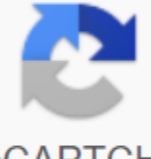


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All procedures during the first 30 days of coverage, except for any accidental injuries? Any pre-existing condition will be covered after a waiting period of 3 years 2 years of waiting for specific diseases such as cataracts, hernias, joint replacement surgery, hydrocele surgery, etc. Congenital diseases, mental disorder or madness, cosmetic surgery and weight control treatment. Abuse of intoxicating or hallucinogenic substances such as intoxicating drugs and alcohol. Hospitalization in connection with war or an act of war or because of nuclear, chemical or biological weapons and radiation of any kind. Pregnancy, dental treatment, external remedies and devices if they are not covered by a specific light health insurance plan. Items of personal comfort and convenience. Experimental, investigative and unproven medical devices and pharmacological schemes. Please refer to the policy wording for a full list of exceptions. Insurance plans have 1040 views on November 14, 2019 A good health insurance policy is a necessity these days, given the ever-increasing costs. No matter how well you save money, hospitalization for a few days is enough to destroy the bulk of your savings. To help you in these situations, Apollo Munich has come up with a Health Optima Restore insurance plan. It is a comprehensive health insurance plan with some intelligent features such as automatic recovery of the insured amount if you make any claim within a year. Optima Health Recovery is available to both individuals and family members and is a plan that offers a great level of flexibility and is affordable. Some of the main features of the Apollo Munich Optima Recovery Family Health Insurance Plan Recovery Plan are how to follow this comprehensive health insurance plan, offering a unique feature of recovering the amount insured for a period of a year, without having to pay anything extra. Under the plan, if you make any claims within a year, the insurer will recover the entire insured amount so that you have sufficient coverage for any other emergencies. Apollo Munich Optima Restore Family Health Plan provides you with access to cashless services in 5,000 hospitals in more than 900 hospitals with about 12,000 highly qualified doctors. The plan has an excellent multiplier benefit, which allows you to increase the insured amount by 100% in just two years. If you do not make any claims within the term, the amount of the insured policy increases by 50%. Thus, within 2 years you can double the insured amount. If interested in taking any preventive medical examinations, the plan will reimburse the associated costs. Apollo Munich Optima Restore Family Health Plan is available from the minimum amount insured in inR 3 Lakh to the maximum amount insured at 50 laci. With this plan you don't have to worry about any prior hospitalization or or charges up to 60 days and 90 days, respectively, a medical procedure. Advanced technology has made it possible for some treatments to be completed during the day and Apollo Munich Optima Recovery Family Health Insurance Plan offers coverage for the same. If you want to donate your organs, the plan will cover the cost of organ collection. There are several diseases for which you can get treatment at home. Apollo Munich's health plan also covers cases that would otherwise result in hospitalization. Apollo Munich Optima Restore Family Health Plan understands the nature of critical diseases and thus offers a second opinion if the insurer is diagnosed with such diseases. The electronic opinion of the facility is provided by a group of medical practitioners Of Apollo Munich. For any life-threatening conditions, air ambulance is one of the fastest ways to move a patient around. Apollo Munich Optima Recovery Family Health Insurance Plan will cover such costs. For any pre-existing diseases, the insurer must wait for 36 months, after which the disease will be covered under the plan. The Stay Active advantage ensures that you get a discount of up to 8% on the extension of the policy if you stay active. Walking or running regularly ensures that you stay active and reduce the possibility of disease. The plan comes with a lifetime upgrade option, so you'll never work out of medical coverage. Apollo Munich Optima Restore Family Health Insurance Plan has no surcharge, additional payments at the time of renewal or hidden sublims. You can take advantage of additional discounts if you add more than two members for a long-term plan. The plan is available for both individuals and the family swimming plan. Apollo Munich's Optima Family Recovery Health Insurance Plan excludes the following from its health plan coverage does not offer coverage for suicide attempts. The plan also does not offer coverage of injuries or accidents related to adventure sports such as parachuting, racing, diving, mountaineering, etc. Apollo Munich Optima Restore Family Health Insurance Plan excludes treatment related to infertility, costs associated with HIV or AIDS, cosmetic and plastic surgery, etc. if you participate in some weight loss programs, surrogacy, congenital diseases, etc. the plan will not cover them as well. Any injuries sustained in situations such as war, nuclear attack, biological weapons, chemical weapons, radiation exposure, etc. alcohol abuse or intoxication or violation of the law in any form is not covered as part of the plan. The documents you must submit to the Claims Claim Form are duly signed along with Room. All documents related to hospitalization, summary of discharge, diagnostic reports, medical bills, etc. in the originals. If you have undergone any similar procedures in the past, supporting documents will be useful in the claims. If the insurer has an accident, copy MLC or FIR. Cancelled check or verifiable copy of bank statement, account on which you want to receive payments. In the process of filing a claim for Apollo Munich Optima Restore Family Health Insurance Plan, all documents must be submitted in order to recover medical expenses, along with the claim form within 15 days of completion of the treatment. Apollo Munich will contact you for more information or documents within 7 days of receiving the documents. Once they have received the full set of documents required for the claims, the claim will be settled within 30 days. To use non-cash service, the insurer must inform the insurer 48 hours before hospitalization. And in the event of an emergency, the insurer must be informed within 24 hours. The insurer will check the availability of all documents and within 6 hours will return for any additional documents. The conclusion of the Apollo Munich Optima Recovery Family Health Insurance Plan is ideal for those looking for a plan that recovers the amount insured without having to pay any additional amount. Health insurance plans have a number of other benefits in the form of no cap rental numbers, an attractive non-claim bonus, the amount of an insured multiplier and an exhaustive list of hospitals across the country. The plan is available at attractive prices, making the purchase even better. The Best Life Insurance Plans in India Best ULIP Plans Best Retirement Plan In India Best Term Insurance Plan for Family Best Term Insurance Plan in India After 50 Best Term Insurance Plan for Child Best Term Insurance Plans for Smokers Best Term Settlement Plan Best Life Plan in India for Investment Best Term Insurance Companies in India Best Term Insurance Plan with Maturity Best Term Insurance Plan with Critical Plan of Insurance Restoring an insurance plan is a comprehensive online health insurance plan that provides comprehensive coverage for the entire family. How it works - This policy can be taken for yourself, spouse, dependent children and dependent parents. This policy covers all basic hospitalization costs by restoring the original principal amount guaranteed if it is used to claim and up to 100% of the base amount is guaranteed as no claim bonus is paid in this plan. The plan can be taken for an individual or as a family floating. In Family Floater's policy, in a single no more than 2 adults and a maximum of 5 children can be included. You can choose for 1 adult and 3 children as well. The plan offers a lifetime renewal. There is no claim-based download. Also also can upgrade to the next higher lid slab when updated. The costs of motherhood are excluded in this regard, as is the case with most plans. There are 2 Unique Advantages in This Regard: Recovery Benefits: The uniqueness in this regard is that in this regard, Sum Assured is restored if it is exhausted, which can be used for future claims for various diseases made during the same year of the policy. So if the original Sum Assured is exhausted, the entire amount will be restored back to the plan at no extra cost! Let's explain this by example. If you have the amount guaranteed by Rs 5 lakhs and claim for Rs 6 lakhs in the first hospitalization, then the entire limit is exhausted and only Rs 5 lakhs will be paid. However, if another claim occurs during the same year for another illness or for another family member, then the entire amount guaranteed by Rs 5 lakhs is available for claim, even if the original Sum Assured has been exhausted. However, the recovery of the benefit only works if: the entire base amount guaranteed an exhausted claim for a completely unrelated disease Multiplier allowance: Another unique advantage of this plan is that for a claim-free year, there is a 50% increase in the principal amount guaranteed as no claim bonus, and if a consistent year also claims free, then the total amount without a bonus increases by 100% with a net double amount. Let's explain this by example. If you have a 5 lakh policy and do not apply in the first year, the cap increases to 7.5 lakhs in the second year, which rises to Rs 10 lakhs for the third year for another consecutive claim free year, while the premium is calculated only for the premium for Rs 5 lakhs of the original Base Sum Assured. In the case of a claim, the no Claim bonus will be reduced by 50% of the principal amount insured. However, this reduction will not reduce the amount of insured below the base amount of the insured policy. This plan provides for regular functions such as pre-hospitalization, hospitalization and post-hospitalization costs with no restrictions on fees like doctor's fees, OT fees, etc., as well as day care treatment, domiciliary treatment, donor costs, etc. Recovery throughout Sum Insured if used mid-year without additional fee No claim bonus increases insurance coverage by 50% for one claim free year and then 100% for a consistent claim of a free year's Lifetime Extension to remain insured forever No sub-limits on hospital rent or co-payment required no burden on the extension premium if claims are made cashless treatment in 4,000 hospitals in more than 800 cities wide coverage for treatment against disease and accident tax credits Hospitalization Options Policy 1 or 2 Years with a 7.5% Discount on 2 Years of Policy Tax Benefits on Insurance Contributions Paid Under Section 80D of the Income Tax Act, 1961 Free View Period 15 Days From Receipt Documents No Caps/Restrictions on Doctor/Surgery Fees, Theatre Surgery, Rent And Intensive Care Unit 7.5% Discount on 2 Year Terms Policy and More There is No Claim-Based Boot in This Plan Fast Time Turnover With 90% Pre-Resolution Done within 2 Hours hint or Hospitalization Easy Update: This Health Plan also comes with an easy version of the policy update What is covered in the HDFC Ergo Health Optima Recovery Plan? This plan pays for: In-hospital Treatment Pre-hospital coverage up to 60 days after hospitalization Coverage up to 180 days of day care procedures for 140 listed day care procedures Domiciliary Treatment Donor Ambulance Up Rs.2,000 for hospitalization Recovery allowance, where the amount is guaranteed to be restored if it is exhausted, which can be used for future claims for various diseases. So if the original Sum Assured is exhausted, the entire amount will be restored back to the plan at no extra cost! Multiplier Allowance where there is a 50% increase in the base amount guaranteed as no claim bonus, and if a consistent year also claims free, then the total amount of no claim bonus increases by 100% with a net effect Double Basic Amount Assured Any treatment within the first 30 days of coverage, except for any accidental injury Any pre-existing illness/conditions will be covered after a waiting period of 3 years 2 years of exclusion for specific diseases, as cataract, hernia, hysterectomy, joint replacement, etc. Costs associated with HIV or AIDS and related diseases Abuse of an intoxicating or hallucinogenic substance such as drugs and alcohol Pregnancy, dental treatment, external means and devices Hospitalization as a result of war or act of war or because of nuclear, chemical or biological weapons and radiation of any kind of non-alcohol treatment Congenital diseases, mental disorder, cosmetic surgery or weight control treatment Minimum maximum amount guaranteed (in Rs) 3,00,000 50,00,000 Term Policy (in years) 1 2 Age entry life insured (in years) 91 days 65 years renewable up to age (in years) - Lifetime 2 years Standard exclusion for specific diseases, such as cataracts, hernia, hysterectomy, joint replacement, etc. Waiting period 30 days waiting period for pre-existing diseases After a continuous extension of 3 years Grace Period 30 days from expiration date to extend the policy Below illustration for the person aged 30, 40 and 50 years, respectively, choose Sum Assured Rs. 3 and 5 lakh. Patient care: Hospitalization costs such as room rent, nursing costs, intensive care costs, surgeon fees, doctor's fees, anesthesia, Oxygen, Operating Theatre Costs, etc. Without The Limitation of Day Care: Medical Expenses Incurred If Hospitalization Is Less Than 24 Hours for listed 140 Procedures Before and After Hospitalization: Medical Expenses Incurred Immediately 60 Days hospitalization will be covered. Expenses incurred up to 180 days after discharge from the hospital, such as subsequent visits to the doctor, medications, etc. will be covered. Ambulance fees: Ambulance fees provided by the hospital or any provider will be reimbursed up to 2,000 rubles for each hospitalization of the Organ Donor: medical expenses incurred by the organ donor during the organ transplant operation, if the organ is used by the insured person. Domiciliar hospitalization: Medical expenses incurred by the insurer for home treatment will be reimbursed. Medical treatment must be for a period of more than 3 consecutive days and should merit hospitalization. Sum Assured Recovery: If the amount guaranteed in the policy is exhausted due to claims, the company recovers the entire amount guaranteed once a year of the policy. This recovers the amount guaranteed amount can be used for future claims not related to illness/injury for which claims have already been made during the same year. Multiplier Allowance: To claim a free year, no claim bonus 50% and another 50% of no claim bonus for the second year in a row claims free of 100% of the basic amount of guaranteed treatment anywhere in the country: For certain diseases/diseases/treatments, the company will reimburse the cost of medical expenses, whether the insured receives these procedures anywhere in India. Standard Exclusion Policy are - Any pre-existing illness/injuries that have been diagnosed/received within 48 months prior to issuing the first policy Of any diseases contracted within the first 30 days of the policy's launch date, except those that arise as a result of non-allopathic treatment accidents Costs associated with self-injury (as a result of suicide, suicide) Costs arising from or associated with alcohol or drug use/abuse/abuse Dental Treatment Medical Costs incurred for the treatment of AIDS Treatment arising from or traced pregnancy and childbirth, miscarriage, abortion and its effects Congenital disease Tests and treatment related to infertility and in vitro fertilization Some treatments such as non-infectious arthritis, joint replacement, etc., which are covered only after the completion of 2 2 consecutive years of policy I need to undergo a medical examination when buying a health insurance policy? You may be required to undergo a medical examination after purchase, in case any member who will be insured over 45 years of age or for an amount insured 7 Lakhs or higher. What is beneficial for me - float insurance or individual insurance? Buying an individual lid or float cover is Person. However, it is generally recommended to swim with a lid at a younger age. As you grow older, you should go for an individual cover. What documents are needed for portability? You can for Apollo Munich Optima Recovery Plan under portability with the following documents: Proposal Form Portability Form Last 3 Years copy of the expiring health insurance policy Copy of the Extension Notice There is a tax break under Article 80D income tax under existing income tax laws, 1961: Of the 15,000 rubles premium amount paid for health insurance coverage itself, spouse and children An additional amount of 15,000 rubles for the premium amount Paid to the parents' health insurance Another 5,000 rubles deduction if one or both parents are an elderly citizen The total amount available for deduction under section 80D of the Income Tax Act, 1961 is Rs 20,000 for senior citizen parents and Rs 15,000 for themselves, spouse and children. Children.

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