

**GET THE  
INSURANCE OF  
YOUR WISH AND  
NEVER WORRY  
ABOUT YOUR  
HEALTH!**

## **WHO WE ARE**

One of the India's best health insurance company in the market! Try for once, and keep your health secured forever!

## **CONTACT US**

Om Tank +(91) 9876543210  
Aashwini Vachhani +(91) 9876543211  
Rutva Vekaria +(91) 9876543212

OR

[www.heartcare.com](http://www.heartcare.com)

**SMART  
WEALTH  
BETTER  
HEALTH**



# WHAT IS HEALTH INSURANCE?

Health insurance is an insurance product which covers medical and surgical expenses of an insured individual. It reimburses the expenses incurred due to illness or injury or pays the care provider of the insured individual directly.

Medicare or medical costs are rising year on year. As a matter of fact, inflation in medicare is higher than inflation in food and other articles. While inflation in food and clothing is in single digits, medicare costs usually escalate in double digits.

For an individual who hasn't saved that much money, arranging for funds at the eleventh hour can be a task. This is particularly daunting for seniors, given that most ailments strike at an advanced age.

With health insurance, you are assured of a more secure future both health-wise and money-wise. This makes health insurance policies critical for individuals, especially if they are responsible for the financial well-being of the family.



## 3 REASONS WHY YOU MUST HAVE HEALTH INSURANCE

### 01 RISING MEDICAL COSTS

The medical costs have dramatically risen lately. So, in case of a medical emergency, consumers end up spending their savings, which takes a toll on their future plans. Reports highlight that Indians primarily depend on their own savings when it comes to tackling health emergencies.

### 02 INCOME TAX BENEFIT

Payments made towards health insurance premiums are also eligible for tax deductions under section 80D of the Indian Income Tax Act. Individuals up to 60 years of age can claim a deduction of up to Rs. 25,000 for the health insurance premium paid for themselves, or for their spouse or children.

### 03 CHANGING LIFESTYLE

here are a plethora of reasons to have a health insurance policy in place. The tectonic shift in our lifestyle has made us more prone to a wide range of health disorders. Commuting, hectic work schedules, wrong eating habits, quality of food, and rising levels of pollution have increased the risk of developing health problems

# 3 TYPES OF INSURANCE PLANS WE OFFER

## PLAN A

### AGE:

20, 25, 30, 35, 40,  
45, 50

### TERMS (YEARS):

15

### DURATION:

- QUARTERLY
- HALF YEARLY
- YEARLY

## PLAN B

### AGE:

20, 25, 30, 35, 40,  
45, 50

### TERMS (YEARS):

25

### DURATION:

- QUARTERLY
- HALF YEARLY
- YEARLY

## PLAN C

### AGE:

20, 25, 30, 35, 40,  
45, 50

### TERMS (YEARS):

35

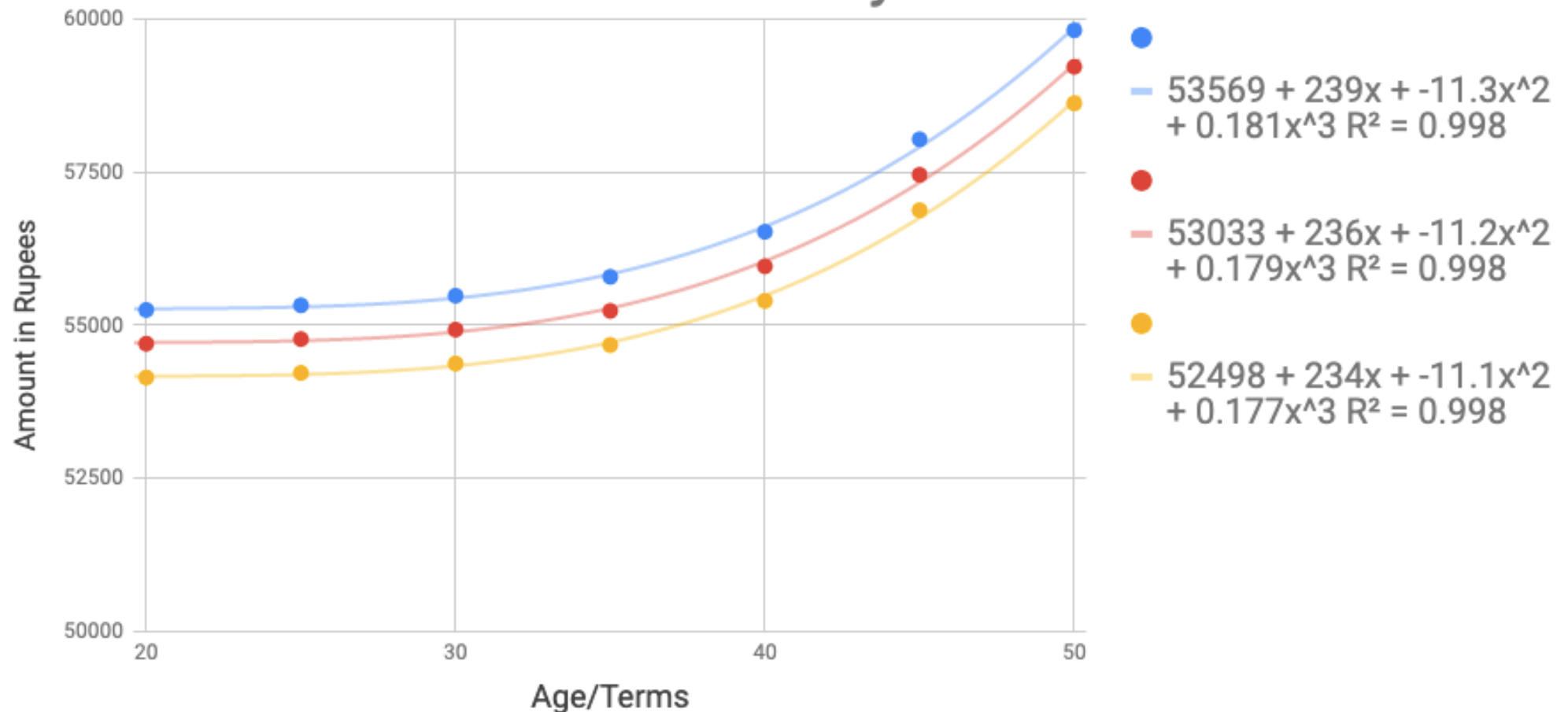
### DURATION:

- QUARTERLY
- HALF YEARLY
- YEARLY

# WHAT HAPPENS TO YOUR MONEY IF YOU CHOOSE PLAN A (15 YEARS)

BSA: 800

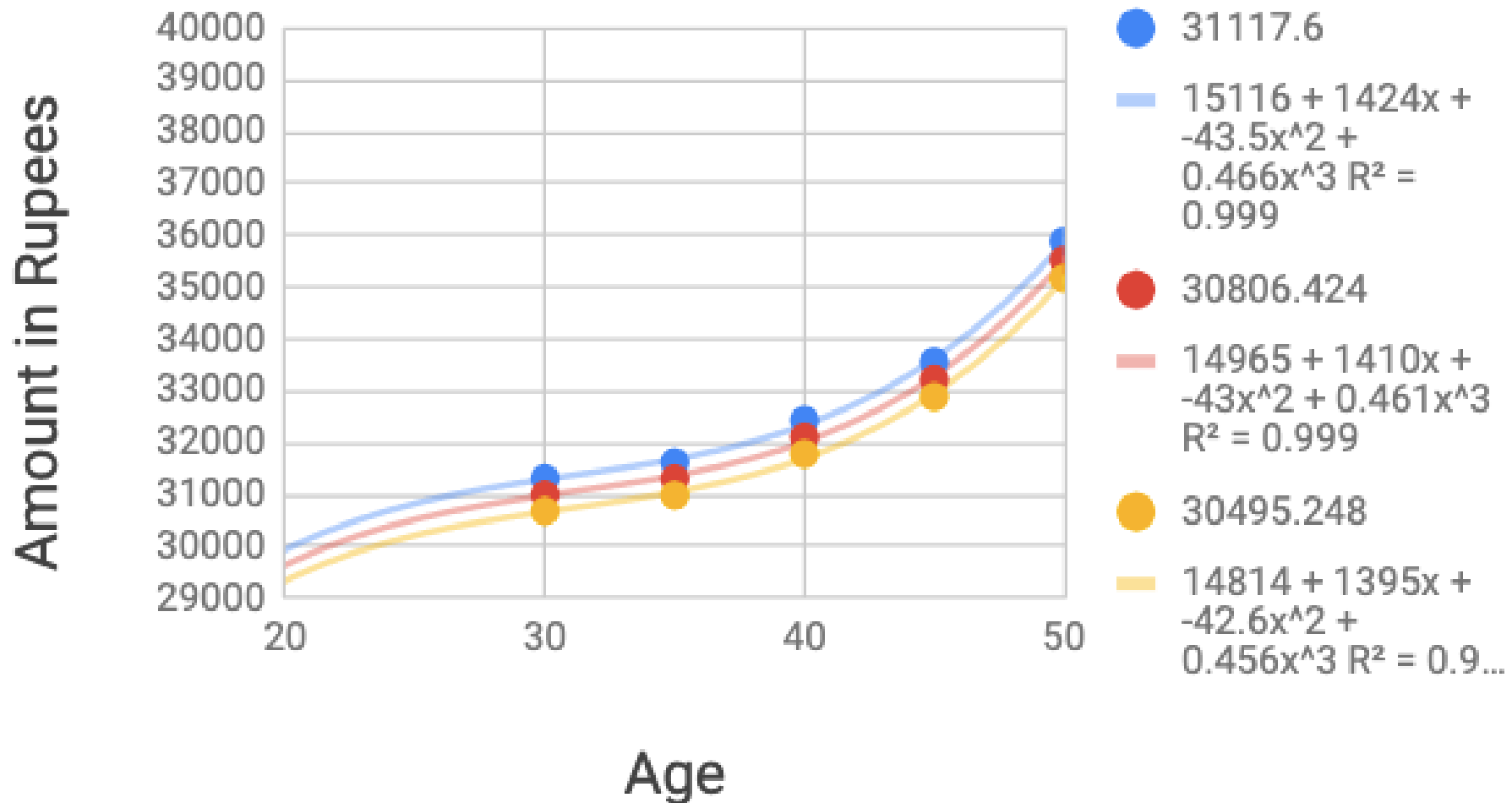
## Term of 15 years



# WHAT HAPPENS TO YOUR MONEY IF YOU CHOOSE PLAN B (25 YEARS)

BSA: 800

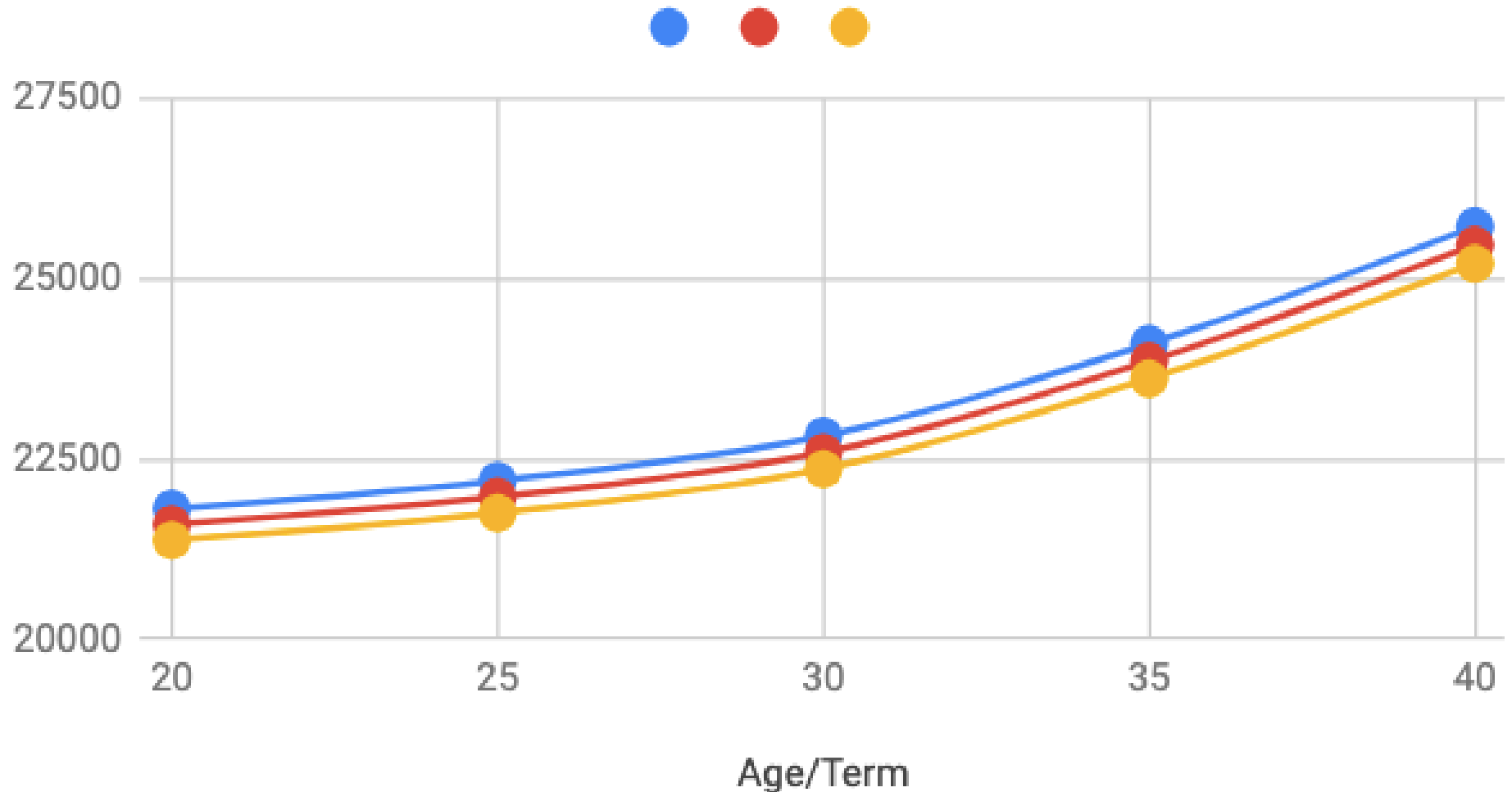
Term of 25 Years



# WHAT HAPPENS TO YOUR MONEY IF YOU CHOOSE PLAN C (35 YEARS)

BSA: 800

Term of 35 years



# **DON'T KNOW WHICH PLAN TO SELECT, HERE IS OUR RECOMMENDATION!**

We, as a health insurance company, keeping in mind the best for you and your lifetime long health, strongly recommend PLAN A.

Why?

The sooner you take the insurance, the better it is!

Comparing to the other two plans, the 15 year plan (Plan A), would give you the highest amount of money at the end of the time period, for any chosen term.

# REFERENCES

- <https://www.hdfclife.com/insurance-knowledge-centre/about-life-insurance/what-is-health-insurance>
- <https://www.ndtv.com/business/5-benefits-why-health-insurance-is-important-1871621>