

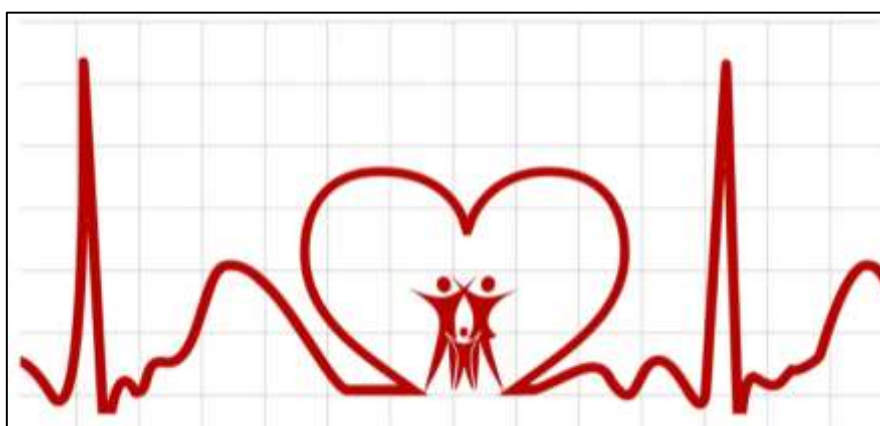
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[Super Top-Up Health Plans: Things To Consider Before Getting One](#)

Super top-up health insurance plans provide an additional layer of cover beyond a specified deductible amount, offering cost-effective protection against high medical expenses. These plans are designed to complement existing health insurance plans, thus ensuring enhanced financial security during medical emergencies

Meghna Maiti

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Comprehensive health insurance has become increasingly crucial due to the escalating cost of medical treatment. Obtaining a base health insurance policy with adequate cover is a prudent financial decision. While small medical expenses may not be too much of a concern, a major health issue can severely affect one's financial stability. Thus, strengthening one's insurance plan is essential to safeguarding against such emergencies, even if one already has a basic retail or group medical claim health insurance.

Super Top-Up Plans: How They Work

Super top-up plans act as an additional cushion at a very low cost to one's existing health coverage. Says Siddharth Singhal, business head, health insurance, Policybazaar.com, "It provides financial safety after the medical cost has exceeded the sum insured of the existing plan."

Super top-up plans offer coverage for pre- and post-hospitalisation expenses, including pre-existing conditions after the waiting period, and expenses associated with day-care procedures. For instance, if one has an existing health policy of Rs. 10 lakh, one can go for a super top-up plan with a sum assured of Rs. 90 lakh and a deductible of Rs. 10 lakh. "This means you will only have to pay an annual premium starting from Rs. 900, providing an affordable way to enhance your health insurance coverage," adds Singhal. According to Singhal, one should buy a super top-up plan to prevent the policyholder from being in a situation where the hospital bill exceeds the sum insured limit. "It is best if you purchase a super top-up plan from your existing insurer," he adds.

What To Keep In Mind

According to Bhaskar Nerurkar, head, health administration team, Bajaj Allianz General Insurance, one should ideally evaluate one's requirements before considering the top-up. "Calculate if the sum insured opted for in your policy fulfils the same. This can be done by also taking into consideration the number of insured members under the same policy. If you find that the sum insured may seem insufficient, then you can opt for a super top-up policy," he says. To fully understand the limitations and exclusions of your plan, it is equally important to carefully review the policy document.

Adds Nerurkar: "Before selecting a plan, it is equally important to research and compare the available options in the market. Further, it is crucial to obtain these policies from a reputable company with a healthy claim settlement ratio and a wide hospital network, as they will provide the best support in times of distress." Considering all these factors will help you and your family to be sufficiently covered and at the same time obtain affordable health insurance cover, he further says.