



## Are you and your family medically secured?

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## From the C.E.O.'s Desk

Dear Readers,

It gives me immense pleasure to release this special edition of Lifeline. We at Shah and Shah Group believe in providing peace of mind to all our clients. Keeping this objective in mind, we present this issue of Lifeline with some facts, benefits and advantages of Mediciclaim.

We have no control over our health and any unexpected health problem can directly affect our financial planning due to the huge costs associated with medical treatments. I am sure you all have enough information about this. However, I request you to take stock once again. My team will be happy to visit you and help with an analysis and stock taking of your current Mediciclaim policies.

Hitesh Shah, C.E.O.  
Shah and Shah Group  
ceo@snsgroup.in

On his way to work, Nitin Gupta met with an accident and got himself admitted to Nanavati hospital. Since there were multiple fractures, doctors said that he'd have to undergo surgery. He had little to worry as he had adequate health insurance from his company.

But to his shock, the doctor told him the total cost of his treatment would be Rs 3 lakh, and he had a medical insurance worth Rs 2 lakh from his employer. That meant, he would have to pay the Rs 1 lakh upfront.

Luckily, he had personal health covers for himself and family. So he could use personal mediclaim insurance also which was cashless.

Anyone can fall sick anytime. But who saves for an ailment?

### It's

We might save for a dream holiday, a dream house or a child's dream.

### Easy

But rarely do we set aside a chunk of our salaries for a gallbladder removal or a knee replacement.

### to

So, if you suddenly find yourself saying, 'why does this happen to me', in the middle of a medical emergency, you'll probably have to sacrifice a dream or compromise a fund you have saved for something else.

### Fall

That's where Health insurance steps in, so that one can have access to the best healthcare without fearing the financial strain.

### Sick

Guaranteeing this peace of mind is what we call, "taking the fear out of faces"



### Emerging Market Experts

70%+\* of assets for this Asset manager come from emerging markets spanning Asia Pacific, Emerging Europe and Latin America.

\*Source: Bloomberg 2010

### Did You Know?

There is 26% increase in health treatment cost in 2012

# Sawaal Aapke, Jawaab Hitesh ke.



Follow me on 

## Why do I need Medical Insurance?

**Mrs. Niharika Pawar - Borivali**

Health care is a serious concern for most people today. Escalating cost accompanied by the scare of new viruses being detected every other day make us want to run for cover. This is where Mediclaim steps in. It is an insurance that take care of your medical expenses or treatment expenses.

## What are the benefits of Mediclaim?

**Mr. Shubham Gupta - Khar**

Medical insurance covers almost every thing - from the time you step in the hospital to the time you are discharged. the normal cost that are covered are room and boarding expenses, nursing expenses, fees for the surgeon, anesthetist, medical practitioner and consultant, charges for blood, oxygen, operation theater, surgical appliances, diagnostic materials, charges for X-rays, dialysis, chemotherapy and so on. Even the medicines are covered, same are subject to the terms and conditions mentioned in the mediclaim policy.

## What are the limitations of mediclaim?

**Ms. Vidhi Kaul- Bhandup**

The most important exclusions till recently have been pre-existing health conditions. If a person has had a heart attack previously or he has been

operated upon for some other conditions, then cover will not be available for those conditions. There are several other exclusions: dental surgeries, cosmic surgeries, HIV related conditions, etc. Further when you take the policy for first time, any illness that commences during the first 30 days of inception of the policy is also excluded.

## What are mistakes to avoid while buying medical insurance?

**Mr. Ramniwas Rao - Dadar**

In a survey it was observed that a bulk of medical insurance gets rejected, it was noticed that many of these claims were rejected because forms were incorrectly filled or worse , people wrote outright lies. They would often hide details about pre existing illnesses. So problem arises not necessarily while encasing the claim. It is when the policy is bought, and form is incorrectly filled. An insurance company will not think twice about rejecting a claim if it spots even one error in the from.

The most critical mistakes are made while filling up the proposal form. Declaration of any pre existing diseases along with any known or any previous treatment, family history of illness , details of policy being rejected on any ground, etc are crucial. So make sure you give honest declarations.

## Cost of Medical Treatments !!

Medical expenses are rising faster than the costs of any other service. The cost of health care has grown at an almost double-digit annual rate over the past decade, due in-part to the rising cost of medical technology, growth in the number of tests and procedures, and to the salaries paid to health care professionals. Some basic medical treatment charges are:

Treatment	Cost of Treatment (in Rs.)
Bone Marrow Transplant	30,00,000 - 45 ,00,000
Liver Transplant	30,00,000 - 45 ,00,000
Heart Surgery	4,00,000 - 6,00,000
Orthopaedic Surgery	4,00,000 - 6,00,000
Open Heart Surgery	2,00,000 - 8,00,000
Neurosurgery	2,00,000 - 8,00,000
Hip Replacement	2,00,000 - 8,00,000
Dialysis	50,000 - 90,000 per annum
Kidney Stone Surgery	30,000 - 50,000
Cataract Surgery	40,000 - 70,000
Dental Implants	30,000 - 50,000
Fracture	15,000 - 30,000
Root Canal Treatment	2,000 - 8,000
Fillings / Tooth Cleaning	2,000 - 5,000



"THE DOCTOR WILL SEE YOU NOW."

## Important Numbers

Mumbai Police	100
Fire Stations	101
Ambulances (Accidents)	102
Ambulances (Heart Attack)	105
Insurance and Investments	022-61396500



## An Equity Markets Goliath

This Asset Manager enjoys 31%\* market share in the equity mutual funds segment, a number higher than the combined share of next 4 players

\*Source: Asset Management Association of Korea. Data as on June 2010

## Did You Know?

Indians are 3 times more prone to heart diseases than Europeans. Heart Attack is the No. 1 killer here.



**Yours truly,**  
**Pradeep Singh**  
**(Manager-General Insurance)**

Dear All,

It gives me great pleasure to be a part of such an organization which has such a focused vision & a vibrant mission. I joined this company over half a year ago and simply want to say that I just enjoy working in such supportive and challenging environment. I handle the entire General Insurance department which being a vast and diversified sector requires expertise.

GIC department also includes the process of Renewals, Application processing, Claims settlement & resolving customer queries in minimum time.

With my domain knowledge and experience, I am making the best use of my capabilities to give the best service to all my clients.

You can e-mail me at [pradeep@snsgroup.in](mailto:pradeep@snsgroup.in) for any query and advice related to general insurance.

## First Aid & Tips

Every office, factory, home and school should have an accessible first-aid box. It is readily available in shops but you can use any box at home as your first aid box. Keep your first aid kit where it is easily accessible. Replace drugs whenever they reach the expiry date. Following are the common stuff you should have in your first aid box.

Sterile adhesive bandages  
Roll of absorbent gauze  
Adhesive tape  
Triangular and roller bandages  
Cotton (1 roll)  
Band-aids  
Scissors  
Pen torch  
Latex gloves (2 pair)  
Tweezers  
Needle  
Moistened towels and clean dry cloth pieces.  
Antiseptic (Savlon or dettol)  
Thermometer  
Petroleum jelly or other lubricant  
Safety pins  
Cleansing agent/soap  
**Non-prescription drugs:**  
Aspirin or paracetamol pain relievers  
Anti-diarrhea medication  
Antihistamine cream for Bee Stings.  
Antacid (for stomach upset)  
Laxative

**When someone is injured or suddenly becomes ill, there is usually a critical period before you can get medical treatment** and it is this period that is of the utmost importance to the victim. Here are a few basic first aid tips.

**Before assisting a victim, protect yourself first.** Assess the scene and determine the prevalent hazards, if any. Whenever possible, wear gloves to protect yourself from blood and other bodily fluids.

**When an emergency occurs,** make sure the tongue does not block the victim's airway and that the mouth is free of any secretions and foreign objects. It's important that the person is breathing freely. And if not, administer artificial respiration promptly.

**See that the victim has a pulse and good blood circulation as you check for signs of bleeding.** Act fast if the victim is bleeding severely, swallowed poison or his heart or breathing has stopped. Remember every second counts.

**It's vitally important not to move a person with serious neck or back injuries** unless you have to save him from further danger. If he has vomited and there is no danger that his neck is broken, turn him aside to prevent choking and keep him warm by covering him with blankets or coats.

**Have someone call for medical assistance while you apply first aid.** The person who calls the doctor should explain the nature of the emergency and ask for advice on what should be done by the time the ambulance arrives.

**Be calm and give psychological support** to the patient.

**Don't give fluids to an unconscious or semiconscious person.** Fluids may enter his windpipe and cause suffocation. Don't try to arouse an unconscious person by slapping or shaking.

**Look for an emergency medical identification card** to find out if the victim is allergic to medicines or has any serious health problems that require special care.

### An Asian player rising out of the Western clutter

This Investment Manager has its origins in Asia unlike most other asset managers who come from the Western countries. As such, it's investment principles are quite different from its western counterparts.

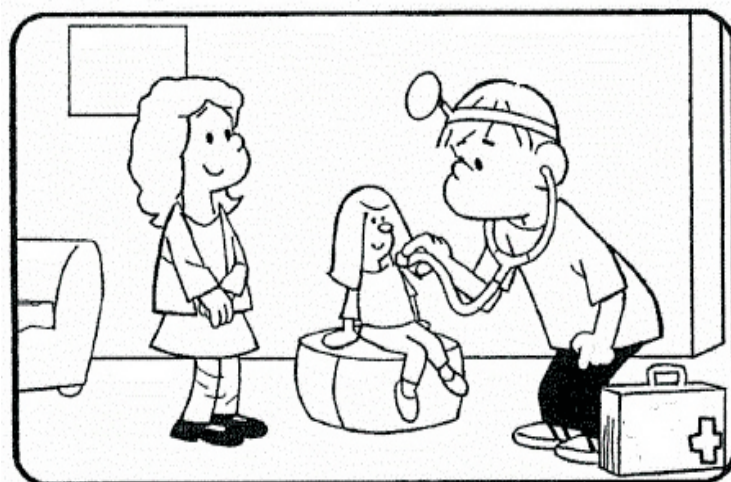
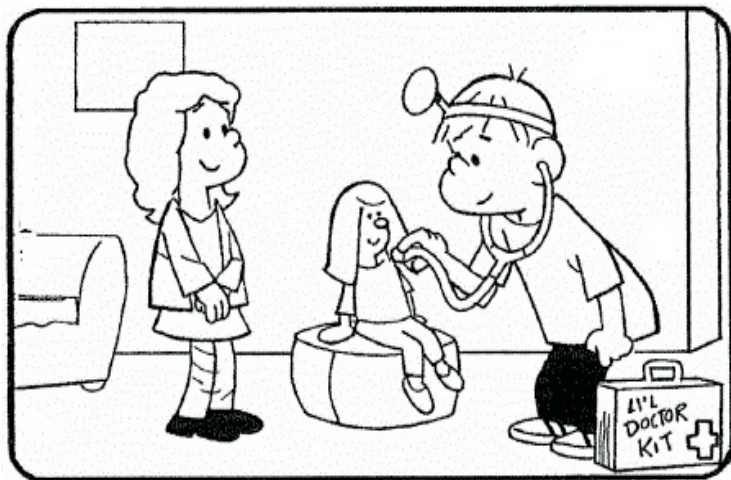
### Did You Know?

30% cancer deaths in India is due to use of Tobacco



# Fun Time for Kidz..

Find five differences between the two pictures...



Find five differences between the two pictures

Answers

1. Couch is longer.
2. Baby girl's leg is moved.
3. Shoes are different
4. Writing on Doctor Kit is missing.
5. Mouth of Doctor is missing.

Guess The Human Body Organ...  
Match the Body Organs with their names



1 Spinal Cord



2 Lungs



3 Intestine



4 Kidney



5 Liver

Match the Body Organs with their names

Answers

1. 2
2. 5
3. 4
4. 3
5. 1

for Private Circulation only



**MIRAE ASSET**  
Bringing the Emerging Market Expertise to India!



Shah & Shah Group  
2nd Floor, Gitanjali Arcade, Nehru Road,  
Vile Parle (East), Mumbai - 57.  
Tel : +91 22 6139 6500, 2616 3235 | Fax: + 91 22 2617 8679  
e-mail : services@snsgroup.in | www.snsgroup.in  
Branches: Borivali | Chembur