



## Apollo Munich Health Insurance Revision

**Apollo Munich Easy Health Insurance Plans** are designed in a way to suit your need and fit your pocket. They will not only guard you against the spiraling medical costs but will also guide you on the path of wellness, providing you with double protection of prevention and cover. The **Easy Health Insurance Plans** are available for Individuals (**Easy Health Individual Health Insurance Plan**) and Families' (**Easy Health Family Health Insurance Plan**). These Plans manage your and your families health-related needs right from consultation and hospitalisation to post-hospitalisation.

With effect from May 1st 2011, Apollo has revised the policies and below is a summary of changes announced by them.

Revised Rates Apollo Munich Health Insurance	Heading	Existing Easy Health	Revised Easy Health
	Entry Age	91 days to 60 Years	91 days to 60 Years
	Coverage for Dependent Children (91 days to 5 years)	If both parents insured under Easy Health	If either parent insured under Easy Health
	Policy Period	1 Year	1 Year
	Sum Insured options	Rs 1 to 10 Lacs upto 60 Years	Rs 1 to 10 Lacs upto 60 Years
	PPC Reimbursement	Upto Rs 300	Rs 1 to 10 Lacs upto 60 Years
	Premium Discount	Family Discount of 10% if 3 or more family members are covered under Easy Health Individual Health Insurance Plan	50% Family Discount of 10% if 3 or more family members are covered under Easy Health Individual Health Insurance Plan
	Organ Donor Definition	The organ donor is the Insured Person's blood relative and the organ donated is for the use of	7.5% Discount per year The organ donor is the Insured Person's blood relative and the organ donated is for the use of

		the Insured Person.	cor Trans Organs A donate I
	Surgery for Nasal Septum deviation	Permanent Exclusion	Covered
	Claim Form		Cl
	Claim Form E-Opinion	NA	New
	Proposal Form		Proposa existi
	Pre Auth Form		Pre
	Claim Procedure	Only for Inpatient Treatment	Claim p treatmen E-opinion

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	Existing – Easy Health	
Entry Age	91 days to 60 Years	
Coverage for Dependent Children (91 days to 5 years)	If both parents insured under Easy Health	
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PPC Reimbursement	Upto Rs 300	
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Organ Donor Definition	The organ donor is the Insured Person's blood relative and the organ donated is for the use of the Insured Person.	
Surgery for Nasal Septum deviation	Permanent Exclusion	
Claim Form		
Claim Form E-Opinion	NA	
Proposal Form		



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Pre Auth Form		
Claim Procedure	Only for Inpatient Treatment	