

Apollo Munich introduces **Maxima Health**.

A policy that doesn't lie around waiting for a serious health problem to happen. It's a Health Plan that takes care of your everyday health needs as well. The one of its kind plan that covers your Doctors' consultations, Pharmacy bills, Diagnostic tests, Dental treatment, Optical services and Annual health check-up. Maxima does all that the others do and *cares for the little illnesses too.*

## Let's Uncomplicate.

**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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Insurance is the subject matter of solicitation.

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**For the sore throat. For the stubbed toe.**

**For the runny nose.**  **For the broken finger.** 

**For the itchy eye.**  **For the cracked lips.**  **For the upset stomach.** **For the head that splits.**

**For the XXL pimple.** **For the teeny-weeny cut.**

**For the silly**  **allergy. And for that wisdom tooth.** 

**We don't just care for the big illnesses,  
We're for the little illnesses too.**

## Maximauunique What makes it different?

We all visit hospitals more often for small problems than the big ones. But most health plans work only when you're hospitalised or undergo major treatment. That's why the new Maxima, a plan with unique out-patient features to take care of your regular illnesses and little niggles. Here's what it covers:

- **Doctor Consultations:** 4/6/8 consultations as per plan opted for you and your family anywhere
- **Pharmacy Expenses:** Your pharmacy bills are covered as well
- **Diagnostics:** Cost of diagnostic tests taken by you or anyone covered in your family will also be paid
- **Specialist Services:** Dental treatment, Spectacles and Contact lenses are all taken care of up to a certain limit
- **Health Check-ups:** Any person above 18 years of age is provided with an annual health check-up. (person above 45 years can avail this benefit from second year)
- **Pre-existing illnesses under OPD Benefits, covered:** If you need medicines or a Doctor's consultation for any pre-existing illness, it'll be covered without any waiting period
- **Flexibility:** Enjoy freedom from sublimits. Use the OPD vouchers as per your needs and requirements without worrying about any sublimits
- **Tax benefits:** You have the advantage of saving an optimum amount under Section 80D of Income Tax Act

## Maximacomplete What makes it comprehensive?

Maxima provides an in-patient cover along with hordes of other benefits with unique out-patient cover.

- **Wide In-patient cover:** Maxima offers 300,000 cover for in-patient treatment, pre and post hospitalisation, daycare procedures, domiciliary treatment, daily cash for choosing shared accommodation. We also pay for expenses for organ donor, emergency ambulance charges, daily cash for accompanying an insured child, maternity expenses and care for a new born
- **Wide Out-patient cover:** An out-patient benefit up to the limit covering expenses for doctor consultations, pharmacy expenses, spectacles, health check-up and diagnostic tests. All these are available throughout the Apollo Munich network on cashless basis and on reimbursement basis anywhere else in India
- **Cashless Hospitalisation:** Cashless transactions across the Apollo Munich network of over 4000 hospitals across 800 cities in case you need hospitalisation
- **Life Long Renewal benefit:** The good thing is, once you are covered under Maxima, you can renew your cover life long. So there's no cover ceasing age
- **Additional Critical Illness cover:** You have the option to choose an additional critical illness cover as per your needs. This provides for additional coverage against 8 specified critical illnesses and is always paid as a lump sum benefit in addition to any medical expenses you may incur for hospitalisation
- **Renewal Benefits:** *For In-patient treatment* : Maxima offers a cumulative bonus of 10% for every claim free year accumulating to a maximum of 50% of your in-patient sum insured. In the event of a claim, the cumulative bonus is reduced by 20% on the next renewal

*For Out-patient benefits* : Maxima offers the advantage of **carrying forward 50% of any unutilized entitlement certificates to the next policy year.** This excludes the Annual Health Check-up

## In-patient benefits

	1 Member	2 Members	2 Adults + Upto 2 Children
<b>Sum Insured per Policy year</b>	300,000	300,000	300,000
a) In-patient Hospitalisation	Covered		
b) Pre-Hospitalisation	30 days		
c) Post-Hospitalisation	60 days		
d) Day Care Procedures	140 procedures covered		
e) Domiciliary Treatment	Covered		
f) Daily Cash for choosing shared accommodation	500 per day; maximum 3,000		
g) Organ Donor	Covered		
h) Emergency Ambulance	Up to 2,000 per hospitalisation		
i) Daily Cash for accompanying an insured child	300 per day; maximum 9,000		
j) Maternity Expenses** (Waiting Period 4 years)	Normal delivery- 15,000; Caesarean delivery- 25, 000 <small>(Including Pre/Post Natal limit of 1,500 and infant baby limit of 2,000)</small>		
k) Newborn baby cover	Optional		
<b>Optional Benefit</b> Critical Illness** (Offered on Individual basis)	300,000		

\*\* Benefits do not dip into in-patient Sum Insured

## Out-patient benefits

Benefits per Policy year	1 Member	2 Members	2 Adults + Upto 2 Children
a) Doctor consultations*	4 consultations	6 consultations	8 consultations
b) Diagnostic tests <sup>‡</sup>			
c) Pharmacy <sup>‡</sup>	5,000	5,500	7,000
d) Dental treatment <sup>‡</sup>			
e) Spectacles, Contact lenses <sup>‡</sup>			
f) Annual Health Check-up within specified Network**	1 entitlement certificate	2 entitlement certificates	2 entitlement certificates

\*The reimbursement against non-network out-patient consultation is restricted up to lower of actual expenses or ₹400

<sup>‡</sup>The reimbursement against Diagnostic tests, OPD Dental treatment, Spectacles, Contact lenses outside Apollo Munich network is restricted upto lower of actual expenses or the Sum Insured mentioned herein.

\*\*Health check-up is available only within the specified network and not available on reimbursement basis.

## Premium rates

Annual Premium (Excluding Service tax and applicable cess)

Age group (in years)	Premium per Policy year		
	1 Member	2 Members*	2 Adults + Upto 2 Children*
0-17	12,682	-	-
18-45	13,795	19,135	25,810
46-60	16,910	23,585	30,705
> 60	24,831	35,778	42,720

\*Premium will be computed considering age of eldest member

Annual Premium for Optional Additional Critical Illness (On Individual Sum Insured basis)

Age group (in years)	Premium per Member (Sum Insured 300,000)
0-17	92
18-45	785
46-60	3,741
61-70	10,983

## Maximamaths What makes it a steal?

Age group (in years)	Family Members	You Pay	You get back		Effective premium for 3 Lakh cover
		Premium Inc. Tax	OPD Benefits worth* <small>(Doctor Consultations/OPD Coupons/Annual Health Check Up)</small>	Tax Benefit <sup>^</sup>	
0-17	1 members	<b>14249</b>	10100	4403	<b>(-)254</b>
	1 members	<b>15500</b>	10100	4635	<b>765</b>
	2 members	<b>21500</b>	14900	4635	<b>1965</b>
18-45	2 Adults + Upto 2 children	<b>29000</b>	17200	4635	<b>7165</b>
	1 members	<b>19000</b>	10100	4635	<b>4265</b>
	2 members	<b>26500</b>	14900	4635	<b>6965</b>
46-60	2 Adults + Upto 2 children	<b>34500</b>	17200	4635	<b>12665</b>
	1 members	<b>27900</b>	10100	4635	<b>13165</b>
	2 members	<b>40200</b>	14900	4635	<b>20665</b>
>60	2 Adults + Upto 2 children	<b>48000</b>	17200	4635	<b>26165</b>

And it's like money coming back to you along with a Health Insurance cover of 300,000

\*Estimated value of Entitlement Certificates; <sup>^</sup>Indicative figures. Consult your Tax Advisor for applicable benefits. Tax benefits are subject to changes in Tax Laws.

All figures are in ₹

## Major Exclusions

[Applicable only to In-patient Module and Critical Illness benefit. No exclusions for OPD benefits.]

- Any treatment within first 30 days of cover except any accidental injury.
- 2 years exclusion for specific diseases.
- Pre-existing diseases exclusions for 3 years.
- Expenses arising from HIV or AIDS and related diseases.
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol.
- War or act of war, nuclear, chemical or biological weapon and radiation of any kind.
- Non-allopathic treatment.

**For complete list of exclusions please refer the policy document.**

## Terms of Renewal - Life-long renewal

- We offer life-long renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in a dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the policy poses a moral hazard.
- **Maximum Age:** There is no cover ceasing age in this policy. For Optional Benefit of Critical Illness cover ceasing age in this policy is 70 years.
- **Waiting Period:** The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your Maxima Policy.
- **Renewal Premium:** Renewal premium are subject to change with prior approval from IRDA.

## 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

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1) No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out 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 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 prospectus or tables of the insurers.

2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.