

some
thing
nice
for
Seniors

A 3D rendering of the text "some thing nice for Seniors" in white, blocky letters. The letters are stacked and have a slight shadow. A candy cane with orange and white stripes and a red bow is leaning against the word "nice". The background is a plain, light gray surface.

Introducing *Optima***SENIOR**

A health plan designed just for senior citizens

So if you are 61 or above and have often worried about your health in future. It's time to lay those worries to rest. This wonderful plan, offers you and your spouse a life-long hassle free cover so that you can have the best healthcare during trying times, while making sure that you are not faced with any additional loadings in case you fall ill.

What makes *Optima***SENIOR** Unique

Lifelong renewal

Once covered you can renew the plan forever.

No claim based loading or claim based underwriting

We will never load your renewal premium or deny you coverage just because you claimed or fell ill after taking our policy.

E-opinion

We shall arrange and pay for a second opinion, on your request, from our medical panel for listed 'Critical Illness' suffered during the policy year.

No maximum entry age

You can enter the plan any time after the age of 61 years.

Cover up to 5 lakhs

You have an option to select a higher insurance cover up to Rs. 5 lakhs.

Cashless transactions

OptimaSENIOR enables you to get treated on a cashless basis across 4000 network hospitals across 800 cities.

No claim discount

Get a 5% non cumulative discount on the renewal premium payable under the policy after every claim free year, provided that the policy is renewed with us without a break.

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, aims to achieve the transfer of most of the accrued benefits and makes due allowances for waiting periods.

SCHEDULE OF BENEFITS

Sum Insured per Insured Person per Policy Year (Rs. in Lakhs)	2.00, 3.00, 5.00
1a) In-patient Treatment	Covered
1b) Pre-Hospitalisation	Covered, up to 30 Days
1c) Post-Hospitalisation	Covered, up to 60 Days
1d) Day Care Procedures	Covered, enlisted 140 Day Care Procedures
1e) Domiciliary Treatment	Covered
1f) Organ Donor	Covered
1g) Emergency Ambulance	Up to Rs. 2,000 per Hospitalisation
2a) E-opinion	One opinion per Policy Year

PREMIUM RATES

Age Group / Sum Insured (Rs.)	2,00,000	3,00,000	5,00,000
61-65 Yrs	11,932	14,615	22,553
66-70 Yrs	15,137	19,201	30,719
71-75 Yrs	18,367	23,986	39,428
76-80 Yrs	24,219	31,629	52,125
81- 85 Yrs	32,051	42,433	70,849
> 85 Yrs	42,497	57,032	96,402

Service Tax to be charged as applicable. The rates are valid till further notification.

The premium for the policy will remain the same for the policy period as mentioned in the policy schedule. Your renewal premium may change due to change in your age or applicable tax rate.

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

CO-PAY OPTIONS

1. In case of hospitalisation a co-pay of:
 - a) 15% will apply in case of accommodation in a twin sharing room or lower room type.
 - b) 30% will apply in case of accommodation in a single room or higher room type.
2. Co-payment of 30% applicable on specified illness/surgeries like Cataract (each eye), Hysterectomy, Arthroscopy etc. No additional co-pay will apply, for this condition.
3. Co-payment of 15% shall be applicable to all Day Care Procedures; no additional co-pay's shall apply.

MAJOR 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 intoxicating 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 treatment, external aids and appliances.
- 2 years waiting period for specific diseases like cataract, hernia, hysterectomy, joint replacement, hydrocele etc.
- Items of personal comfort and convenience.
- Experimental, investigative and unproven treatment devices and pharmacological regimens.

Please refer to the Policy Wording for the complete list of exclusions.

TERMS OF RENEWAL

- We offer life-long 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.
- Grace Period - Grace period of 30 days for renewing the policy is provided under this policy.
- Maximum Age - There is no maximum cover ceasing age in this policy.
- Waiting Period - The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your OptimaSENIOR policy.
- Renewal premium are subject to change with prior approval from IRDAI. 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 at least 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 cumulative bonus, waiver of waiting period etc; provided the policy has been maintained without a break as per portability guidelines issued by IRDAI.

- Sum Insured Enhancement - Sum insured can be enhanced only at the time of renewal subject to no claim has been lodged/paid under the policy. If the insured enhances the basic sum insured one grid up, no fresh medicals shall be required. In cases where the basic sum insured/enhanced is more than one grid up, the case shall be subject to medicals. In case of enhancement in the basic sum insured waiting period will apply afresh in relation to the amount by which the basic sum insured has been enhanced. However the quantum of enhancement shall be at our sole discretion.
- 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 cumulative bonus, waiver of waiting period etc; provided the policy has been maintained without a break as per portability guidelines issued by IRDAI.

DISCOUNTS

- No Claim Discount - A 5% non-cumulative discount will be offered on the renewal premium payable under the policy after every Claim Free Policy Year, provided that the policy is renewed with us without a break.
- A 5% discount will be offered if both you and your spouse choose to buy this plan.
- An additional 7.5% discount will be offered on total premium for opting a 2 year policy.

TAX BENEFIT

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

OptimaSENIOR ELIGIBILITY

- **OptimaSENIOR** is available on individual basis only and will cover persons from the age of 61 onwards.
- There is no maximum cover ceasing age in this policy, which means once you are insured you are covered for life.
- **OptimaSENIOR** is available in the cover options of Rs 2 lacs, 3 lacs and 5 lacs for a period of 1 or 2 years.

An easy guide to buy your plan.

Step 1: Discuss the policy benefits, exclusions, coverage and premium details with your advisor.

Step 2: Fill the application form stating your personal & health profile. Ensure that the information given in the form is complete & accurate.

Step 3: Handover the application form and the cheque for the premium amount along with necessary documents to your advisor.

Step 4: You will be called for a medical check-up on the basis of your age, health declaration and cover opted for. Your medical check-up will include a **medical examination** by a doctor, **blood tests** to measure your cardiac status, cholesterol levels, blood sugar levels among other things, urine analysis and **cardiac tests** to assess the status of your heart and kidneys. (On acceptance of the policy we would reimburse 50% of the total cost incurred by you to conduct these tests)

Based on the details we may accept, or revise our offer to give you an optimal fit for your profile. This will be done with your consent. In case we do not accept your policy we will inform you with a proper reason. In case of acceptance the final policy document and kit will be sent to you.

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 >

Section 41 of Insurance Act 1938 as amended by Insurance Laws (Amendment) Act, 2015 Prohibition of Rebates:

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 provisions of this section shall be liable for a penalty which may extend to 10 lakh rupees.

REACH US

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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.

We also offer Travel and Personal Accident Insurance.

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Tax laws are subject to change. **IRDAI Reg. No.:** - 131 **CIN:** U66030AP2006PLC051760

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