

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)



EMI

Installation 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

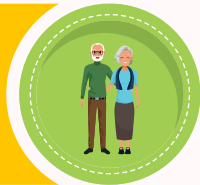


Policy Term

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



Assisted Living

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



Nursing 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%.



- 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.

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

● The information provided in this brochure is only indicative.

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