

conditions at all. Delaying not only makes it more expensive, but it can also limit your options down the line.

Many health insurance plans also come with waiting periods, especially for things like maternity, pre-existing conditions, or specific treatments. Buying a plan early helps you serve that waiting time quietly in the background, so your policy is fully ready when you need it.

Key benefits to look for in a health insurance plan:

- Financial backup: Covers hospitalisation, treatment, surgeries, and post-care so your savings stay untouched.
- Cashless network hospitals: Access treatment without paying upfront at partner hospitals across the country.
- Useful add-ons: Depending on your plan, you can get extras like maternity cover, annual check-ups, day-care procedures, and equipment rental.
- Cover for family: Include your spouse, children, or parents under one policy or separate plans based on their needs.
- Tax savings: Premiums paid are eligible for tax deductions under Section 80D up to ₹75,000 depending on age and family cover.

Quick checklist before you buy:

Is the coverage amount enough for current and future medical costs?

Are there any room rent limits or sub-limits on treatment?

What's the waiting period for pre-existing conditions or maternity?

Are good hospitals near you included in the cashless network?

How simple and digital is the claims process?

A healthier you needs a financial backup too

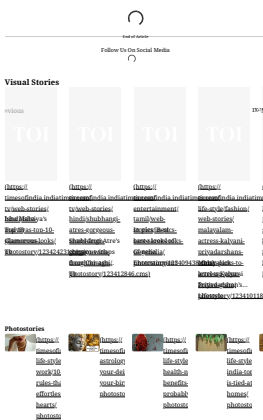
At the end of the day, all your efforts, from saving for a home to building wealth rely on one thing: your ability to stay well and bounce back from life's uncertainties. That's exactly where health insurance steps in.

It does more than just cover hospital bills; it gives you peace of mind. The freedom to focus on getting better without worrying about the cost. The security to keep your future steady, even when life takes an unexpected turn.

With names like **STAR Health Insurance** (<http://www.starhealth.in>), you also get the benefit of a strong hospital network, plans tailored to different stages of life, and nearly two decades of experience supporting families across India.

Disclaimer: This article has been produced on behalf of Star Health Insurance by Times Internet's Spotlight team.

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