



Mother's Day · May 10 Send to mom in India · or to your mom abroad

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NRI Money Matters



NRI GUY →



Plan your treatment in India? *Here's exactly how, in 22 steps.*

What's dramatically cheaper or better in India (heart, dental, IVF, LASIK, MRI / CT, knee + hip replacement), top hospitals + specialists, JCI / NABH accreditation, medical visa, FX, insurance pre-authorisation, follow-up. Save locally, print, share.

1 Decide what's worth doing in India

COST VS QUALITY

PROCEDURE	USA / UK	INDIA (TOP HOSPITAL)
Dental crown / implant	\$3,000–5,000	\$300–500
LASIK (both eyes)	\$4,000	\$600–800
IVF cycle	\$15,000–25,000	\$3,000–5,000
Knee replacement	\$40,000–60,000	\$5,000–8,000
Hip replacement	\$40,000	\$6,000–9,000
Heart bypass (CABG)	\$100,000+	\$5,000–10,000
Coronary stent	\$30,000–50,000	\$3,500–6,000
MRI / CT scan	\$1,000–2,000	\$80–150
Comprehensive health checkup	\$1,500	\$100–300
Cataract surgery (per eye)	\$3,500	\$300–800

Confirm the procedure is one where India offers **better-or-equal quality** at much lower cost — see table above. For acute / experimental conditions, US / UK may be the right choice

Get a **written second opinion** from your US / UK / Canadian doctor before flying — many overseas insurers require this for any reimbursement claim

Check if your overseas health insurance has an **international / out-of-network** clause — Cigna Global, Aetna International, BUPA Global all reimburse India treatment with paperwork

2 Pick the hospital + specialist

- Pick a hospital with **JCI (Joint Commission International)** or **NABH (National Accreditation Board for Hospitals)** accreditation. Most major chains have both
- Top tier general:** Apollo (Chennai, Hyderabad, Delhi, Mumbai), Fortis (Delhi, Mumbai, Bangalore), Manipal (Bangalore), Max (Delhi NCR), Medanta (Gurgaon)
- Specialty hospitals:** Tata Memorial Mumbai (cancer), AIIMS Delhi (govt-run, low-cost), Narayana Health Bangalore (cardiac, lowest cost-quality ratio globally), LV Prasad Hyderabad (eye), Sankara Nethralaya Chennai (eye), Aravind Madurai (eye)
- Verify the **specific surgeon / consultant** — top hospitals can have variable quality at the consultant level. Ask for the surgeon's case volume per year for your specific procedure
- Email the hospital's **NRI desk** with your reports — most respond within 48 hours with a tentative cost estimate, surgeon match, and admission window

3 Pre-trip planning

3-8 WEEKS OUT

- Apply for a **Medical Visa** (separate visa category — allows 3 attendants under "Med-X" category). OCI cardholders use OCI directly, no separate medical visa required
- Wire **cost estimate + 30% buffer** to your NRO account — surgery costs occasionally escalate with complications
- Book accommodation near the hospital — most major chains have **empanelled hotels** at discounted rates for patient attendants
- Buy **travel insurance** for the flight + complications-during-travel. Standard travel policies cover emergency in-India treatment if your primary purpose is travel, not medical

4 During treatment

- Insist on **itemised bills** for every charge — needed for overseas insurance reimbursement and US HSA / FSA reimbursement claims
- Keep originals: **discharge summary, doctor's notes, lab reports, imaging on CD or USB drive**. Most hospitals will mail follow-up reports overseas if asked
- Pay in INR via NRO account or international card — many top hospitals offer **5-10% discount** on the package price for upfront cash settlement
- Get **fitness-to-fly certificate** from the surgeon if required — most international airlines need this for post-op flights within 4-6 weeks

5 Post-treatment + follow-up

12 WEEKS AFTER

- Confirm **follow-up schedule** with the surgeon — most provide 3-6 months of post-op email or telemedicine support included in the package price
- File overseas insurance reimbursement **within the claim window** (typically 30-90 days from procedure date) — late filings get auto-rejected
- Combine all receipts into a **single PDF** with index — easier than submitting 30 separate documents
- If procedure requires in-person follow-up — schedule one return India trip (most NRI desks pre-book this at the time of discharge)
- Brief your **primary care doctor** overseas with the discharge summary so they can manage ongoing care

♥ GENTLE REMINDERS

Want a nudge before the big moments?

A short, low-frequency email when something on your list is worth thinking about — birthday gift, anniversary flowers, FX dip before a trip, tax-filing window, festival shipping cut-offs. No spam, unsubscribe in one click.

Birthday (optional)

mm/dd/yyyy



Anniversary (optional)

mm/dd/yyyy



Remind me about

Birthday + anniversary gifts

FX dips before trips home

Annual trip planning

Festival shipping cut-offs

Tax filing windows (US + India)

Paperwork (OCI, passport, FBAR)

Send me reminders

NRI Money Matters

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MONEY

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