

Welcome to Apollo Munich Health Insurance Co. Ltd.

# Let's Uncomplicate



# Why Health Insurance ?

## Factors

Increase in  
Lifestyle Diseases

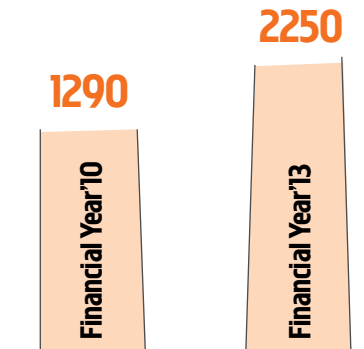
Enhanced Quality  
of Hospitals

Increasing  
Affluence

Urban spending in healthcare will increase due to a variety of factors

## Healthcare Spend in India

₹ Billion



To double in next 5 years

## How do you ensure you can get the best quality treatment even if it costs a lot?

- ▶ Reduce savings- Postpone a dream
- ▶ Borrow money- Lose dignity
- ▶ Do nothing- Pray
- ▶ Compromise- Feel guilty
- ✓ **Take Health Insurance- Protect what's dear to you**

# Why Apollo Munich



53 Hospitals,  
1068 Pharmacies,  
8000 Doctors and  
Trust of 19 million patients

**We know healthcare.**



Over 5000 Experts across  
26 locations worldwide,  
Customers from over 100 countries

**We know insurance.**

# Philosophy

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**Let's Uncomplicate.**

**Not only a positioning but a belief and journey.**

**We make quality healthcare easy and accessible.**

**Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be.**

# All our plans come with...

- ▶ **Great customer service**
- ▶ **100% Life long renewal**
- ▶ **No co-pays or sublimits**
- ▶ **No additional loadings at renewal**
- ▶ **Clear policy wordings and conditions**
- ▶ **Cashless access to the best 10,000 doctors and 4500 hospitals in over 800 cities**
- ▶ **Tax deduction under Section 80D\***
- ▶ **Our healthcare and health insurance expertise**
- ▶ **One of the fastest claims settlement in the industry**
- ▶ **Healthline for anytime health assistance**
- ▶ **Free Online Health Risk Assessment Tool**

**UNBELIEVABLE.**

Introducing

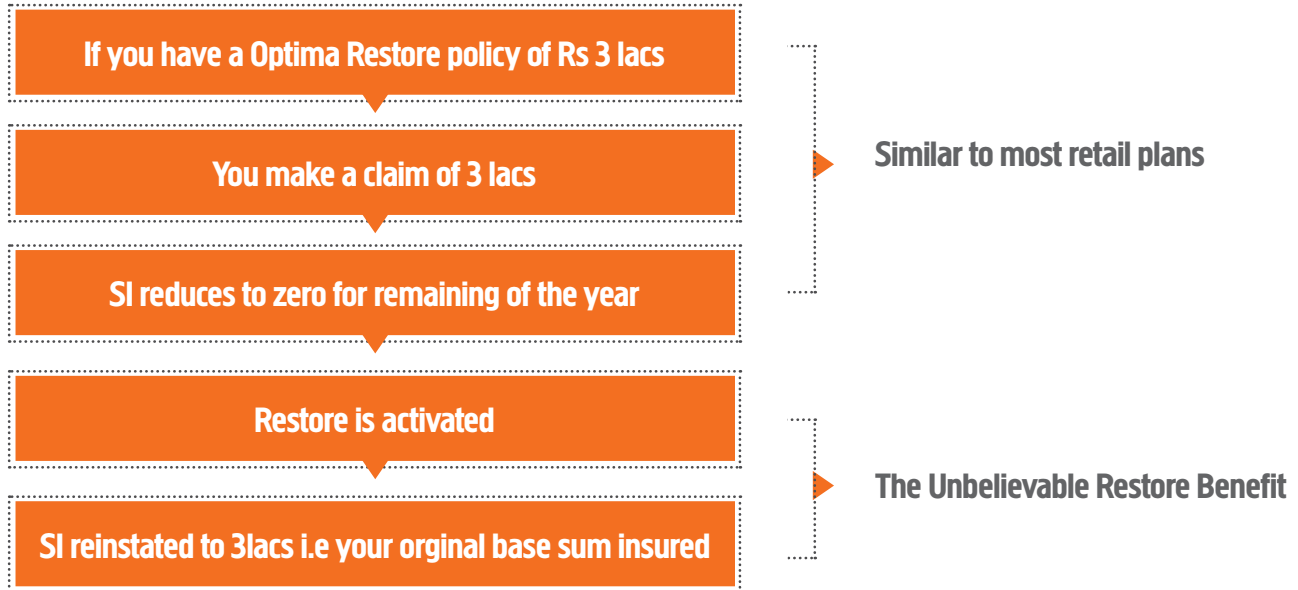
**OptimaRESTORE**

**What makes this plan truly  
UNBELIEVABLE**



# Unbelievable Restore Benefit

Automatic reinstatement of basic sum insured incase your cover is exhausted in policy year, at no extra cost



## Important points

- ▶ The reinstated Sum Insured can be utilized only for claims for new illness or disease for the insured person during the same policy year and any claims for any illness suffered by other members (in case of family floater)
- ▶ The Restore benefit will be triggered only post exhausting your existing coverage (including Multiplier benefit) in a policy year
- ▶ The Restore benefit will not be carried forward to the next year

# Unbelievable Restore Benefit

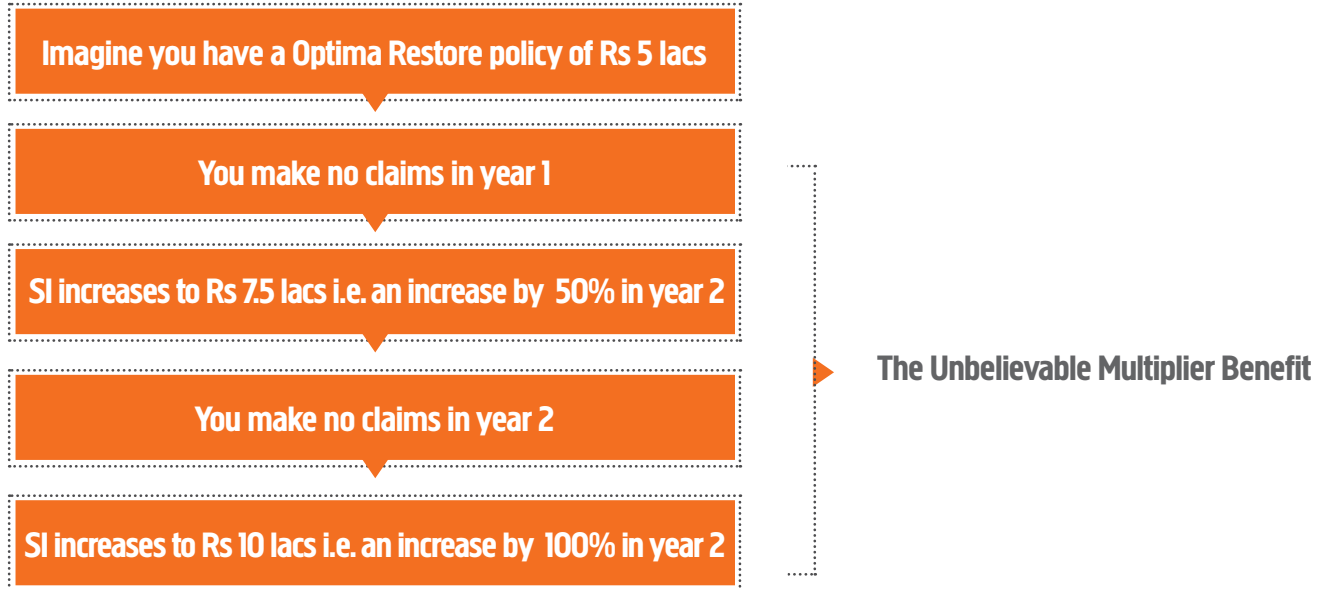
Your Sum Insured	3 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs
You Claim	3 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs
Balance Sum Insured	Zero	Zero	Zero	Zero
Optima Restore	3 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs

If you or your family member exhaust the sum insured during the year, we will restore the full amount back for you to use for any new illnesses.

# Unbelievable

## Multiplier Benefit

Increase of basic sum insured by 50% every year in case of no claims, upto a max of 100%



### Important points

- ▶ The Multiplier benefit will reduce by 50% of the basic sum insured in case of a claim in the previous, however in no case will this reduction reduce the sum insured below basic sum insured.

# Unbelievable Multiplier Benefit



**If you don't use your plan,  
we will increase your coverage by 50% the next year and double it the year after.**

## *Unbelievable*

### Coverage Benefits

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- **In-patient Hospitalisation** : Coverage for in-patient hospitalisation with no sublimits/ co payments
- **Pre Hospitalisation** : Coverage for **60 days** prior to admission in hospital
- **Post Hospitalisation** : Coverage for **180 days** post discharge from hospital
- **Day Care Procedures** : 140 procedures Covered
- **Domiciliary Treatment** : Covered
- **Organ Donor** : Covered
- **Emergency Ambulance** : Covered

## Choose from

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### **Our Plan for Individuals :**

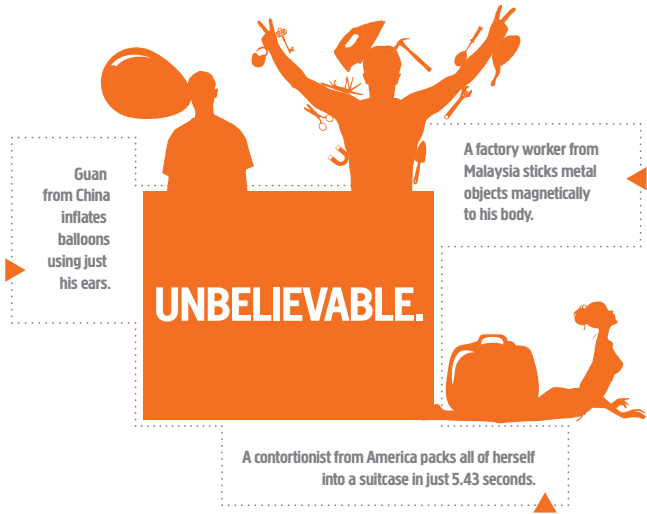
**Individual Sum Insured: ₹ 3, 5, 10, 15 Lacs**

- Hospitalization • Pre-hospitalization • Post-hospitalization
  - 140 Day-care procedures • Domiciliary treatment • Restore Benefit • Multiplier Benefit
  - Expenses for Organ Donor • Emergency Ambulance
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### **Our Plan for Families :**

**Family Floater Sum Insured: ₹ 3, 5, 10, 15 Lacs**

- Hospitalization • Pre-hospitalization • Post-hospitalization
- 140 Day-care procedures • Domiciliary treatment • Restore Benefit • Multiplier Benefit
- Expenses for Organ Donor • Emergency Ambulance



Buy a Individual plan for 2 or more members and get  
**10% additional discount**

Buy a 2 year plan & get  
**7.5% additional discount**

## Remember

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- **30 days waiting period:** For the first 30 days of your policy we would provide cover only for medical expenses arising out of accidental emergency conditions.
- **2 years disease specific waiting period:** For specific diseases like cataract, hernia, hysterectomy, joint replacement, hydrocele etc. your claims would be payable only after you have completed 2 consecutive years as our insured customer.
- **Pre-existing disease:** In case you have any existing condition, please remember to declare all such medical conditions at the time of taking the policy. Pre-existing diseases, except for any medical condition / disease for which we have applied specific exclusion, shall be covered from 4th year of the policy if the proposal is accepted and policy is issued to You.
- **Apollo Munich would not provide cover for...**
  - Expenses arising out of medical conditions like HIV, AIDS & related disease.
  - Expenses arising out of medical conditions pertaining to Internal & external congenital diseases.
  - Expenses arising out of Non-allopathic treatments.
  - Expenses for artificial limb and external devices.
  - Expenses for Cosmetic treatment or items of personal comfort and convenience.

**Please refer to the policy wording for the comprehensive set of exclusions**



# What We OFFER & Others DON'T



**UNBELIEVABLE.**

Sixty-four  
year old farmer,  
has not slept  
since 1973.

Offerings	Apollo Munich	Majority of others
Restore Benefit	Offered	Not available
Multiplier benefit	Offered	Not available
Pre/Post Hospitalisation	60/180 days coverage	Most Insurers offers 30/60 days coverage
100% Life Long Policy Renewal	Offered	Offer cover around 75 years only
No Sub-limits on Room Rent	Offered	Sublimits on room rent
No geography based sublimits	Offered	Co-pay/Sublimit based on geography
No claim based loading	Offered	Most Insurers don't offer
Health Line Support for any time Medical Assistance	Offered	Most Insurers don't offer

# Commitment

**Our customer comes first**

4000 Hospitals, 800 Cities. Cashless Treatment

## Policy Issuance:

### Policy Issuance:

Over 93% of the policies are issued within 7 working days while 83% of the times the policy is issued within 3 working days.

## Cashless Services:

### Cashless Authorization:

Over 90% of the times, the cashless authorization is done within 2 hours of claim intimation.

## Customer Satisfaction:

### Claims Settlement:

Over 95% of the claims are settled within 30 days with average claims settlement duration of 15 days for clear cases.

### Customer Satisfaction:

We keep a track of our customer satisfaction level where on average 85% of our customers are satisfied and advocate for us.

### Renewal Rate:

Over 80% of our existing customers renew their policy every year.

# Ours is an uncomplicated success story.

Three of our plans have received a 5 star rating from Economic Times Wealth.  
Making Apollo Munich Health Insurance plans among the best in the category.  
Taking care of your health has been good for us.

