

Ask **THE EXPERT**

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GENERAL INSURANCE

Buy a personal medical cover even if you have govt benefits

I am 35 years old and my dad is a stroke patient. He is 69 years old and a retired government person. He gets a medical cover up to Rs 2 lakh as part of medical benefits which a retiree gets soon after the retirement. The cover amount is too less and also does not cover reputed hospitals in the network. So I have decided to take a health insurance cover with more benefits. Will my father be liable to the government provided policy if I take a new one from a private insurer or would that be cancelled and what would be the restrictions to the cover?

—ARVIND RAJ

It would be advisable to continue with the retiree employee medical benefits that the government provides your father and in addition to this, you need to buy an individual health policy for your father to take care of the increasing medical expenses.

It is always possible that the government revises the limits and coverage's for retirees in the future. However, looking at his age, he should go in for an individual health insurance policy immediately as he would be medically underwritten by commercial insurers and a cover would be provided depending upon his health status at the time of the proposal.

He will have the option to claim under the government scheme or the individual health insurance policy up to the respective sum insured. In case the expenses exceed the limits (sum insured) under one of the policies, he would be able to claim the balance from the other subject to the admissibility under the same.