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Your Money: Add heft to your health cover without hefty premiums



Discover how utilizing key health insurance riders and add-ons—such as restoration benefits, sum insured accumulation, and super top-ups—can help you secure a ₹1 crore medical cover affordably. By Amarnath Saxena Insurers offer multiple riders and add-ons that can be added to the base health insurance policy. These can be utilised to build a sum insured of Rs 1 crore without paying a hefty premium. Most people go for a base cover of Rs 5-10 lakh, and shy away from building a large sum insured for fear of high premiums.

Restoration benefits: Restoration benefits mean that even if the sum insured is exhausted due to a claim, it is automatically restored. This happens not just once, but unlimited times within the same policy year. If multiple hospitalisations exhaust your sum insured, you are still protected, making it a smart way to achieve affordable high coverage. However, some insurers might have a cap of once per policy year.

Accumulation of sum insured: Some insurers offer a rider with a multi-year health insurance policy, where the annual sum insured for each year is combined into one big pool for the entire policy period. That means instead of having separate yearly limits, you get one cumulative limit that can be used for all admissible claims during the full tenure. This rider is beneficial because it pools the annual sum insured of a multi-year policy into one cumulative limit, giving you access to a larger coverage upfront and across the entire tenure. For example, if you buy a 3-year policy with Rs 15 lakh annual cover, normally, you would have Rs 15 lakh available each year. With this rider, the cover is pooled into Rs 45 lakh for the entire three years. You can use this Rs 45 lakh at any time during the policy period, even in the first year, if needed.

Emergency benefits: Some insurers offer up to 2x the sum insured for hospitalisation resulting from accidents or major illnesses. Here, the premium remains the same as that of the base policy, giving you the financial freedom and calmness in case of any emergency.

Age lock-in: If you take this rider, then at every renewal , your premium will be calculated based on the age you were when you first bought the policy (your entry age), not your current age. This is a great option for saving on premiums, especially because the older you get, the more premium you have to pay for health insurance. So, by locking your age, you pay the same premium until a claim is raised under the base policy.

Top-up and super top-up: A health insurance top-up plan is an add-on policy that provides extra coverage once your hospital expenses cross a fixed threshold. This is a cost-effective way to boost your sum insured without paying the high premiums of a larger base policy. A super-top protects you once your medical expenses for the year exceed a certain threshold. Unlike a regular top-up, which applies the deductible to each individual claim, a super top-up aggregates all hospitalisation bills in a policy year. The writer is chief technical officer, Commercial, Bajaj General Insurance