

### 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 a **Tread Mill Test (TMT)** under medical supervision 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.



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.

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Toll Free Number: 1800-103-0555/ 1800-3010-2555. SMS: 'senior' to 56767 333. Buy online: [apollomunichinsurance.com](http://apollomunichinsurance.com)  
Reg. Office: Apollo Hospitals Complex, Jubilee Hills, Hyderabad-33. Corp. Office: 10th Floor, Building No. 10, Tower B, DLF City Phase II, Cyber City, Gurgaon-2.

*Insurance is the subject matter of the solicitation.*

AMH/MAH/002/0036/062011/P



## Introducing OptimaSENIOR

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.

### 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.*

### 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, Arthoscopy 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.

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the Income Tax Act.

### 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

Prohibition of Rebates (under section 41 of Insurance Act, 1938):

- 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 prospectus or tables of the insurers.
- Any person making default in complying with the provision of this section shall be punished with fine, which may extend to five hundred rupees.