

Policy Types

- **Individual Health Insurance:** Covers one person.
- **Family Floater:** Covers entire family under one plan.
- **Group Health Insurance:** Provided by employers to employees.
- **Critical Illness Plans:** Lump sum payout on diagnosis of listed illnesses.
- **Top-Up/Super Top-Up Plans:** Extra coverage beyond base policy limits.

Coverage Options

- Hospitalization expenses (inpatient)
- Pre & post-hospitalization (e.g., tests, consultations)
- Daycare procedures (e.g., cataract surgery)
- Ambulance charges
- Maternity and newborn coverage (optional)
- AYUSH (Ayurveda, Yoga, Unani, Siddha, Homeopathy)

Premiums

- Based on age, health history, location, sum insured, number of members.
- Lower premiums for younger policyholders.
- Discounts for multi-year payments or no-claim years.

Claim Process

1. **Cashless Claim:**
 - Visit network hospital.
 - Show health card.
 - Insurer settles bill directly.
2. **Reimbursement Claim:**
 - Get treated at any hospital.
 - Submit bills & documents.
 - Claim reimbursed post verification.