

# Group Medical Coverage



Choose the Right Coverage for Your Health  
& Budget

**Protect it!**



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# Major Types of Health Insurance Plans

## Individual Health Insurance



- ✓ Covers a **single person**
- ✓ Sum insured is dedicated to one individual
- ✓ Best for: Young professionals or individuals with specific health needs

## Family Floater Policy



- ✓ Covers the **entire family** (self, spouse, children, parents) under one sum insured
- ✓ Best for: Families seeking affordable, shared coverage

## Senior Citizen Health Insurance



- ✓ Tailored for people above 60 years
- ✓ Includes critical illness and higher sum insured options
- ✓ Best for: Retirees or elderly parents

## Critical Illness Insurance



- ✓ Pays a lump sum upon diagnosis of listed illnesses (e.g., cancer, kidney failure, heart attack)
- ✓ Best for: High-risk individuals or those with a family history of lifestyle diseases

## Group Health Insurance



- ✓ Offered by employers to their employees
- ✓ Premium often lower than individual plans
- ✓ Best for: Corporates or SMEs to cover their workforce

## Maternity Health Insurance



- ✓ Covers delivery expenses, pre- and post-natal care
- ✓ May have a waiting period
- ✓ Best for: Young couples planning a family

## Top-up & Super Top-up Plans



- ✓ Adds additional coverage beyond your base policy
- ✓ Super top-up covers multiple claims after a deductible
- ✓ Best for: Enhancing existing health coverage affordably

## Personal Accident Insurance



- ✓ Covers accidental death, disability, and hospitalization due to accidents
- ✓ Best for: Individuals with high mobility jobs or active lifestyles

## How to Choose the Right Plan Consider:

- ✓ Age & number of family members
- ✓ Existing health conditions
- ✓ Income & location (urban/rural healthcare costs differ)
- ✓ Hospital network & claim process

## Why Health Insurance Matters

With medical costs rising sharply in India, even routine treatments can create a financial burden—let alone major surgeries like:

- Open-heart surgery: ₹1.5 – ₹10 lakh
- Cancer treatment: ₹5 – ₹20 lakh
- Hospital ICU stays: ₹25,000 – ₹50,000 per day

Health insurance helps you access quality care without depleting your savings.

## Did You Know?

*Most plans now come with cashless hospitalization, tax benefits (Section 80D), and add-on riders like OPD, dental, and wellness benefits.*