

Don't you worry
about your day to day medical expenses!

Presenting a unique **Outpatient**
Health Insurance Plan
from Apollo Munich

day2day care

AN EVERYDAY HEALTH INSURANCE



Let's Uncomplicate.

 **ApolloMunich**
HEALTH INSURANCE



Medical expenses don't always come from major illnesses, infact to the contrary it's the small but frequent expenses on pharmacy, medical tests & doctor visits that add up & before you realize put a dent in your savings



Apollo Munich brings you a unique health insurance



plan that helps you manage your daily medical expenses seamlessly through our integrated network of outpatient service providers.



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AN EVERYDAY HEALTH INSURANCE

What Makes It Unique



Covers all inevitable outpatient expenses from day one.



Offers 100% cashless redemption for outpatient expenses at our network providers.



Does not reject on the basis of current health status



Offers unlimited general and specialist doctor consultation at our network providers

Eligibility

- All persons in the age group of 91 days to 65 years. The minimum entry age for an adult is 18 years and maximum entry age is 65 years. The maximum entryage for a child is 25 years
- This policy can be issued to an individual and/or family. The family includes spouse, dependent children and dependent parents/parents-in law
- A maximum of 4 members can be covered in a single family floater policy with a maximum of 2 Adults and 3 children. The member combinations offered in a single family floater policy are: 1A+1C, 1A+2C, 1A+3C, 2A, 2A+1C and 2A+2C only. The 2 adults can be self & spouse. Dependent Parents/Parents-in-law will have to be covered in a separate policy
- A maximum of 6 members can be covered in a single individual policy on individual sum insured basis with a maximum of 4 adults and 5 children.

The member combinations allowed in an individual policy are 1A, 1A+1C, 1A+2C,1A+3C, 1A+4C, 1A+5C, 2A, 2A+1C, 2A+2C, 2A+3C, 2A+4C, 3A, 3A+1C, 3A+2C, 3A+3C, 4A, 4A+1C & 4A+2C only. The 4 adults can be a combination of Self, Spouse, either set of dependent parents/parents-in-law

Policy Tenure

The policy can be issued for a period of 1 or 2 year(s); the sum insured & benefits will be applicable on Policy Year basis.

Know Your Plan Options

Silver Plan

	Individual	Family Floater (2, 3 or 4 members)
Outpatient Consultation (General & Specialist)	Unlimited for network & maximum upto 5 consultation after applying 20% co-pay in non-network.	
Pharmacy & Diagnostics (including pathology; radiology; vaccination; physiotherapy)	Upto Rs 5,000/year (with 20% co pay for non-network)	Upto Rs 6,000 for 2, Rs 7,000 for 3, & Rs. 8,000 for 4 members/year (with 20% co pay for non-network)



Gold Plan

	Individual	Family Floater (2, 3 or 4 members)
Outpatient Consultation (General & Specialist)	Unlimited for network & maximum upto 5 consultation after applying 20% co-pay in non-network.	
Pharmacy & Diagnostics (including Pathology; radiology; vaccination; physiotherapy)	Upto Rs 5,000/year (with 20% co pay for non-network)	Upto Rs 6,000 for 2, Rs 7,000 for 3, & Rs. 8,000 for 4 members/year (with 20% co pay for non-network)
Health Checkup	Annual health check up per person (Upto a maximum of Rs 2,000 for non-network)	2 Annual Health Check Up per policy at network centres ((Upto a maximum of Rs 4,000 per policy for non-network)

Exclusions



- Any insured person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide while sane or insane
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic substance such as intoxicating drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies
- Any inpatient treatment or daycare procedure
- Any naturopathy treatment

Other Conditions



Life-long Renewal: We offer life-long renewal regardless of your health status or previous claims made under your policy, unless the insured person or any one acting on behalf of an Insured Person acts in a dishonest or fraudulent manner or if there is any misrepresentation under or in relation to this policy or it poses a moral hazard

Waiting Period: There are no waiting periods in this policy

Maximum Age: There is no maximum cover ceasing age in this policy

Grace Period: 30 days for renewing the Policy is provided under this Policy

Renewal premiums: are subject to change with prior approval from IRDAI. Any change in benefits or premium 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 provided the policy has been maintained without a break as per portability guidelines issued by IRDAI

Portability: 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 provided the policy has been maintained without a break as per portability guidelines issued by IRDAI

Midterm addition is not allowed in the plan

Free look cancellation: We offer a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If case of any objections, you have the option of cancel the Policy and you shall be refunded the premium paid by you after adjusting the amounts spent on any stamp duty charges and proportionate risk premium



Tax Benefit

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act, subject to applicable tax laws.

Premium - Day2Day Care - Silver*

Plan Type	Individual	Family Floater (2, 3 or 4 members)		
Premium (in Rs.)	6,903	8,493	10,906	13,436

Premium - Day2Day Care - Gold*

Plan Type	Individual	Family Floater (2, 3 or 4 members)		
Premium (in Rs.)	10,877	15,557	17,971	20,500

The premium mentioned is annual premium.

All premium rates are exclusive of service tax and applicable cess.

**Premium rates are subject to change with prior approval from IRDAI.*

2 year Premium Discount



7.5% Discount on premium if insured person is paying premium of 2 years in advance

For example: Proposed insured opting for Day2Day Care-Gold Plan Individual 2 year policy.

Calculation - $10,877 \times 2 \times 92.5\% = \text{Rs. } 20,122/-$ plus taxes.

Other Discount



Discount of 5% on published tariff, if customer buys Day2Day Care plan through our direct channels.



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.

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



1. 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.
2. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

Reach US



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