

**Insurance Queries****ABHIJEET GHOSH**  
Head, Health Insurance, Bajaj Allianz**Employer's Health Cover may Not be Enough**

**My brother-in-law, 75, is diabetic and had suffered paralytic stroke. He has been doing well post his recovery two years ago. Can he be covered under any health insurance scheme?**

Health insurance options for individuals in higher age groups are scarce in India. You should approach insurers who have health plans for senior citizens. But given the health issues in this case, the insurer will require complete medical history and detailed health check-ups to decide on the policy. Make sure you approach the insurer with all documents detailing the medical history.

**I am 53-year-old, working in a private company. I am covered under a corporate health plan. Should I buy a top-up on it or on my retail plan? Also, should I buy a health policy to avail of the benefits?**

Employer-provided medical policies are tailor-made plans for an organisation and are customised according to the benefits that the management wants to extend to its



employees. At all times, the employer-provided cover might not meet your individual health-insurance requirements in terms of coverage, number of dependent or family definition as well as your state of health and might have certain limitations. Hence, it is advisable to have an individual health insur-



ance plan where you get assured life-time renewability, one that suits your needs, fits your budget and reduces your out-of-pocket expenses that keep increasing with a simultaneous rise in medical inflation. A base health policy along with a top-up plan is an ideal combination to take care of routine healthcare expenses and also unpredictably large expenses arising due to accident or any critical disease.

**I am a health insurance for myself and wife (₹3 lakh each) and for two children (₹1 lakh each). Should I go for family floater policy or continue with same?**

You may continue with your existing plan, but you should opt for a higher sum insured for your children. If you opt for a family-floater health plan, the difference will be that all family members will be covered under one sum insured. Besides, the premium for the floater plan is usually less than individual sum-insured plans. You may select either depending on your requirements and budget. Most importantly, it should ensure that every member is adequately covered.

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