

Check Points while buying the Health Insurance:

1. Understand your health insurance need & search for the suitable plan that meets your health insurance need as well as your pocket size.
2. Do not buy health insurance in haste; compare the various policies available in the market before you make the final decision.
3. Before you put down your signatures, discuss ALL THE TERMS AND CONDITIONS AND HIDDEN CHARGES with the agent. Also, read [the policy document](#) very carefully. Don't be in a hurry for this.
4. Disclose your correct Name, age & all your medical history in the proposal form to avoid hassles at the time of availing the benefits.
5. Check the age limit of the policy; it is the age when your health insurance policy will discontinue.
6. Do not solely depend on your employer's health insurance coverage that might change every year & may not cover all the diseases.
7. Check the Copayment & disease expense capping part of your health insurance to know your actual eligibility.
8. Do not succumb to lesser health insurance premiums as they may limit your coverage & leave you in midst of your health problem when you need them.
9. Make sure you receive your health card & policy copy within 15 days from the date of inception of the policy. Contact your TPA/Insurer for the same, in case you don't receive it.
10. Check your health ID card for your details. Kindly inform your TPA/ Insurer, in case there is any errors in the same & get it rectified ASAP.
11. Renew your health Policy at the renewal date provided on your policy copy. Do not delay even by one day that might cancel your policy. In case of delay in renewal, please inform to your insurer about same.