

THE NORTH EAST TIMES

Reliance Life Insurance launches 'Reliance Health Total'

GUWAHATI, APR 30: Reliance Life Insurance Company (RLIC), part of Reliance Capital Limited, launched 'Reliance Health Total' a comprehensive health insurance plan with unique advantages.

Reliance Health Total is a non-linked, non-participating and non-variable health insurance plan that provides a complete health cover including a fixed benefit cover for hospitalization, critical illnesses and surgeries, along with reimbursement for other health related expenses.

"Reliance Health Total provides customers with fixed benefit hospitalization and critical illness covers. The uniqueness of the plan lies in the medical reimbursement feature that allows customer to claim for OTC health-related expenses or medical bills. This plan also acts as an additional cover for hospitalization claims, over and above your existing medi-



cal plan," said Mr. Manoranjan Sahoo, Chief Agency Officer, Reliance Life Insurance.

Reliance Health Total is a regular-pay five-year-plan and can be renewed till the age of 99 years. The plan offers two options: a customer can choose a higher Medical Reimbursement Benefit under his policy or a higher Sum Insured.

The plan covers against expenses for hospitalization, 10 Critical Illnesses, ICU treatment and Surgeries as a fixed benefit amount, over and above other medical insurance

plans, irrespective of the actual billing. The customer can also settle cashless claims across an extensive network of 4000+ hospitals.

In order to enhance protection benefits for policyholders, Reliance Health Total has three optional riders – Reliance Accidental Death and Total and Permanent Disablement Rider, Reliance Major Surgical Benefit Rider and Reliance Critical Conditions Benefit Rider. These riders can be added in the base plan by paying additional premiums.

Besides these benefits, the insured is entitled for tax benefits on premium payment under section 80D.

"This plan is ideal for people who already have a health cover and want to efficiently optimize the tax benefits while providing for an added protection over and above the benefits provided by their organization," said Mr Sahoo.