

# Suraksha Sahayak

## Personalized Insurance Plan Report

Date: January 21, 2026

### User Profile

Attribute	Details
Name	Harshal Andhale
Age	19
Gender	Male
Occupation	Farmer
Dependents	3
Primary Concern	education

### Expert Recommendations

I see you are a young farmer, Harshal, with a family of 3, and your main worry is about securing a good education for yourself and your loved ones. As a farmer, you face unique challenges, and accessing quality education can be a significant concern.

Based on your worry about education, I strongly recommend exploring government-sponsored schemes and insurance policies that can provide financial support for education expenses. However, considering your profile and the options available, I would like to draw your attention to the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) - Health Insurance, as it can indirectly support your educational pursuits by ensuring that your family's health expenses are taken care of.

The PM-JAY scheme provides a health cover of Rs. 5 Lakhs per family per year for secondary and tertiary care hospitalization, which can be a significant relief for farmers like you who often struggle with unexpected medical expenses. With this

scheme, you can avail cashless treatment in any empanelled public or private hospital across India, without worrying about the financial burden of medical bills. This can help you allocate more resources towards education, as you won't have to worry about unexpected health expenses.

Additionally, the PM-JAY scheme covers pre-existing diseases from day one, which can provide peace of mind for you and your family. This scheme is also portable, meaning you can avail treatment in any empanelled hospital across India, which can be beneficial if you need to travel for education or other purposes.

To proceed, I encourage you to visit the National Health Authority's website or reach out to your local authorities to check if you are eligible for the PM-JAY scheme. They can guide you through the application process and help you understand the benefits and coverage in more detail. By securing your family's health expenses, you can focus on pursuing your educational goals and creating a brighter future for yourself and your loved ones.

## ■ Required Documents Checklist

- Identity Proof (Aadhar Card / Voter ID / Passport)
- Address Proof (Utility Bill / Rent Agreement)
- Income Proof (Salary Slips / ITR / Bank Statement)
- Passport Size Photographs
- Medical History Records (if applicable)

*Disclaimer: This report is generated by an AI assistant. Please consult with a certified insurance advisor before making final decisions.*