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Editorial

Dear Readers,
Wishing you a very happy new year!
Our objective is to provide peace of mind through appropriate financial solutions & services. In alignment to our objective, we attempt to spread the awareness of financial planning and health insurance with this Lifeline edition.

For any assistance in financial planning, insurance or retirement planning, please touch base with us on any of the following co-ordinates:

Customer Service Helpline

Direct: +91 961 900 6500

+91 22 6139 6528

Board: +91 22 6139 6500

Email:

customerservice@snsgroup.in

Are you and your family medically secured?

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 would 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 lakhs, and he had a medical insurance worth Rs 2 lakhs from his employer. That meant, he would have to pay Rs 1 lakh upfront.

Luckily, he had a health insurance for himself and family, which he could use immediately in time of need.

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 will 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 worry out of your face"



Cost of common medical problems

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

* These are approximate expenses, which may vary basis geographical area, medical facilities etc.

Oberoi Splendor Christmas Carnival



Facing Familiar problems with your investments?

- My mom's health insurance isn't covered anymore, who to approach?
- My claim is denied, now what?
- Can someone help me with change in nomination?
- How do I apply for loan against my life insurance policy?
- How do I revive my lapsed policy?
- Can someone pick the premium cheques from my doorstep?
- I need update on Mutual Fund investments, who would help?
- It would be nice if I could get a periodic health check-up of my investments, who could do that?

We will help you

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Oberoi Splendor New Year's Celebration





KidZone

Colorful food tracker

Colors are health protectors -- the more colorful healthy foods you eat, the more they protect you! Your body loves these and needs them to stay healthy.

Are you getting all your colors of healthy foods each week?



purple

- Brinjal
- Plums
- Purple-root vegetable



green

- Spinach
- Kiwi
- Broccoli
- Basil



red

- Tomato
- Strawberry
- Beets
- Kidney beans



orange

- Mango
- Carrots
- Sweet-potato



yellow

- Lemon
- Corn
- Yellow-pepper



brown

- Cinnamon
- Walnut
- 100%
- Whole grains



black

- Black beans
- Black lentils
- Black olives



white/beige

- Banana
- White bean
- Cauliflower
- Garlic
- Onion
- Oats



Remember:

Aim for at least four (4) colors everyday.

monday	tuesday	wednesday	thursday	friday	saturday	sunday

Directions:

Color the hearts with the colors you included each day for whole foods, like *fruit, vegetables, whole grains, nuts, beans, herbs and spices.*

At the end of the week see which color foods you are missing and try new foods in these colors.

Favorite foods I included this week :

New foods - I'm going to try to get more colors.

Important Numbers

- Mumbai Police 100
- Fire Stations 101
- Ambulance (Accident) 102
- Emergency Medical Service 108
- Insurance and Investments 022-61396500**



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