



HEALTH INSURANCE GUIDE



For Details Contact
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It's difficult to lead a healthy lifestyle! Here's why-



Unhealthy Food Habits



High Stress Levels



Growing Pollution



Lack Of Exercise



Growing Addiction



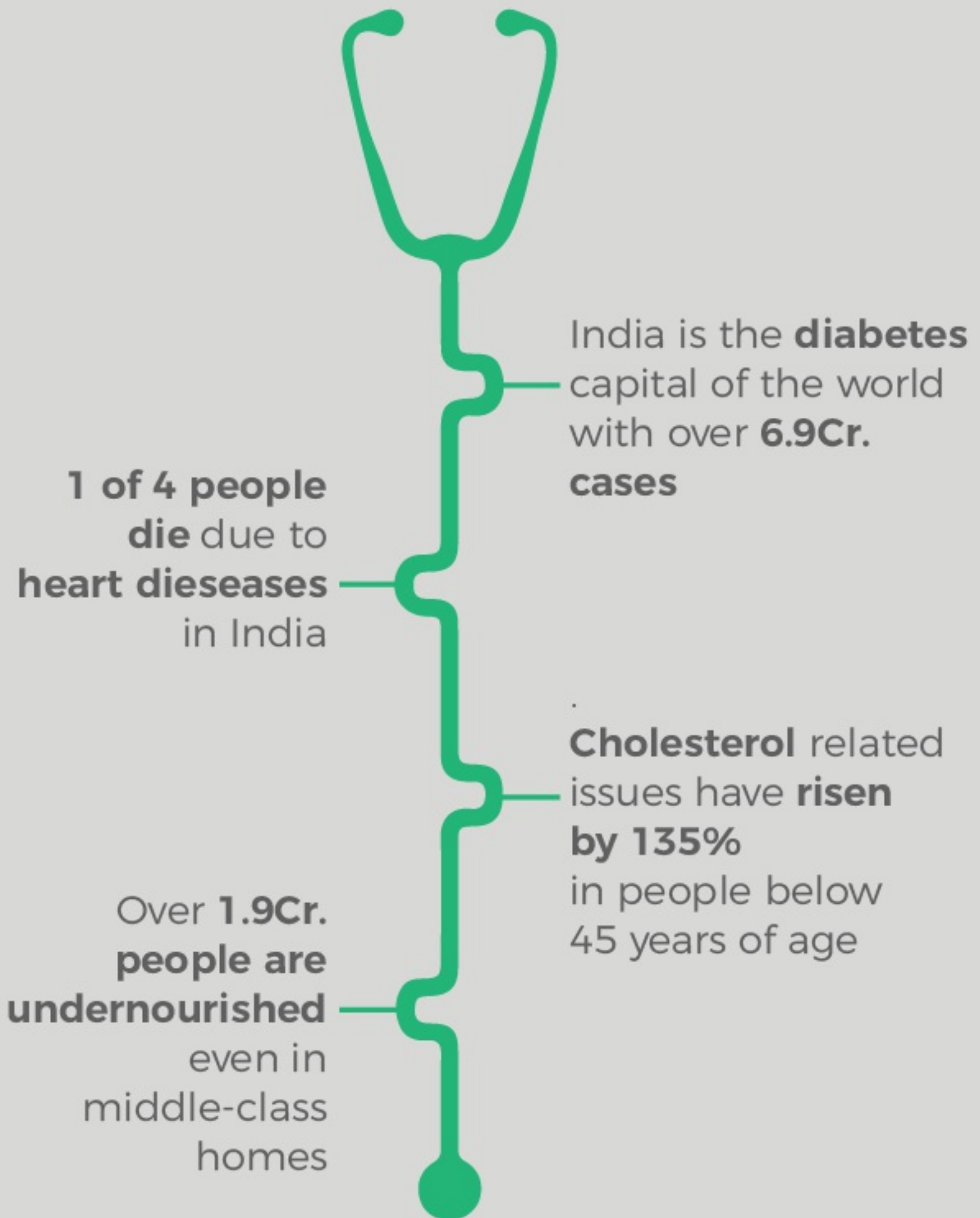
Poor Health Facilities



Improper Hygiene

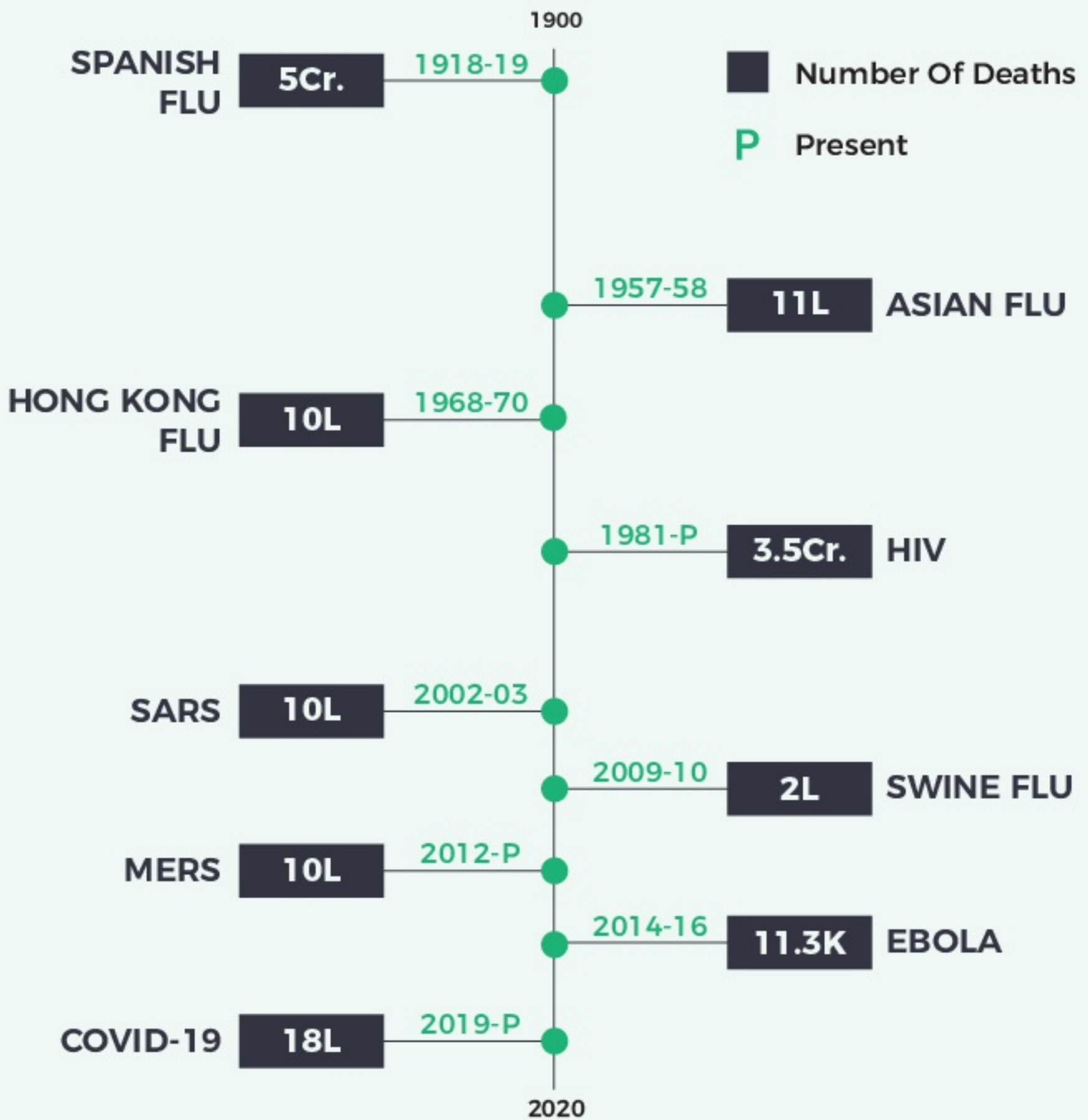


Health is one of our biggest concerns!



We constantly live under the threat of a pandemic

More than 10Cr. people have lost their lives due various pandemics since 1900



The above data is until 30 Dec 2020

The COVID-19 effect



Average Cost of Treatment:

Isolation Ward	₹ 45K - ₹ 1.2L
ICU without Ventilator	₹ 75K - ₹ 1.5L
ICU with Ventilator	₹ 90K - ₹ 2.5L



Infected Patient:



Death Count:



Data Until 5 Jan 2020

Our generation has seen what a Pandemic can do to us emotionally, physically and financially

(Expense data based on average cost of treatment in top 10 states of India Source: TOI)

Rise in health hazards are followed by rise in medical expenses

Average cost of treatment in India

Heart Diseases



₹ 3.5 Lakhs

Kidney Diseases



₹ 4 Lakhs

Cancer Disease



₹ 10 Lakhs

Liver Diseases



₹ 19 Lakhs

Lung Diseases

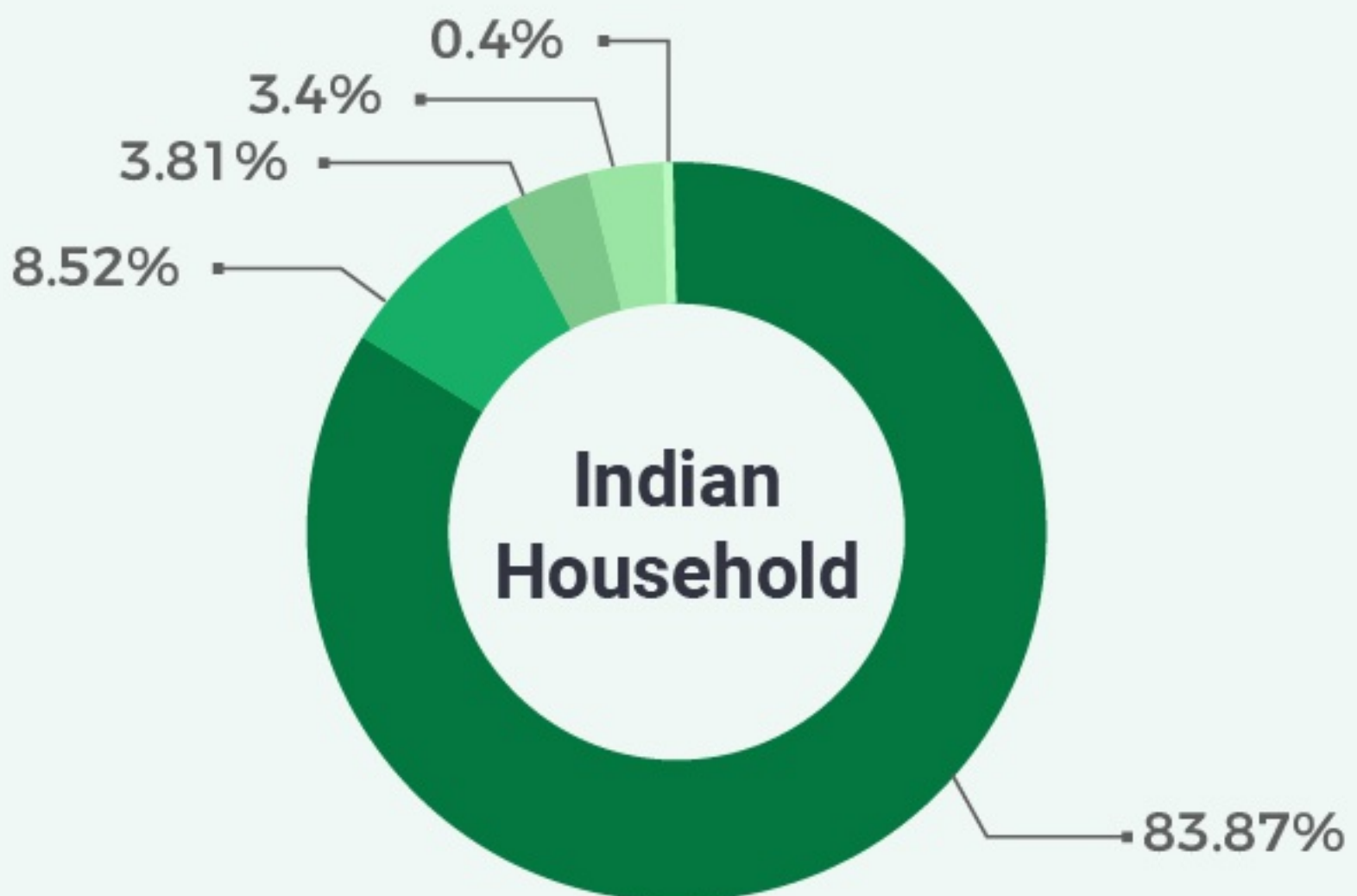


₹ 20 Lakhs

About 80% of your savings is lost in medical treatments

How households pay hospital fees?

In some cases, families need to take loans or sell physical assets to pay for hospitalisation



Household Income/savings
Borrowings

Sell Of Physical Assets
Contribution From Friends
Other Sources

Source: 75th NSS round health in India. Data Period: 2017-18

Illness eats into your family's dreams



**“Every problem has
a solution”**

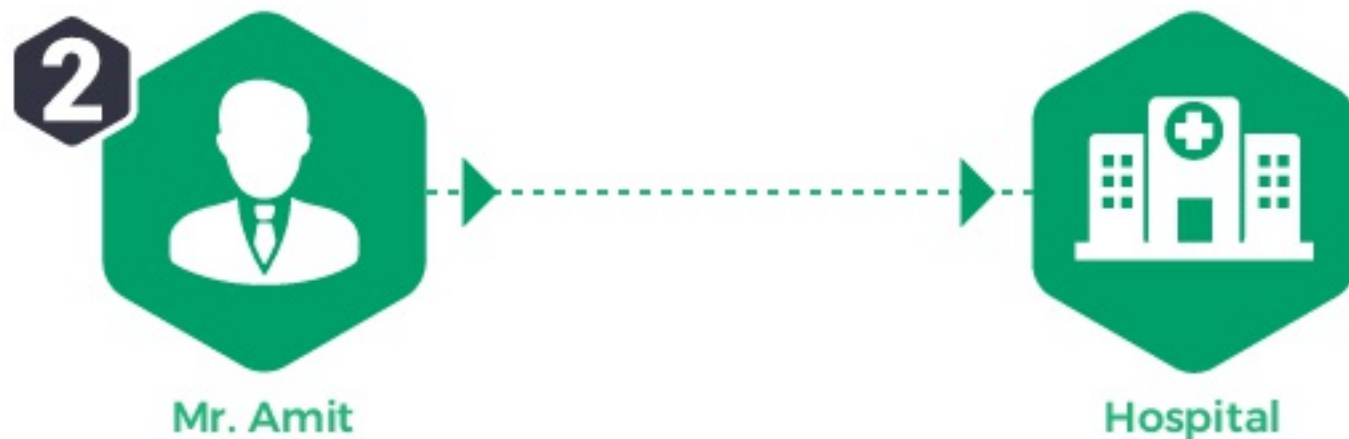


**Introducing
Health Insurance**

Small Premium. Bigger Protection.



Mr. Amit buys a Health Insurance cover of ₹ **10L** from an insurance company at a premium of ₹ **7K/yr**



Mr. Amit is hospitalized for illness and incurs an expense of ₹ **7L**



The insurance company pays entire medical bill of ₹ **7L** and the same amount is refilled in **Mr. Amit's** policy account

**Too good to be true?
Not really!**



**DID YOU
KNOW?**

**In India, ₹40000 Cr.
worth of claims
were settled by
insurers in the year
2019-2020**



Data as per IRDAI

Do you know what all can be covered in your insurance plan?

Pre & Post Hospitalisation Cost

(Diagnostic tests, doctor visits, medicines)

In-patient Hospitalization Expenses

(Surgery, medicine, all treatment cost at the hospital)

Out-patient / Day-care Treatment

(cataract, chemotherapy, angioplasty, etc.)

Life Long Renewability

(Allows you to renew the same plan benefits throughout your life)

Pre-existing Disease Coverage

(Diabetes, heart ailment, lung disease, etc.)

Critical Illness

(Cancer, heart attack, brain stroke, etc.)

Maternity Expenses

(Cancer, heart attack, brain stroke, etc.)

Types of Health Insurance Plans



Individual health insurance plans

A single health insurance plan for a single person



Family floater health insurance plans

A plan that covers the entire family under a single plan with a common sum insured



Senior citizen health insurance plans

Plan specially designed for members above the age of 60 years



Hospitalisation benefit plans

A health plan to cover the additional expenses of hospitalisation



Top-up & super top-up plans

An additional and enhanced health insurance coverage over-and-above your existing health insurance coverage



Disease-specific health insurance plan

A health plan to cover specific diseases like dengue, covid, etc.



Critical illness plan

A fixed benefit health plan to cater to the additional costs of any critical illnesses where the sum insured would be paid on diagnosis irrespective of the treatment

How to choose the right Insurance Policy?

Here are a few parameters that you need to consider

Sum Insured:

The sum insured that you should have will depend on the below three conditions



Flexibility:

Flexibility to add new members or change the sum insured

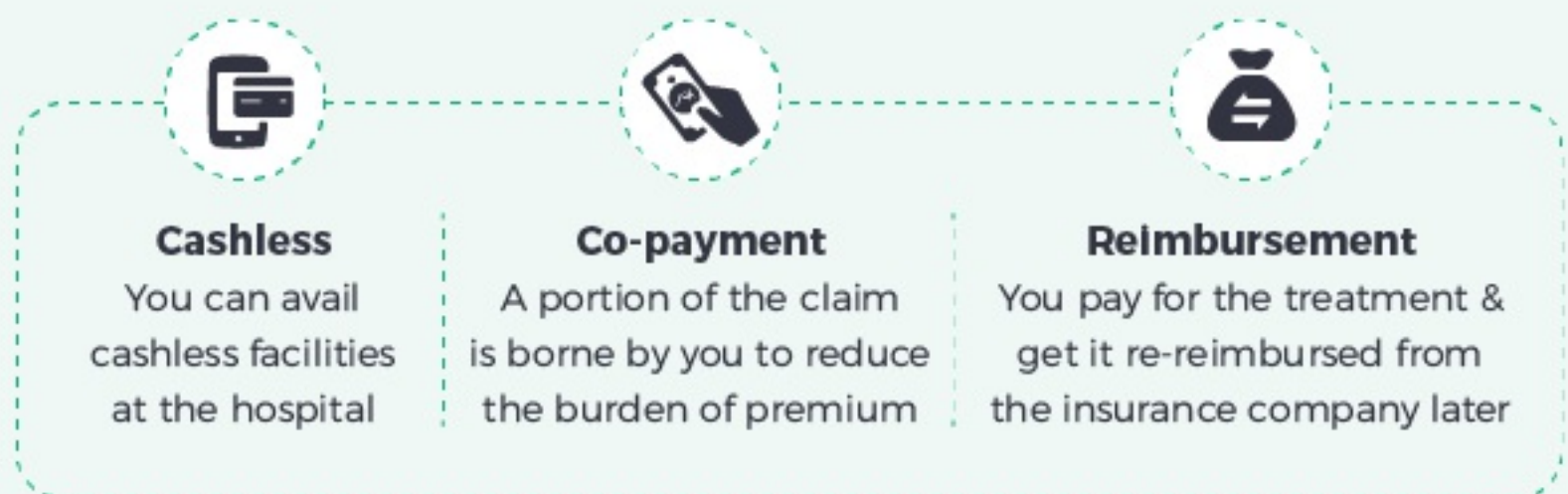
Waiting Period:

What is the waiting period in case of pre-existing ailments

Sub-limits:

The maximum limit for the costs that you can reimburse during a claim

Payment Terms:



Cashless Hospitals:

Are your nearby hospitals on the list of cashless hospitals

There are multiple benefits of having a Health Insurance



Protection against unexpected medical expenses



No need to borrow money when in need



No need of upfront payment in case of cashless policies



Helps in better financial planning



Better medical facilities at a limited expense

Enjoy a unique combo of savings and protection!



**With Health Insurance you
can save tax up to ₹ 30,000**

**Technically, you can buy Health Insurance
with the amount that you have saved on your taxes**

Already have a Health Insurance, check for the following



Are you underinsured?



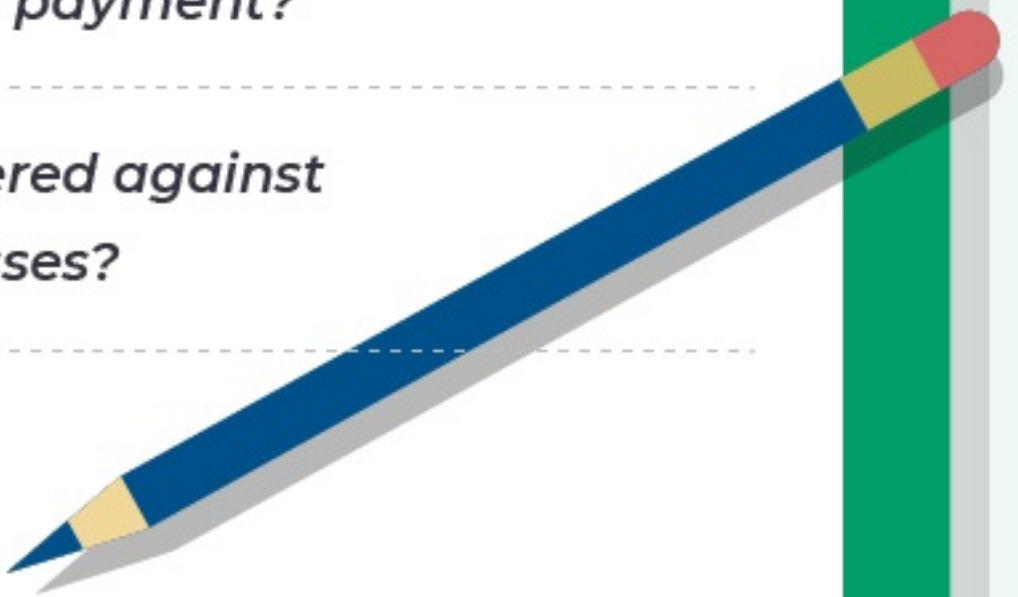
Are you covered against all possible circumstances that your family might face?



Does your insurance provide you with financial flexibility with facilities like cashless payment?



Are you covered against critical illnesses?



Choose From 100+ Plans From India's Best Insurers!



Health ki Guarantee
Care



Max Bupa



Star



ManipalCigna



HDFC ERGO



Royal Sundaram



Universal Sampo



Aditya Birla



Edelweiss



New India



Reliance



Tata AIG



Bajaj Allianz



Liberty



Kotak



United India



IFFCO Tokio



ICICI Lombard



Future Generali



Bharti AXA



SBI



National



Cholamandalam MS



Oriental



Raheja QBE



Magma HDI



Digit



Navi



Acko

Here's why you should choose a Turtlemint Advisor?

Active after sales support



Help in identifying cashless hospitals



Claim settlement support



Digitally enabled with access to over 40+ insurers



On call & in-person availability



Documentation support





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