

## Healthline

Just ring us and quote your customer ID to reach our experts and avail their help in primary consultation, health-related counselling, individual referrals, health information, nutrition and diet.

The services on the Healthline would be available at no extra cost to the customers. 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 our website [www.apollomunichinsurance.com](http://www.apollomunichinsurance.com)

You need to obtain a pre-approval for all planned admissions atleast 48 hours prior to actual admission or regularize any 'emergency' admission within 24 hours post the admission. The details of the process and the documentation requirements are given in the guide book sent along with the policy.

## Health Risk Assessment

Every Apollo Munich Health Insurance customer will be provided with an access to a health risk assessment tool, which helps profile each member's health status through our website. Upon assessment, members will be offered personalized wellness recommendations on diet, lifestyle and nutrition regimen.

## Exclusions

- All treatments within the first 30 days of cover except any accidental injury
- Any pre-existing condition will be covered after a waiting period of 3 years
- Expenses arising from HIV or AIDS and related diseases
- Non-allopathic treatments, congenital diseases, mental disorder or insanity, cosmetic surgery and weight control treatments
- Abuse of intoxicant or hallucinogenic substances like drugs and alcohol
- Hospitalisation due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind
- Pregnancy, dental and external aids and appliances unless covered under the specific Easy Health Family Health Insurance Plan mentioned above.
- 2 years exclusion for specific diseases like cataract, hernia, hysterectomy, joint replacement and hydrocele
- Items of personal comfort and convenience
- Experimental, investigative and unproven treatment devices and pharmacological regimens

Please refer to the policy for the complete list of exclusions.

## Terms of Renewal

1. We offer 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.
2. 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 years.
3. Waiting Period- The Waiting Periods mentioned in the Policy Wording will get reduced by 1 year on every continuous renewal of your Easy Health Family Health Insurance Plan.
4. Renewal Premium- Renewal Premium are subject to change with prior approval from IRDA.
5. 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 case 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.

## Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

## Statutory Warning

Prohibition Of Rebates (under section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be punished with fine, which may extent to five hundred rupees.

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# Easy Health Family Health Insurance Plan



## Let's Uncomplicate.

The Apollo Hospitals Group, Asia's largest healthcare provider and Munich Health, world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be. We know healthcare. We know insurance.

### Easy Health – Family Health Insurance Plan

Easy Health Plan will help protect you against spiraling medical costs and also guide your family on the path of wellness, hence, its truly a **double protection of prevention and cover**. It is a broad cover for treatment against illnesses and accidents requiring in-patient hospitalization and also features an optional Critical Illnesses cover.

### How does a Family Floater Policy work?

Suppose Mr. Kumar, his wife and their son are covered for Rs. 1, 00, 000 each, under a regular Health Insurance Plan. They would have then paid a premium for 3 policies of Rs. 1 Lakh each. In an unforeseen situation, if the medical bill for hospitalization of their son amounts to Rs. 1.8 Lakh, the regular policy would cover only up to Rs. 1 Lakh, while the remaining amount of Rs.80,000 would have been paid by Mr. Kumar even though there is no claim on the other two policies.

But if Mr. & Mrs. Kumar opt for an Easy Health Family Insurance Plan under any variant, the cover of Rs. 3 Lakh would be shared among the entire Kumar family. Which means, the family individually and together, enjoy an insurance cover of upto Rs. 3 Lakh (total claim made by the family to be of Rs. 3 Laks). Hence for a similar situation as above, Mr. Kumar would benefit while claiming the complete Rs. 1.8 Lakh under the Family Floater Policy.

The Easy Health Family Plan is available in 3 variants: **Standard, Exclusive and Premium**. The cover amount ranges from Rs. 2, 00, 000 to Rs. 10,00,000 based on the product variant.

The plan provides for in-patient hospitalization expenses and is designed to cover expenses such as: diagnostic procedures, boarding and lodging, the intensive care unit, operation theatre, anesthesia, blood, oxygen, surgical appliances, cost of prosthetic and other devices or equipment if implanted internally during a surgical procedure, medicines, drugs and consumables, nursing and medical practitioner charges as per the policy schedule.

### Points to Remember

1. Easy Health Insurance Policy will offer cover to persons from the age of 5 years onwards. A child dependent can be covered from 91st day if both parents are covered under this policy. The maximum entry age is 60 years. **There is no maximum cover ceasing age in this policy.**
2. The cover will be valid for a period of 1 year.
3. An individual and/or his family members namely spouse, dependent children and dependent parents are eligible for buying this cover.



### Features and Benefits

Schedule of benefits of Easy Health product variants are depicted in the chart below:

Benefits	Easy Health Standard	Easy Health Exclusive		Easy Health Premium	
		3,00, 4,00, 5,00	750	4,00, 5,00	750, 10,00
1 a) In-patient Treatment	Covered	Covered		Covered	
1 b) Pre-hospitalisation	Covered	Covered		Covered	
1 c) Post-hospitalisation	Covered	Covered		Covered	
1 d) Day-Care Procedures	Covered	Covered		Covered	
1 e) Domiciliary Treatment	Covered	Covered		Covered	
2 a) Daily cash for choosing shared accommodation	Rs.500 per day, Maximum Rs.3,000	Rs.500 per day, Maximum Rs.3,000	Rs.800 per day, Maximum Rs.4,800	Rs.500 per day, Maximum Rs.3,000	Rs.800 per day, Maximum Rs.4,800
2 b) Expenses for organ donor of transplant	Covered	Covered		Covered	
2 c) Emergency Ambulance	Upto Rs.2,000	Upto Rs.2,000		Upto Rs.2,000	
2 d) Daily cash for accompanying an insured child	Not Covered	Rs.300 per day, Maximum Rs.9,000	Rs.500 per day, Maximum Rs.15,000	Rs.300 per day, Maximum Rs.9,000	Rs.500 per day, Maximum Rs.15,000
2 e) Newborn baby	Not Covered	Optional		Optional	
3 a) Maternity Expenses with waiting period of 4 years	Not Covered	Normal Delivery Rs. 15,000* Caesarean Delivery Rs. 25,000* (*Including Pre/ Post Natal limit of Rs.1500 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)	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)
3 b) Outpatient Dental Treatment with waiting period 3 years	Not Covered	Not Covered		Upto 1% of Sum Insured subject to a Maximum of Rs. 5,000	
3 c) Spectacles, Contact Lenses, Hearing Aid every third year	Not Covered	Not Covered		Upto Rs.5,000	
3 d) E-Opinion in respect of a Critical Illness	Not Covered	Not Covered		Covered. One Opinion per policy year	
4 Additional Cover for Critical Illness	Not Offered	Optional 50% or 100% of basic Sum Insured		Optional 50% or 100% of basic Sum Insured	
5 Health Check-up	Upto 1% of Sum Insured per Policy, only once at the end of a block of every continuous four claim free years	Upto 1% of Sum Insured per policy 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		Upto 1% of Sum Insured per policy subject to a Maximum of Rs.5,000 per Insured Person, only once at the end of a block of every continuous two claim free years	

Benefits under 3b), 3c), 3d) and 5) are subject to pre-authorization by the TPA

### Other Benefits

#### Pre-hospitalisation

The medical expenses that you incur due to illness 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 you incur in the 60 days immediately after you are discharged from hospital. The same will be increased to 90 days if you intimate us 5 days prior to hospitalisation.

#### Day-care procedures

The medical expenses for 140 day-care procedures, which do not require 24 hours hospitalisation 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 on renewal, you can. Our Portability Policy is customer friendly and aims to achieve the transfer of most of the accrued benefits and make due allowances for waiting periods etc.

#### Additional Cover for Critical Illness (optional)

With the Exclusive and Premium variants of Easy Health Insurance Plan 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, multiple sclerosis, paralysis and stroke. This is an optional benefit to be taken as per your need. The sum insured for Critical Illness can be either 50% or 100% of your basic sum insured.

#### Tax benefits

With the Easy Health Family Health Insurance Plan you can presently avail tax benefits for the premium amount under Section 80D of the Income Tax Act.

### Value-Added Services

We offer 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

Cashless Hospitalisation

Health Risk Assessment