Galaxy
HEALTH INSURANCE



PEACE. PROSPERITY. PRIVILEGE

# GALAXY PRIVILEGE

UIN: GHIHLIP26044V012526

**Galaxy Privilege** is a comprehensive health plan, tailored for senior citizens that comes in individual and floater basis. It features shorter waiting period and a range of optional benefits to suit diverse needs. The plan focuses on delivering dependable care and flexibility - perfectly aligned with the health priorities of senior citizens.

## FEATURES OF THE POLICY

**Type of Cover**
Individual / Floater (2 Adults)



**Installment Options**
Facility to pay premium in installments




**Entry Age**
**Individual:** 60-75 years
**Floater:** 60-75 years
Spouse can be covered starting from 50 years



**Policy Term**
1 Year



**Family Size**
1 Adult / 2 Adults



**Co-Payment**
25% Co-Payment for all claims (Not applicable for sub-limits)



**Sum Insured Options (Rs. in Lakhs)**
5 / 10 / 15 / 20 / 25



**Gala Fit-Pro Active Care (Engaging Wellness Program)**
Premium discount available up to 10% at the time of renewal



# COVERAGES



**Room Rent**

2% of Sum Insured subject to maximum of Rs.10,000/- per day




**ICU including Digital ICU**

3% of Sum Insured subject to maximum of Rs.20,000/- per day



**Pre & Post Hospitalization**

Covered up to 30 days subject to a limit of Rs.10,000/- (Pre and Post inclusively should not exceed the limits as above)



**Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees**

Covered up to 35% of Sum Insured



**Other Medical expenses like Medicines, Diagnostics, Radiological Test**

Covered up to 60% of Sum Insured



**Home Care Treatment**

Covered up to 5% of Sum Insured or up to Rs.1,00,000/- whichever is less





## COVERAGES



**Road Ambulance**
Rs.2,500/- per hospitalisation and Rs.5,000/- per policy period



**Treatment of Cataract (Per Member)**
Rs.35,000/- per Eye and Rs.50,000/- per policy period



**Day Care Procedures**
All Day Care procedures are covered



**AYUSH Treatment**
Covered up to Sum Insured



**Modern Treatments**
Covered up to 50% of the Sum Insured



**Sub-limits on surgeries**
For Specific Major Diseases/Surgeries and All other Major Surgeries covered up to sublimit




**Repatriation of mortal remains**
Covered up to Rs.15,000/- per policy period



**Second Medical Opinion (Domestic)**
Covered

## WAITING PERIOD

**Initial Waiting Period**



30 Days

**Specified Disease**



24 Months

**Pre-Existing Disease (PED)**



12 Months

## OPTIONAL COVERS




**Consumables**

68 Consumables + Admission, Record and Insurance Processing charges are covered

### Supportive Care



**Rehabilitation and Pain Management**

Covered up to Rs.60,000/- based on the Sum Insured



**Hospice Care**

Covered up to 10% of Sum Insured

### Recovery & Enrichment Care



**Assisted Living**

Covered up to Rs.75,000/- based on the Sum Insured



**Nursing Care at Home**

Covered up to Rs.20,000/- based on the Sum Insured



**Voluntary Aggregate Deductible**

Discount on premium is available based on aggregate deductible opted as Rs.25,000/-, Rs.50,000/- and Rs.1,00,000/-



**Modification of Co-Payment**

Option to choose either increase in Co-Payment from 25% to 30% or Decrease in Co-Payment from 25% to 20%

## Discounts

**Gala Fit-Pro Active Care (Engaging Wellness Program):** Premium discount available up to 10% at the time of renewal.

**Online Purchase:** 5% discount available for first online purchase and their renewals.

**Voluntary Aggregate Deductible (Optional Cover):** Discount on premium is available based on the aggregate deductible opted as Rs.25,000/-, Rs.50,000/- and Rs.1,00,000/-.

**Modification of Co-payment (Optional Cover):** 5% Discount on premium is available, if opted to increase Co-payment from 25% to 30%.

Galaxy HEALTH INSURANCE

- For more details on the coverages, exclusions, terms and conditions, please refer the product prospectus through **www.galaxyhealth.com**

To know more

**Medical Underwriting Loading:** Company may apply a risk loading on the Premium payable as mentioned in the Prospectus

### Prohibition of rebates: (Section 41 of Insurance Act 1938):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

- The information provided in this brochure is only indicative.

Reach us: ✆ 044 - 4001 7227 / Toll Free: 1800 203 0007


## Galaxy Health Insurance Company Limited

(Formerly known as Galaxy Health and Allied Insurance Company Limited)

Registered Office: "Prestige Polygon", 12th Top Floor (P), #471, Anna Salai, Nandanam, Chennai - 600 035 ● IRDAI Registration No.167 ● CIN: U65120TN2023PLC165765 ● GHI/FY 2025-26/BROCHURE-GALAXY PRIVILEGE (GHIHLIP26044V012526)/ENG/001 ● For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale ● IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint