



Health Insurance Kyun Zaruri Hai?


**A COMPLETE GUIDE TO CHOOSING
THE RIGHT HEALTH INSURANCE**

Make your health always your priority. Learn how easy and simple it is to secure your health while protecting yourself from financial damage in case of emergencies and getting tax benefits



Health is wealth-so when it comes to health don't compromise

In today's testing times when recession looms all over the world ,even a small medical emergency can burn a hole in your savings,in such difficult situations-a health insurance policy comes as a savior.






What is Health Insurance?

Health insurance is an agreement whereby an insurance company agrees to undertake a guarantee of compensation for medical expenses in case the insured falls ill or meets with an accident which leads to hospitalization of the insured. In simple words, health insurance is a way to pay for health care and protection from paying full costs of medical services when you're injured.

Health insurance plans have become a necessity today due to the rising costs of medical expenses and treatment costs of various ailments requiring medical attention especially in the private sector. Hospitalization can derail your finances making it tougher if the earning member of the family is on the hospital bed. However, all this can be avoided by just paying a small annual premium which would lessen your stress when a medical emergency arises and can be used to pay for doctor consultation fees, costs towards medical tests, ambulance charges, hospitalization costs and even post-hospitalization costs to a certain extent.



Moreover, the current lifestyle of individuals has made them more prone to diseases and ailments requiring medical attention. Thus, it is important to insure oneself so that the financial aspect of the crisis is at least handled by the insurance company and the costs do not become a burden.

Why Health Insurance?

Just like life has its ups and downs, your health too is not always predictable. You may make healthy choices everyday, follow a good diet and exercise regularly but may still find yourself falling sick once in a while. Most people think it will never happen to them yet so many are often proven wrong. Situations like accidents come as a surprise and can never be planned for and this is where having a health insurance helps.

- It prevents long-term financial damage
- Reimburses medical expenses
- Provides lump sum payment for critical illness
- Gives daily cash payments during hospitalization
- Tax benefits

Types Of Health Insurance- Choose The Right One!

- **INDIVIDUAL HEALTH INSURANCE**-This policy covers the health expenses and hospitalization charges of the individual who has taken the policy and premium is determined as per age of the insured.
- **FAMILY HEALTH INSURANCE**-Under this policy, an individual can include all the family members against multiple diseases under a single cover. It offers a fixed sum assured for the family members.
- **SENIOR CITIZEN HEALTH INSURANCE PLAN**-This policy is designed for the individuals who are over 60 years of age offering protection from health issues during old age.
- **SURGERY AND CRITICAL ILLNESS INSURANCE PLAN**-This plan is suitable for the insured that requires treatment against critical illness, such as kidney failure, paralysis, cancer, heart attack etc. As the medical expenses of these treatments are very high, the premium applicable to these types of policies is also high.
- **MATERNITY HEALTH INSURANCE PLAN**-This policy covers costs, including pre and post natal care, child delivery expenses of new born babies.

FAQs

- In patient treatment (up to SI), Buy 2 year plan and get 10 % additional discount
- 100% Rest Benefit on Basic Sum Insured in a policy period in 2nd claim onwards irrespective of exhaustion of full sum insured in the same policy period
- No sub-limits, no co-payment, no room rent restrictions and sum insured available option 5 lakh to 50 lakh
- Pre and Post hospitalization coverage for 30 days & 60 days plus 2 years of waiting period for Pre-Existing Disease if any
- Claim Service Guarantee: ICICI Lombard guarantees on time claim service response
- No Capping on ICU & Cumulative Bonus of 10% every year to a maximum of 50% plus day care treatments covered and health check-up coupon every year irrespective of claim, lifetime Renewability
- Wellness Program : Wellness program intends to promote, incentivize and reward you for your healthy behavior through various wellness services.
- Medical tests will be requested for the Policy Applied for Insured - members attaining 65+ years of their age for FRESH CASES, portability of existing policy also acceptable
- Tax benefits for premium- Health insurance plans provide annual tax deductions up to Rs.25000 or under section 80D of the Income Tax Act, 1961.

We at **LIFETIME SOLUTIONS** will help find the most appropriate health cover that meets your needs and affordability.

Here's How:-

Our advisory experts will listen to your needs, find and suggest top-notch covers from the best insurance companies that meet your requirements by:-

- GIVING ADEQUATE COVERAGE REQUIRED BY YOUR FAMILY
- CHECKING THE COMPANY'S GEOGRAPHICAL PRESENCE
- FINDING OUT THE COVERAGE OF YOUR PRE-EXISTING DISEASES
- FINDING THE BEST PREMIUM PLAN

To book a **FREE** guidance session with our experts contact us at
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