



## 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   | Upto Rs 300   |
|  | Premium Discount                                     | Family Discount of 10% if 3 or more family members are covered under Easy Health Individual Health Insurance Plan | 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                    | The organ donor is the Insured Person's blood relative and the organ donated is for the use of                    |

|  |                                    |                              |   |
|--|------------------------------------|------------------------------|---|
|  |                                    | the Insured Person.          | cor<br>Trans<br>Organs A<br>donate<br>I |
|  | Surgery for Nasal Septum deviation | Permanent Exclusion          | Covered                                 |
|  | Claim Form                         |                              | Cl                                      |
|  | Claim Form E-Opinion               | NA                           | New                                     |
|  | Proposal Form                      |                              | Proposa<br>existi                       |
|  | Pre Auth Form                      |                              | Pre                                     |
|  | Claim Procedure                    | Only for Inpatient Treatment | Claim p<br>treatmen<br>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  |  |
| Policy Period  | 1 Year   |  |
| Sum Insured options                                  | Rs 1 to 10 Lacs upto 60 Years  |  |
| PPC Reimbursement                                    | Upto Rs 300  |  |
| Premium Discount                                     | 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 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 |  |