

Apollo Munich – Easy Health – One Pager

A. Salient Features

1. Three product variants Standard, Exclusive, Premium covering cheapest as well as best features plans
2. No limit on room rent
3. Maternity covered in Exclusive and Premium plans. New born cover in Exclusive and Premium plans on payment of additional premium
4. Pre-existing diseases covered after 3 years
5. No pre-policy medical test till 60 years of age

B. Policy Criteria

Criteria	Description
Type of cover	Individual and family floater
Entry age	91 days to 65 years
Sum assured	Standard: 3 / 4 / 5 / 7.5 / 10 / 15Lakh
	Exclusive: 3 / 4 / 5 / 7.5 / 10 / 15 / 20 / 25 / 50 Lakh
	Premium: 3 / 4 / 5 / 7.5 / 10 / 15 / 20 / 25 / 50 Lakh
Policy tenure	1 year, 2 years
Pre-policy medical test	Above 60 years

C. Policy benefits

Features	Description
Room rent limit	No limit on room rent
Pre-hospitalization	Up to 60 days Prior to hospitalization
Post Hospitalization	Up to 90 days post hospitalization
Pre-existing diseases	Covered after 3 years of continuous insurance
Renewal	Lifelong renewal offered. A grace period of 30 days allowed for renewal
Automatic Recharge	Not available
No claim bonus	Not available
Health Check up	Standard: Up to 1% of Sum Insured per Insured Person, only once at the end of every four claim free years
	Exclusive: Up to 1% of Sum Insured per Insured Person, only once at the end of every three claim free years
	Premium: Up to 1% of Sum Insured per Insured Person, only once at the end of every two claim free years
Co-pay	No copayment in the entire lifetime of members

Daily Cash for choosing Shared Accommodation	Standard: Rs 500 per day(Max Rs 3000)
	Exclusive and Premium: Rs 500 per day (Max Rs 3000) for 3 / 4 / 5 Lakh Rs 800 per day (Max Rs 4800) for 7.5 / 10 Lakh Rs 1000 per day (Max Rs 6000) for 15 / 20 / 25 / 50 Lakh
Daily Cash for accompanying an insured child	Standard: Rs 500 per day(Max Rs 3000)
	Exclusive and Premium: Rs 300 per day (Max Rs 9000) for 3 / 4 / 5 Lakh Rs 500 per day (Max Rs 15000) for 7.5 / 10 Lakh Rs 800 per day (Max Rs 24000) for 15 / 20 / 25 / 50 Lakh
AYUSH benefit (Inpatient)	Standard: Up to Rs 20000
	Exclusive: Up to Rs 25000 for 3 / 4 / 5 / 7.5 / 10 Lakh Up to Rs 50000 for 15 / 20 / 25 / 50 Lakh
	Premium: Up to Rs 25000 for 3 / 4 / 5 / 7.5 / 10 Lakh Up to Rs 50000 for 15 / 20 / 25 / 50 Lakh
Ambulance charges	Up to Rs. 2,000 / Hospitalisation
Air Ambulance charges	Standard: Not covered
	Exclusive: Not covered for 3 / 4 / 5 / 7.5 / 10 Lakh cover Up to Rs 2.5 Lakh per hospitalization for 15 / 20 / 25 / 50 Lakh cover
	Premium: Not covered for 3 / 4 / 5 / 7.5 / 10 Lakh cover Up to Rs 2.5 Lakh per hospitalization for 15 / 20 / 25 / 50 Lakh cover
Maternity cover	Standard: Not covered
	Exclusive: Normal Delivery Rs. 15000, Caesarean Delivery Rs. 25000 for 3 / 4 / 5 Lakh (waiting period of 6 years) Normal Delivery Rs. 25000, Caesarean Delivery Rs. 45000 for 7.5 / 10 Lakh (waiting period of 6 years) Normal Delivery Rs. 30000, Caesarean Delivery Rs. 50000 for 15 / 20 / 25 / 50 Lakh (waiting period of 4 years)
	Premium: Normal Delivery Rs. 15000, Caesarean Delivery Rs. 25000 for 3 / 4 / 5 Lakh (waiting period of 6 years) Normal Delivery Rs. 25000, Caesarean Delivery Rs. 45000 for 7.5 / 10 Lakh (waiting period of 6 years) Normal Delivery Rs. 30000, Caesarean Delivery Rs. 50000 for 15 / 20 / 25 / 50 Lakh (waiting period of 4 years)
Outpatient Dental Treatment (Waiting Period 3 years)	Standard and Exclusive: Not covered
	Premium: Up to 1 % of Sum insured, Max of Rs. 5000 for 3 / 4 / 5 / 7.5 / 10 Lakh Up to 1 % of Sum insured, Max of Rs. 7500 for 15 / 20 / 25 / 50 Lakh
E-opinion for critical illness	Covered only in Premium category product
Spectacles, Contact Lenses, Hearing Aid (Every Third Year)	Standard and Exclusive: Not covered
	Premium: Up to Rs 5000 for 3 / 4 / 5 / 7.5 / 10 Lakh Up to Rs 10000 for 15 / 20 / 25 / 50 Lakh
Day care Procedures	All day care treatments are allowed
Organ Donor expenses	Covered up to full sum assured
Domiciliary expenses	Covered up to full sum assured
E-opinion for critical illness	Covered only in Premium category product

D. Add-ons (Riders)

Add-ons (Rider)	Description
New born baby cover	Standard: Not covered Exclusive and Premium: New born can be covered on additional payment of premium.
Critical illnesses	Cover would be 50% or 100% of basic sum assured opted subject to minimum of 1 lac and maximum of 10 lac

E. Exclusions

Exclusion	Description
Pre-existing diseases	Covered after 3 years of continuous insurance
Initial waiting period	30 days only for disease related hospitalization. Accident related cover starts from Day 1
Specific illness waiting period	2 years for cataract, gall bladder, uterine prolapse, joint diseases (other than caused by accident), joint replacement (other than caused by accident), kidney stone, fistula, fissure, ulcers, sinus, hernia