



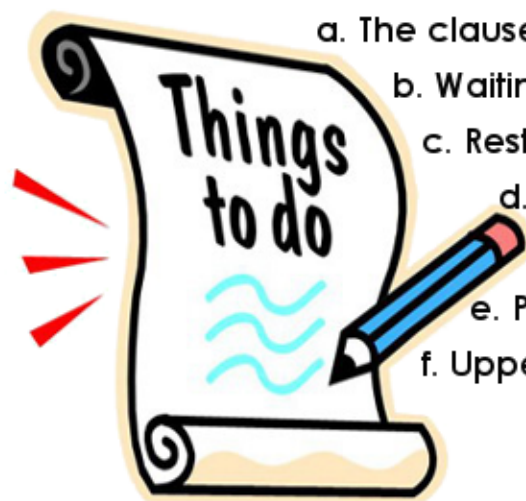
Dos and Don'ts for Buying Health Insurance



Healthcare costs are going up everyday and illness and hospitalization affect our finances, our earning capacity and our daily lives. Here are some Dos and Don'ts for buying Health insurance.

Dos

1. Know that there are restrictions on coverage
2. Pay special attention to terms and conditions in the policy like:
 - a. The clause excluding pre-existing diseases
 - b. Waiting period before certain diseases can
 - c. Restrictions or limits on various expenses relating to
 - d. Co-payment, which means you have to share a part of the claim
 - e. Pre-conditions for renewal
 - f. Upper limits for age at entry and for renewal
3. Disclose details of all pre-existing health problems including
 - a. Major ailments
 - b. Conditions like high blood pressure or diabetes
4. The company may want medical test reports depending on age at entry, you should comply with all procedures and documentation requirements
5. Check where and how the medical tests will be carried out
6. Check who should bear the cost for the tests
7. Pay the premium only after the insurer accepts your proposal
8. Renew the policy meticulously for the rest of your life



Don'ts

1. Conceal facts or you could face a dispute at the time of a claim
2. Allow a gap of even one day in your policy renewal or your cover may be insufficient or useless.



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