

Question 1: What is Portability?

Solution 1: Most health insurance plans offered by general or health insurers in India have waiting periods, exclusions which reduce based on the number of years of continuous cover. Portability will ensure that these accrued benefits are transferred at par to the new insurer at the time of porting and consumers do not lose on these benefits while switching insurers.

The credit gained will be applicable to:

- General waiting period
- Waiting periods for coverage pre-existing conditions
- Any time bound exclusions (for example 2 year waiting periods for listed conditions in Easy Health)

In short, this shall also allow customers protection against discontinuity and consequential loss of pre-existing diseases cover on buying a new policy or while changing the insurer.

Question 2: Apollo Munich offers maternity, dental and optical cover. If I port my existing insurance plan to Apollo Munich will I be entitled for these benefits?

Solution 2: As per the regulation, the incumbent insurer (new insurer) is liable to offer portability benefits for time bound exclusions. Hence, we offer portability for waiting periods related to pre-existing illnesses and time bound exclusions only. In case of the unique benefits like maternity, dental and optical covers the customer has to wait as per the policy terms and conditions..

Question 3: I am already covered with X Company's Health Policy for the last two years now if I want to port to Apollo Munich Health Insurance will I have all my diseases covered from day one.

Solution 3: Yes, you would be entitled for reduction in waiting period of specific diseases as per Apollo Munich terms and conditions. Below is the grid to help you understand more.

No. of years spent with previous insurer	Waiting applicable under the under new policy (new insurer) for PED or disease specific exclusions			
	1 year	2 years	3 years	4 years
1 year	Nil	1 year	2 years	3 years
2 years	Nil	Nil	1 year	2 years
3 years	Nil	Nil	Nil	1 year
4 years	Nil	Nil	Nil	Nil

Please refer to the policy terms and conditions to have clear idea of the diseases covered.

Question 4: I have a 2 lakh Policy with a Cumulative Bonus of another Rs. 50000 accumulated over the last 3 years so what will be the Sum Insured that I will be eligible for the portability benefit in case I want to buy an Apollo Munich policy?

Solution 4: Apollo Munich welcomes all retail health insurance customers from different companies where customer willing to port will be offered the following options.

Option 1: Choose a 2 lakh Sum Insured and 50000 Cumulative Bonus as per your current policy

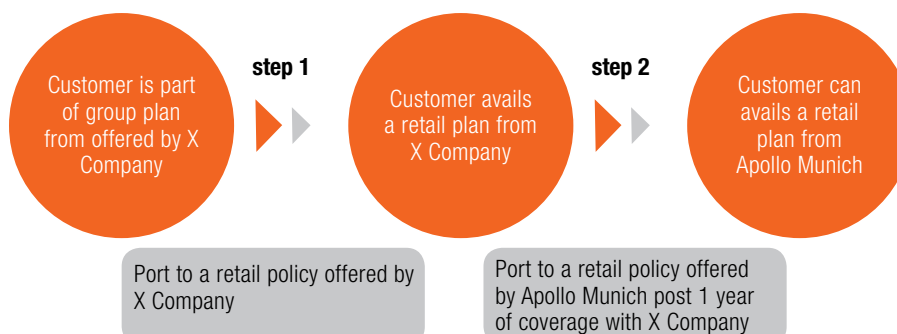
Option 2: Choose a Sum Insured of Rs.3 Lakh with no Cumulative Bonus (the customer would have to pay the premium of Rs. 3 Lakhs, however the portability benefits would be applicable for Rs. 2.5 Lakhs Sum Insured)

Question 5: I am covered from my employer through a Group Health Insurance Plan. Can I now convert the policy to a retail policy and receive portability benefits?

Solution 5: Yes, on leaving the group policy of Apollo Munich you can choose to migrate to a Apollo Munich retail health insurance plan and receive the benefits of portability i.e. reduction in waiting periods on your retail plan.

To clarify, a customer have to choose a retail plan offered by the same company that has covered him / her under a group plan presently.

For example: A customer from X Company's Group health plan would like to avail benefits of portability and apply for Apollo Munich's Easy Health Plan



Question 6: I have a policy with the benefit of reimbursement cover for in-patient hospitalization from X insurer. What are the plans I can opt for from Apollo Munich?

Solution 6: As per IRDA's portability guidelines individuals can port from any retail (individual & floater) health insurance plan offered by a non-life insurer in India to any retail (individual & floater) health insurance plan offered by a non-life insurer.

Question 7: I have a retail policy expiring on 31st Dec 2011. By when can I avail the benefit of Portability?

Solution 7: Yes you can apply for portability to Apollo Munich Health Insurance at least 30 days prior to the renewal date of your earlier policy. In your case you need to apply before 1st December 2011.

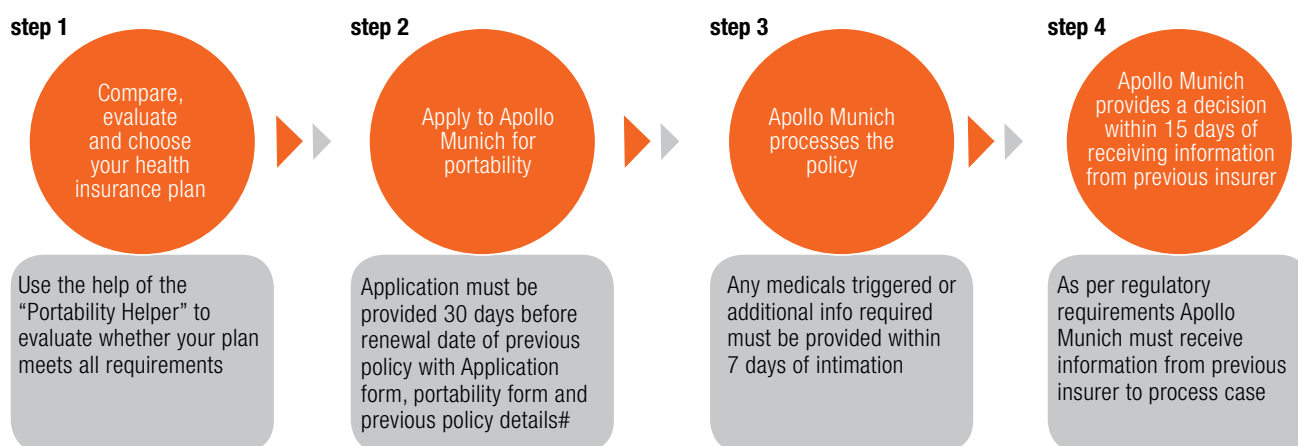
Question 8: What documents are required for applying for Portability?

Solution 8:

Form	Details
Application form	Application form Please note: In case of application for portability it is mandatory to answer a question requiring the details of any previous or current Insurance Plan as "Yes" with all required details.
Portability form	All questions in the portability form are mandatory
Documents	Copy of the last years Policy Schedules issued by the previous Insurer OR Renewal Notices Self-declaration by customer regarding no claims made If there is a claim in existing policy, then discharge summary, investigation and follow up report copies If there is a past medical history, then consultation papers, prescription, investigation, treatment and report copies

Question 9: Four simple steps for portability

Solution 9:



Question 10: Who all can apply?

Solution 10: All retail policy holder with non-life insurance companies can apply to port their existing health policy to Apollo Munich.

All applications will be subject to acceptance post underwriting.