



Mediclaime For Senior Citizens

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Medical costs rising more than ever before. It is not just young one's who may need medical attention, but of course senior citizens too. What is more important is to know that senior citizens are more susceptible to medical ailments due to various factors related to aging! **Therefore, not having a medical cover is not an option but a necessity!**

Being without **medical insurance** is not a good idea at any stage for any age group. Remember that a single visit to a hospital can drain a person financially. Though it might be costly to buy a **medical insurance** at a later stage, not taking an insurance is not an option you should opt for.

Can you do without health insurance for Senior Citizens?

Well, the short answer is NO, unless you have bundles of money that you are willing to spend and ready to pay high medical costs. It is sensible to have coverage and mitigate the risks with proper planning. At old age, chances of falling sick and getting admitted to hospitals increases and with the spiraling medical costs, it is prudent to have the risk covered instead of regretting it when you get the bills for payment.

What is covered in medical insurance for Senior Citizens?

Special mediclaime policy for senior citizens are designed to cater the needs of senior citizens. They covers all hospitalization and domiciliary hospitalization expenses for illness and disease. It includes expenses for doctors fees, hospital charge, anesthetist, nursing expenses, blood, cost of medicine, drugs, oxygen, surgical appliances, etc.

This mediclaime policy is generally issued to peoples between the age of 60 to 80 years. It provides the benefits of cumulative bonus, no claim bonus, cashless service and also tax benefit is consider on insurance premium under **section 80D** of the income tax act.

Health Insurance for Senior Citizens (age 60 and above) Some of the option available for Senior Citizens for medical insurance

1. Bajaj Allianz General Insurance Co. Ltd.

Product : [Silver Health Policy](#) (Health Cover for Seniors)

- Salient features
- Scope of Cover / Benefits
- Premium Rates / Chart
- Terms & Conitions
- Exclusions

2. National Insurance Co. Ltd.

Product – [Varistha](#) – Mediclaim for Senior Citizens

- Salient features
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- Exclusions

3. Oriental Insurance Co. Ltd.

Product [HOPE HEALTH OF PRIVILEGED ELDER](#) Senior Citizen Health Insurance (Specified Diseases Insurance)

- Salient features
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- Premium Rates / Chart
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- Exclusions

4. Star Health & Allied Insurance Co Ltd

Product – Red Carpet Health Insurance

- Salient features
- Scope of Cover / Benefits
- Premium Rates / Chart
- Terms & Conitions
- Exclusions

5. The New India- Insurance Co. Ltd.

Product – Mediclaim for Senior Citizens

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6. United India Insurance Co. Ltd.

Product Senior Citizen (Specified Diseases Insurance)

- Salient features
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Scope of Cover / Benefits

- Premium Rates / Chart
- Terms & Conitions
- Exclusions