

# OptimaSENIOR from Apollo Munich

Introducing **OptimaSENIOR**

A health plan exclusively created for Senior Citizens.

It offers you and your spouse a hassle-free lifelong cover so that you can have access to the best health care at times when you need it the most. It's simple, transparent and promises to stay with you while you enjoy your golden years worry-free.

## WHAT MAKES OptimaSENIOR UNIQUE

### Lifelong renewal

Once covered you can renew the plan forever.

### No maximum entry age

You can enter the plan any time after the age of 61 years.

### Cover up to 5 lakhs

You have an option to select a higher insurance cover up to Rs. 5 lakhs.

### Cashless transactions

OptimaSENIOR enables you to get treated on a cashless basis across 4000 network hospitals across 800 cities.

### No claim based loading or claim based underwriting

We will never load your renewal premium or deny you coverage just because you claimed or fell ill after taking our policy.

### No claim discount

Get a 5% non cumulative discount on the renewal premium payable under the policy after every claim free year, provided that the policy is renewed with us without a break.

### E-opinion

We shall arrange and pay for a second opinion, on your request, from our medical panel for listed 'Critical Illness' suffered during the policy year.

### Portability

If you are insured with some other company's health insurance and you want to shift to us on renewal, you can. Our Portability Policy is customer friendly, aims to achieve the transfer of most of the accrued benefits and makes due allowances for waiting periods etc.

### Tax benefits

With the OptimaSENIOR Health Insurance Plan you can presently avail tax benefits for the premium amount under Section 80D of the Income Tax Act. (Tax benefits are subject to changes in Tax Laws)

## 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:

- 15% will apply in case of accommodation in a twin sharing room or lower room type
- 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, Arthroscopy etc; no additional co-pay's shall apply.

3. Co-payment of 15% shall be applicable to all Day Care Procedures; no additional co-pay's shall apply.