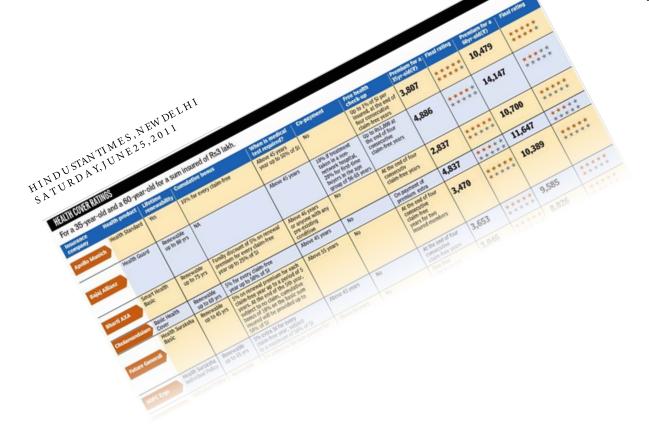


Portability Helper

Choose your Health Insurance Plan / Insurer

Benefits	Insurance Company Limited	Apollo Munich Health Insurance Company Limited	Why is it important
Q1. Does the health insurance plan offer you life long renewal i.e. does it promise to renew the policy till any age?		✓ Yes, Apollo Munich's policy offers lifelong renewal regardless of the size or nature of your claim or any change in your health status after you join.	Life long renewal ensures that one is not left without a cover when one needs it the most i.e. during old age or when one's health deteriorates
Q2. Does the health insurance plan promise not to additionally load your premiums on renewals in case of claims in the previous year?		Apollo Munich policy promises to not load any customer at renewal in case of claims or even worsening of his/her health conditions.	Any loading applied on an individual customer in case of claims would be unfair as it would make it all the more difficult for the customer to continue his cover (due to the high cost added to the premium) at a time when he is more likely to be hospitalized or fall ill.
Q3. Does the health insurance plan ensure there are no room rent limits, copays and sublimits on treatments?		✓ Yes, Apollo Munich policies come with the added feature of freedom from sublimits. Customers are free to choose any room type in case of hospitalization.	A health insurance policy should be as "uncomplicated" and simple to understand. All such sublimits and copays may be difficult to understand, may restrict access to prudent care and may provide an unpleasant surprise at the claims stage.
Q4. Does the health insurance plan reward you for using shared accommodation on hospitalisation?		Yes, Apollo Munich customer to gain from the daily cash benefit on choosing shared accommodation on hospitalization. This can take care of the miscellaneous expenses during hospitalisation.	Your health insurance plan should not restrict usage however incentivize and reward you for prudent usage of the policy. As in the long run this would be beneficial to the customer by ensuring a reasonable price on the product.
Q5. Does the health insurance plan provide you access to cashless facility across a large network of hospitals?		Yes, Apollo Munich offers you cashless access to over 4000 networks hospitals and 10000 doctors spread across India.	A cashless facility at a hospital ensures a hassle free and smooth claims experience for the customer. A widespread network of hospitals ensures that this facility would be available at all locations thus ensuring easy access.
Q6. Does your health insurance provider have a proven track record for efficient administration of your policy and fast claims settlement?		Yes, Apollo Munich is ISO 9001:2008 certified for all its processes & all its locations and has also won the Celent award for the best policy administration system.	A smooth and efficient administration and claims settlement process ensures the one does not have to face any hassles when you are sick. Thus allowing you to focus on getting better rather than worrying about how one would meet your medical expenses.
Q7. Does the health insurance plan offer you the flexibility to increase your coverage as your age increases?		Yes, Apollo Munich understands the need for flexibility considering the medical inflation and changing requirements. Every year at renewal the customers are eligible to increase the sum insured level by one slab.	With increasing age and continuously rising medical inflation your current medical cover may be insufficient in the future. At that time you may require to increase your coverage. Thus your plan must ensure you are allowed to do the same without any new conditions or restrictions.
Q8. Does the health insurance plan cover domicillary treatment in addition to inpatient, pre and post hospitalisation coverage?		✓ Yes, AMHI's Easy Health plan offers you the benefit of domiciliary hospitalization (Treatment at home in case of certain specific health conditions) in addition to comprehensive cover for inpatient, pre and post hospitalisation and daycare treatments.	The health insurance plan must also ensure coverage in case you are not able to reach a hospital due to some medical condition or in case there is no room in any hospital.
Q9. Does the health insurance plan offer you any wellness support?		Yes, AMHI's Easy Health offers a comprehensive wellness program that includes dedicated telephone Healthline, online health risk assessment tool, discount at Apollo Pharmacies, E- opinion etc.	Any health insurance plan must provide a comprehensive protection of your health even helping you prevent any serious complications to your health.
Last but not the least			
Has your health insurance plan been independently rated for its benefits and services by an independent rating agency?		☑ Apollo Munich's plans are consistently rated as the best by independent agencies for product benefits and service levels. 5/5 Star rating by Economic Times Wealth/ i-save.com 9/10 Star rating by Hindustan Times	

 $^{^{\}star}$ Co-pay is the amount of money (percentage of expenses) that a customer must bear of the total claim amount incurred on hospitalisation.



Ours is an uncomplicated success story.

Our Easy Health Insurance plan have received a 9 star rating from Hindustan Times and 5 star rating from Economic Times Wealth*

Making Apollo Munich Health Insurance plans among the best in the category.

Taking care of our customers' health has been good for us.

