



**THERE'S A
BIG INSURANCE
HIDING INSIDE A
SMALL ONE.**

OPTIMA PLUS

What is unique about it

Optima Plus is India's only Top-up Health plan with an option of converting into a full-fledged nil deductible Health Insurance plan when you retire. And the benefits are many. Firstly, you pay a nominal premium for the top-up that helps you cover higher medical spends. Secondly, when you retire, it gives you an option to opt for a regular plan with nil deductible.

The double benefits of a Top-up and a Full-Fledged Plan.

As a top-up,

- You are covered for higher hospitalisation expenditure
- The premium you pay is nominal
- You enjoy wide in-patient cover, after deductible
- You can renew the policy for life

With the option of converting into a full-fledged nil deductible plan,

- You bid goodbye to tiresome waiting periods (whether it's the initial 30 days or 2 years for specific diseases or pre-existing conditions)
- Your deductible is waived off and you are covered from the first rupee
- You enjoy cashless hospitalisation and wide in-patient cover

BENEFITS

The policy pays for the benefits mentioned below, exceeding the deductible opted by you.

- In-patient Treatment - Hospitalisation expenses due to an illness or accident.
- Pre-Hospitalisation - Medical expenses incurred in 60 days immediately before hospitalisation.
- Post-Hospitalisation - Medical expenses incurred in 90 days immediately after discharge from hospital.
- Day care procedures - Coverage for enlisted 140 day care procedures which do not require 24 hours hospitalisation.
- Organ Donor - Medical expenses for harvesting of the organ donated to the Insured person.
- Emergency Ambulance - Expenses up to Rs. 2000 per hospitalisation.
- Domiciliary Treatment - Medical expenses incurred by an Insured person for availing medical treatment at his home which would otherwise have required hospitalisation.

KEY DEFINITIONS

Any One Illness means continuous period of illness and it includes relapse within 45 days from the date of last consultation with the hospital/nursing home where treatment may have been taken.

Deductible means a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

Apollo Munich is not liable for any payment unless the Medical Expenses exceed the Deductible. Deductible shall be applicable for each and every hospitalisation except claims made for any one illness.

Example of Deductible:

- Mr. X has policy (Policy Period-1-Jan-2010 to 31-dec-2010) with Sum Insured of Rs. 500,000 and with a deductible of Rs. 500,000.
- In May 2010, he is hospitalised and a claim is filed for Rs. 400,000. Claim is not admissible in this scenario since his deductible is Rs. 500,000.
- In June 2010, he is hospitalised and a claim is filed for Rs. 600,000. In this scenario claim payment will be made for Rs. 100,000 [600,000-500,000].

ELIGIBILITY

- a) The minimum and maximum entry age under this plan is 91 days and 65 years respectively*.
- b) Child between 91 days to 5 years can be insured only when either parent is getting insured under this policy.
- c) The policy offers coverage on individual sum insured basis only.
- d) The family includes self, spouse, dependent children and dependent parents.
- e) There is no cover ceasing age under this policy.
*age is calculated as the completed age as on the last birthday.

POLICY PERIOD

The policy will be issued for 1 year / 2 years period after which it needs renewal.

CONVERSION INTO A FULL-FLEDGED NIL DEDUCTIBLE HEALTH INSURANCE POLICY

- Optima Plus gives you an option to opt for a full-fledged 5 lac Indemnity Health insurance policy provided that you:
 - a) Enroll with us for first time under this policy before the age of 50 years and have renewed with us continuously and without interruption.
 - b) Opt for conversion between 58 - 60 years of age at the time of renewal only.
- You will be offered portability for waivers of waiting periods to the extent of benefits covered in this policy.

PREMIUM RATES

Annual Premium (All figures in INR)

Sum Insured	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs
Deductible	1 Lac	2 Lacs	3 Lacs	4 Lacs	5 Lacs
91 Days-35 Years	1,999	1,049	899	799	699
36-45 Years	2,750	1,500	1,400	1,300	1,200
46-60 Years	4,813	2,925	2,170	2,015	1,860
61-75 Years	10,106	5,704	3,472	2,519	2,325
>75 Years	24,053	14,254	9,090	6,894	6,640

- a) All premium rates are exclusive of service tax and applicable cess.
- b) Premium rates can be revised subject to approval from IRDA.
- c) 7.5% Discount on premium if Insured Person is opting for a 2-year policy.
- d) Family Discount of 10% if 2 or more family members are covered under the same policy.
- e) The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.

Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.

CLAIM PROCEDURE

All claims under this policy will be processed and settled by our in-house Claims team.

Intimation & Assistance - In case of any hospitalisation or an event which might give rise to a claim, we request you to contact us. Our contact details are mentioned overleaf and also will be provided in your Optima Plus policy kit.

For more details on the claims procedure, please read the policy document carefully.

Tax Benefit The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act. Consult your Tax Advisor for applicable benefits. Tax benefits are subject to changes in Tax Laws.

TERMS OF RENEWAL

- a) We offer lifelong renewal unless the insured person or any one acting on behalf of an insured person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the policy poses a moral hazard.
- b) Grace Period - Grace Period of 30 days for renewing the policy is provided under this policy.
- c) Maximum Age - No maximum cover ceasing age under this policy.
- d) Waiting Period - The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your Optima Plus policy.
- e) Renewal premium are subject to change with prior approval from IRDA. Any change in benefits or premium (other than due to change in age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated atleast 3 months in advance.

In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured Person will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines issued by IRDA.

- f) Any Insured Person in the policy has the option to migrate to similar indemnity health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits such as waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines issued by IRDA.

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 extend to five hundred rupees.



An individual spends approximately 17 years studying, 34 years earning and the rest of the life retiring. As a student you prepare to earn, and as a breadwinner you prepare to retire.

Retirement is that big change in life, for which you cannot be under-prepared. The best time to start preparing is while you still enjoy good health and drawing a salary. So get started before you touch 50.

Presenting **Optima PLUS**. Because the real currency of your retired life is good health. India's only Top-up Health plan with an option of converting into a full-fledged nil deductible Health Insurance plan when you retire. When it operates as a Top-up, there's a deductible applied, when it converts into full-fledged plan, all deductibles are waived.

REACH US

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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.

We also offer Travel and Personal Accident Insurance.

Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. • IRDA Registration Number - 131

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