

# Ask THE EXPERT

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## GENERAL INSURANCE

### ***A few insurance firms offer limited coverage for your dental treatment***

I am a 27-year old working woman from Mumbai. My husband had taken a mediclaim policy in 2016. I am in my 26th week of pregnancy. I am hoping that our mediclaim policy will cover our pregnancy delivery cost, and if it doesn't then is there a policy that I can opt now. Please guide.

—Vijayata Lakshmi

Maternity expenses are excluded in many health insurance plans. You can check with your insurer whether these benefits are included in your mediclaim policy.

My dad (age 56) is suffering from cavities. It is likely that in a year's time, he will have to go for dental implants. Please guide that if Indian insurers offer dental insurance plans and, if yes, what benefits they offer and what is the average premium.

— Shiv Kumar

Dental treatment expenses are not covered by most of the Indian Insurers except for accidental injuries subject to policy terms and conditions. However, few do offer limited coverage under health insurance plans for dental treatment as OPD coverage.

I am a farmer. On my small land holding, I grow a mix of vegetables. Lately, I have been reading about Pradhan Mantri Fasal Bima Yojana. Can you please guide if vegetable farmers should opt for it, if yes, what are the benefits?

—Manu S.

There are a series of benefits that can be availed from the Pradhan Mantri Fasal Bima Yojana. Kindly refer to the website [pmbfy.gov.in](http://pmbfy.gov.in) for your easy reference.