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)

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

Family Size
1 Adult / 2 Adults

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

Installment Options
Facility to pay premium in installments

Policy Term
1 Year

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

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 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

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