

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?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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 domiciliary treatment in addition to inpatient, pre and post hospitalisation coverage?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/> 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?		<input checked="" type="checkbox"/> 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	

*Co-pay is the amount of money (percentage of expenses) that a customer must bear of the total claim amount incurred on hospitalisation.

Let's Uncomplicate.

HINDUSTAN TIMES, NEW DELHI
SATURDAY, JUNE 25, 2011

HEALTH COVER RATINGS										
For a 35-year-old and a 60-year-old for a sum insured of Rs3 lakh.										
Insurance company	Health product	Lifetime renewability	Cumulative bonus	When is medical test required?	Co-payment	Free health check-up	Premium for a 35yr-old (₹)	Final rating	Premium for a 60yr-old (₹)	Final rating
Apollo Munich	Health Standard	Yes	10% for every claim-free	Above 45 years year up to 50% of CI	No	Up to ₹10,000 at the end of four consecutive claim-free years	3,807	★★★★★	10,479	★★★★★
Bajaj Allianz	Health Guard	Renewable up to 80 yrs	NA	Above 45 years	No	Up to ₹10,000 at the end of four consecutive claim-free years	4,886	★★★★★	14,147	★★★★★
Bharti AXA	Smart Health Basic	Renewable up to 75 yrs	Family discount of 5% on renewal premium for every claim-free year up to 25% at CI	Above 45 years or anyone with any pre-existing condition	No	10% if treatment taken in a non-network hospital, 20% for first-time buyers in the age group of 56-65 years	2,837	★★★★★	10,700	★★★★★
Cholamandilam	Basic Health Cover	Renewable up to 80 yrs	5% for every claim-free year up to 50% of CI	Above 45 years	No	At the end of four consecutive claim-free years	4,837	★★★★★	11,647	★★★★★
Future Generali	Health Sarakaha Basic	Renewable up to 65 yrs	5% on renewal premium for each claim-free year up to a period of 5 years. At the end of the 5th year, subject to no claim, cumulative bonus of 40% on the basic sum insured will be provided up to 50% of CI	Above 45 years	No	At the end of four consecutive claim-free years for two insured members	3,470	★★★★★	10,389	★★★★★
ICICI Ergo	Health Sarakaha Individual Policy	Renewable up to 65 yrs	5% extra CI for every claim-free year, subject to a maximum of 50% of CI	Above 45 years	No	At the end of four consecutive claim-free years	3,653	★★★★★	9,585	★★★★★
						One free health check-up	3,046	★★★★★	8,026	★★★★★

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.

36 The Economic Times Wealth, December 13, 2010

BEST HEALTH INSURANCE

Every week **ET Wealth** will bring you the rankings of one financial product done by with the best health insurance plans for individuals.

Product Name	Price Ratings	Features Ratings	Service Ratings	Overall Product Ratings
Easy Health Standard Plan	★★★★★	★★★★★	★★★★	★★★★★
Health Exclusive Plan	★★★★★	★★★★★	★★★★	★★★★★

*Source: Hindustan Times, New Delhi, June 25, 2011, page no. 25 & The Economic Times Wealth, December 13, 2010, page no. 36
Insurance is the subject matter of solicitation.