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Compliment Your Wellbeing with the Perfect Health Insurance. Here's How

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Juggling between life's responsibilities is essential, but not as much as your health.



Did you know that there are several studies that link common lifestyle disorders to stress? The onset of lifestyle conditions can lead to more severe health issues, such as stroke and even cancer if you do not take precautionary measures. While you can always take health cover with an enhanced critical illness insurance protection, isn't prevention better than cure?

At the same time, even though it is easy to understand that buying health insurance and especially critical health insuranceworks to protect your life against various contingencies such as strokes, kidney failures and paralysis,you can improve your chances against these ailments by following a healthy lifestyle.

Here are some practical tips to buy health insuranceand help you maintain a balanced lifestyle that prevents all lifestyle-related health conditions as well.

Benefits of Keeping Your Health in Peak Condition

- **Say goodbye to lifestyle disorders**

Stress is at the heart of all lifestyle conditions that can further deteriorate to contribute towards several life-threatening diseases, such as heart attack and cancer. Understanding the scope of having critical health insurancewill help you treat the condition without experiencing many financial hardships. At the same time, you can adopta healthy lifestyle to minimizestress as much as possible. When you focus on your wellbeing, you can reduce the risk of many such lifestyle disorders.

- **Enjoy a stress-free life**

Maintaining a routine of exercise, yoga, and meditation can help you eliminate stress from your life. As a result, you can enjoy life's simple pleasures, such as important moments with your loved ones. Besides, many insurance companies reward their health insurance and critical health insurancepolicyholders with health points, recognizing their wellness efforts. Healthy individuals also attract lower premiums on their health insurance and critical health insurance policies.

- **Save money**

A healthy person will save money on not just health insurance and critical health insurance policy premiums, but also fewer medical treatment expenses. These savings can be put to much better use, such as investments in wealth creation opportunities or a retirement plan to take early retirement.

- **Lower premiums on your health insurance**

Every insurance provider requires you to undergo medical examinations to test for pre-medical conditions. A healthy individual with no such risks will be able to benefit from lower premiums on their health and critical health insurance policies.

- **Maintain a physically active routine**

By exercising, you can reduce the risk of many diseases, including cancers such as colon, rectum, and breast.

Following a healthy lifestyle is good for the body. But not following it can be equally harmful. For instance, you may have to pay a higher premium on your health insuranceor critical health insurancepolicy, if you are a smoker – notto mention the increased risk of developing severe lifestyle-related ailments. At the same time, risky behaviours such as consuming a poor diet and living a sedentary life can be a severe health risk to your heart. Not curbing these practices can result in costly health or critical health insurance, if not being rejected altogether!

Benefits of health insurance with critical illness insurance cover

While health insurance pays for unexpected expenses arising out of an illness, a critical illness insurancecover does a lot more than that. They are two very different things and cannot be used interchangeably. When combined, however, they can become a powerful tool to protect you against life's uncertainties.

Here are some of its benefits.

- **Provides enhanced coverage**

A health insurance plan will cover basic hospitalizations and expenditures only. However, a critical illness insurance cover will give you a lumpsum in case you are diagnosed with a life-threatening disease included in the policy.

- **Upfront benefit**

No need to get reimbursed based on actual costs incurred. With a critical illness cover, you will get a lumpsum amount even if you didn't incur the charges.

- **Longer-term**

A critical illness cover can be purchased for a longer-term and can be easily renewed online.

More than 9 million people, as per estimates given by the World Health Organization, have cancer worldwide. Cancer and other severe health conditions can catch you off-guard, both physically as well as financially. While it is always recommended to follow a healthy lifestyle, you must also make yourself economically secure with comprehensive health insurance or critical illness insurance policy that covers these critical illnesses.

Furthermore, you can look into more comprehensive coverage against life's uncertainties by combining critical illness insurance cover with the best term plan in India. Term insurance plans from reputable insurers such as Max Life Insurance enable you to opt for a critical illness rider to help avail of a much comprehensive and in-depth coverage to help you overcome the disease without the financial burden. At the same time, when you opt for the best term plan in Indiato secure your family's financial health in your absence, you also make sure that your loved ones remain independent and continue to work towards accomplishing their dreams without worrying about their financial stability – you have the best term plan in Indiato take care of that.