Celebrating Senior Citizens Day: Tata AIG Extends Legacy of Trust with Tata AIG Elder Care Health Insurance

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On the occasion of Senior Citizens Day, Tata AIG General Insurance Co. Ltd. reaffirms its commitment to the well-being of India's elderly population by spotlighting its dedicated health protection policy — TATA AIG Elder Care. Designed exclusively for individuals aged 61 years and above, the policy offers holistic coverage that addresses both medical and lifestyle needs, unique to this stage of life.



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According to a recent report published by the NITI Aayog, report titled "Senior Care Reforms in India — Reimagining the Senior Care Paradigm: A Position Paper", only around one-fifth of the elderly population in India is covered by health insurance, while nearly 78% remain without any pension coverage. This stark reality underscores a widening protection gap for India's ageing population — where the majority of seniors are entering their most vulnerable years without any safety net of medical or financial security. With longer life expectancy, rising healthcare costs, and the growing prevalence of lifestyle and chronic diseases, this gap poses a dual challenge: increased dependence on family support and heightened risk of financial distress in the face of medical emergencies.

Mr. Dinesh Mosamkar, Senior VP of Consumer Underwriting, Tata AIG General Insurance Co. Ltd., said, "Senior Citizens Day is a reminder of the importance of safeguarding the health and dignity of our elders. With Tata AIG Elder Care, we are ensuring that our senior customers get the right mix of healthcare protection, specialized care, and support services. Health insurance is not just about covering hospitalization costs — it's about enabling a healthier, more confident life in the golden years."

Tata AIG Elder Care covers hospitalization and many more benefits like-

- Home Physiotherapy Services through network.
- Home Nursing Service for post operative care.
- Personalized Health Manager for telephonic assistance with booking appointments, scheduling, and service coordination.

- Annual Preventive Health Consultation for dental, eye, and orthopedic consultation.
- Home care treatment for dialysis, chemotherapy and pandemic care.
- AYUSH treatments (Ayurveda, Yoga, Unani, Siddha, Homeopathy) at certified AYUSH hospitals and centres, making healthcare inclusive of traditional systems.
- Compassionate Care to assist the insured person in the 'Activities of Daily Living' post discharge from the hospital.
- Home Assessment and Modification for Elderly Care/Disability. Financial and technical support for mobility adjustments at home.
- Pre-existing Disease Coverage after 24 months of continuous coverage with us.
- Exclusive coverage for high end diagnostic tests on OPD basis, ensuring seniors do not compromise on quality care.

With a network of 12,000+ hospitals across India, Tata AIG Elder Care ensures that senior citizens and their families can access seamless, cashless treatment without financial stress.

