

Tax benefits on your health insurance under section 80D



Exemption on health insurance premiums

- Up to ₹25,000 paid for self, spouse, dependent children, or parents.
- Up to ₹50,000 if your family or parents are senior citizens (60 years and above).
- Senior citizens (residents aged 60 years or above) who do not have health insurance can claim a deduction up to ₹50,000.



Contribution to CGHS/notified scheme

Contributing to this or any other notified scheme can help you cut ₹25,000 from your taxes! However, any contribution made on behalf of parents is not eligible here.



Pre-existing diseases cover

If you have availed a pre-existing illness cover and paying premiums on the same, you are eligible to claim deductions under Sec 80D.



Additional deductions for parents

Irrespective of age, you can claim extra deductions on health insurance premiums paid for your parents.



Critical illness cover

Prominent health insurance plans offer coverage for cancer, stroke, heart attack, etc. Hence, you can claim a deduction for the extra premium paid for such covers.



Your wellbeing is the foundation upon which financial success is built



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