

10 Health Insurance policy – Apollo Munich Optima Restore

Optima Restore from Apollo Munich Health is a family floater (as well as individual) health insurance plan that gives protection for entire family on payment of a single premium for a sum insured (SI). The sum insured floats among the family members insured. It provides 100% restoration benefit (automatically reinstates the basic SI in case it exhausts during a policy year). Moreover, in case of claim-free year the company will increase the basic SI by 50% as no claim bonus (NCB), further for second claim free year there will be another NCB of 50% of basic SI (i.e. in to 100% of basic SI as NCB on 2nd claim free year).

Key Benefits:

- Exclusive health insurance Company, Covers the entire family and provides saving on premium
- Cashless claims over 5000 hospitals in over 800 cities
- Automatically restoration and up to 100% No claim Bonus (explained above)
- Pre-hospitalization: for 60 days prior to hospitalization
- Post-hospitalization: up to 180 days post-hospitalization
- No sub-limit on Room Rent and Daily cash for Choosing shared accommodation
- All Day care and domiciliary treatments covered
- Accidental coverage from the day of commencement of the policy
- Organ Donor Covered
- Emergency Ambulance up to Rs. 2,000 per Hospitalization
- E-opinion in respect of critical illness: one opinion per policy year
- Generally no medical check-up required up to the entry age of 45 years
- No third party administration (TPA), direct in-house settlement

Eligibility

- Maximum entry age - 65 years, Children - 91 days-5 years can be insured with parents, Renewal- Life Long.

What is covered?

- Medical expense incurred as an inpatient during hospitalization of more than 24 hours
- Medical expense incurred for pre-hospitalization and post-hospitalization
- All-day care treatment facility (24 hours hospitalization not required)
- Pre-existing diseases (PED) are covered after completion of 36 months

What is not covered? (Permanent Exclusions)

- Expenses arising from HIV or AIDS and related diseases
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Pregnancy, dental treatment, external aids and appliances
- Hospitalization due to war or an act of war or due to nuclear, chemical or biological weapon and radiation of any kind
- Non-allopathic treatment, congenital diseases, mental disorder, cosmetic surgery or weight control treatments and Treatment availed outside India

Exclusions

- Pre-existing diseases (PED) are not covered till waiting period of 3 years
- Any treatment within first 30 days of cover except any accidental injury
- 2-year exclusion for specific diseases like cataract, hernia, hysterectomy, joint replacement etc.

If one is insured under another Insurer's health insurance policy then he/she can transfer to Apollo Munich with all your accrued benefits after due allowances for waiting periods. Deduction on income up to Rs.15000 can be claimed under section 80D of the Income Tax Act. Please read Policy wordings for detailed exclusions.

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