Apollo Munich Health Insurance - Easy Health Premium

Apollo Munich health insurance of
plan called **Easy Health Premium.**

Apollo Munich health premium insurar
plan provides cover for 4 lakhs, 5 lakhs
lakhs, 10 lakhs per Insured Person per Pol
Year. This plan covers for critical ilness a
the sum insured for ciritical illness can
either 50% or 100% of your basic s
insured.

Apollo Munich Health Medical Insurance - Medical Coveages

- **Pre-Hospitalisation** The medical expenses that you incur due to ilness during the 30 days immediately before you are hospitalised. The same will be increased to 60 days if you intimate us 5 days prior to hospitalisation.
- **Post-Hospitalisation** The medical expenses that you incur in the 60 days immediately after you are discharged from hospitalised. The same will be increased to 90 days if you intimate 5 days prior to hospitalisation.
- **Day-care procedures** The medical expenses for 140 day-care procedures, which do not require 24 hours hopitalisation due to technological advancement.
  Cumulative Bonus You get a cumulative Bonus(CB) of 10% for every claim-free year accumulating up to 50%(in the event of a claim, CB will be reduced by 20% of SI on the next renewal).
- **Portability** If you are insured with some other company's health insurance and you want to shift to us in renewal, you can. Our portability policy is customer friendly and aims to achive the transfer of most of the accrued benefits, and make due allowance for waiting periods, etc.
- **Additional Cover** for Critical Illness With the Premium variants of Easy Health Insurance Plans you can opt for Critical Illness covers for cancer, coronary artery(bypass) surgery, first heart attack(myocardial infarction), kidney failure(end-stage renal disease), major organ transplantation, multipla sclerosis, paralysis and stroke. This is an optonal benefit to be taken as per you need. The sum insured for Critical Illness can be either 50% or 100% of your basic sum insured.
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Tax Benefits With the Easy Health Individual Health Insurance plan you canpresently tax benefits for the premium amount under section 80D of the Income Tax Act.

Medical Benefits	Sum Insured per Insured Person per Policy Year	
	4 lakhs, 5 lakhs	7.5 lakhs, 10 lakhs
In-patient Treatment	Covered	
Pre - hospitalisation	Covered	
Post - hospitalisation	Covered	
Day Care Procedures	Covered	
Domiciliary Treatment	Covered	
Daily Cash for choosing Shared Accomodation	Rs. 500 per day, Maximum Rs. 3,000	Rs. 800 per day, Maximum Rs. 4,800
Expenses for Organ Donor of Transplant	Covered	
Emergency Ambulance	Upto Rs. 2,000	
Daily Cash for accompanying an insured child	Rs. 300 per day, Maximum Rs.9,000	Rs. 500 per day, Maximum Rs.15,000
Newborn baby	Optional	
Maternity Expenses with Waiting Period of 6 Years	Normal Delivery Rs.15,000* Caesarean Delivery Rs.25,000* (* including Pre/Post Natal Limit of Rs.1,500 and New Born limit of Rs. 2,000)	Normal Delivery Rs. 25,000* Caesarean Delivery Rs.40,000* (* including Pre/Post Natal Limit of Rs.2,500 and New Born limit of Rs. 3,500)
Out-patient Dental Treatment with Waiting Period of 3 years	Upto 1% of Sum Insured subject to a Maximum of Rs. 5,000	
Spectacles, Contact Lenses, Hearing Aid Every Third Year	Upto Rs.5,000	
E-opinion in respect of a Critical Illness	Covered, One Opinion per policy year	
Additional Cover for Critical Illness	Optional 50% or 100% of basic Sum Insured	
Health Checkup	Upto 1% of Sum Insured subject to a Maximum of Rs. 5,000 per Insured Person, only once at the end of a block of every continuous three claim free years.	

Apollo Munich Mediclaim Insurance - Value-Added Services

Apollo Munich offers you a range of value-added services to promote your well-being, prevent illness as well as make hospitalisation stress-free for you and your family.

- **Healthline** Just ring and quote your customer ID to reach Apollo Munich Health Insurance experts and avail their help in primary consultation, health-related counselling, individual referrals, health information, nutrition and diet. The services on the healthline is made available at no extra cost to the cutomers. They will be constantly augmented to cover further areas of health and well-being to include personalised health and wellness solutions.
- **Cashless Hospitalisation** In addition to reimbursement of claims at all hospitals, the **Easy Health Insurance Plan** is valid on a cashless basis in over 4000 hospitals listed in the guide book to be sent along with the policy and updated periodically on **Apollo Munich health insurance** website.

Apollo Munich Medical Insurance - Terms of Renewal

- Apollo Munich offers **life-long renewal** unless the Insured Person or any one acting on behalf of an Insured Person has acted in a dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard.
- **Maximum Age** – There is no maximum cover ceasing age in this policy. For Additional cover of Critical Illness maximum cover ceasing age in this policy would be 70 yrs.
- **Waiting Period** - The Waiting Periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your Easy Health Insurance Plan.
- **Renewal Premium** - Renewal premium are subject to change with prior approval from IRDA.
- **Sum Insured Enhancement** – Sum Insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. If the insured increases the sum insured one grid up, no fresh medicals shall be required. In cases where the sum insured increase is more than one grid up, the case shall be subject to medicals. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced. However the quantum of increase shall be at the discretion of the company.

*Contact Us at **eMediclaim.com** for Query, Assistance and Help on all Finance Related Queries and concerns related to Life Insurance, Loans, Health Insurance, Mediclaim, Medical Insurance, Group Insurance and more...*