach and regular medical tests. It further incentivises better diabetic control through reduction in premium. <a href="#">Click here</a> for more details.	A plan exclusively for Type 2 diabetics and pre-diabetics to help them in diabetes management along with coverage against 7 major critical illnesses for a long term of up to 20 years.

## The health insurance grid:

<b>Coverage scope</b>		
<b>Specific cover</b>		
<b>Critical illness/ Disability/ Major surgery</b>		
<b>Hospitalisation</b>		
<b>Comprehensive cover (Including OPD &amp; daily cost)</b>		