

# Health Insurance

Comprehensive protection for you and your loved ones — because your family's health is your greatest asset.

**Rs.6 Lakh+**  
Avg ICU Cost/Stay

**1 in 4**  
Indians face health crisis

**14% p.a.**  
Medical Inflation Rate

## Key Benefits

- Cover against Lifestyle Diseases**
- Cover against Rising Medical Inflation**
- Medical Security for Your Entire Family**
- Protect Your Savings in Times of Medical Emergency**
- Tax Benefits under Section 80D of the IT Act**
- Cashless Treatment at 10,000+ Network Hospitals**

## Tax Benefits – Section 80D (FY 2025-26)

Scenario	Self, Family & Children (Rs.)	Parents (Rs.)	Max 80D Deduction (Rs.)
Individual and parents below 60 years	25,000	25,000	50,000
Individual/family below 60, parents above 60 years	25,000	50,000	75,000
Both individual, family and parents above 60 years	50,000	50,000	1,00,000
Members of HUF	25,000	25,000	25,000
Non-Resident Individual (NRI)*	25,000	25,000	25,000

\* NRIs can claim 80D only for IRDAI-regulated insurer policies in India. Available under Old Tax Regime only.

## Treatment of Serious Ailments Will Soon Become Unaffordable!

Medical inflation in India is rising at ~14% per annum. Secure adequate cover today.

### Projected Cost of Major Surgeries (Inflation @14% p.a.)

Surgery	Current Cost (Rs.)	5 Years From Now	10 Years From Now	15 Years From Now
Hip Replacement (One)	3,00,000	5,77,624	11,12,166	41,23,047
Heart Angioplasty (Stent)	3,50,000	6,73,895	12,97,527	48,10,221
Coronary Artery Bypass (Heart Bypass)	4,50,000	8,66,437	16,68,250	61,84,570
Renal Transplant (Kidney Replacement)	6,00,000	11,55,249	22,24,333	82,46,094
Double Valve Replacement (Heart Valve)	4,50,000	8,66,437	16,68,250	61,84,570
Tetralogy of Fallot Repair (Heart Surgery)	5,00,000	9,62,707	18,53,611	68,74,745
Liver Transplant	30,00,000	57,76,244	1,11,21,664	4,12,30,470

\* Projections are indicative, calculated at 14% annual medical inflation. Actual costs may vary by hospital, city, and treatment protocol.

### Why Choose Oscar Insurance Broking?



Independent broker – we work for YOU



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IRDAI-licensed composite broker



Mumbai-based, serving clients pan-India

## Get a Free Health Insurance Consultation Today!

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