

# **SILVER HEALTH POLICY**

## **EXCLUSIVE HEALTH INSURANCE FOR PEOPLE**

### **AGED 46YRS AND ABOVE**

As the age of an individual increases the health care costs increase & become a burden on the individual. The senior citizens have to pay out the hard earned savings to meet the expenses. Bajaj Allianz's Silver Health plan is exclusively designed for the senior citizens, which covers medical expenses incurred during hospitalization period.

#### **Features**

- Pre-existing diseases covered from the second year of the policy.
- A flat benefit of 3% of admissible hospitalization expenses are paid towards pre & post hospitalization expenses.
- Cashless facility : With Silver Health plan, the member has access to cashless facility at various network of over 2400 hospitals across India (subject to exclusions and conditions)
- If admission in non-network hospitals the expenses incurred would be reimbursed within 14 days from the submission of all documents.
- 20% of co-payment of the admissible claim to be paid by the member if treatment is taken in a hospital other than a network hospital.
- Waiver of co-payment is available on payment of additional premium.

### **Advantages**

- Cumulative bonus of 5 % added to your sum assured for every claim free year.
- Health Check up at the end of continuous four claim free years.
- Family discount of 5 % is applicable.
- Income tax benefit on the premium paid as per section 80-D of the Income Tax Act as per existing IT law.

### **Coverage**

- Policy can be taken from 46-70yrs \*
- Renewal up to 75 yrs\*
- SI can be opted from 50,000 – 5, 00,000.

\*Conditions apply.