

KNOW the basics

Eligibility *(who can be covered)*

The plan covers individuals in the age group of 18 to 65 years at entry, who are currently diagnosed with Type II Diabetes or Pre-Diabetes (Impaired Fasting Glucose/Impaired Glucose Tolerance) or Hypertension.

Sum Insured *(how much is covered)*

The plan can be issued to an individual only and can be taken for the sum insureds of Rs. 2,00,000; 3,00,000; 5,00,000 and 10,00,000.

Variants *(my options)*

- Silver plan: cost for wellness tests is excluded
- Gold plan: cost for wellness tests is included

(Both the variants are available with a co-payment options. You will have to bear 20% of the claim amount payable)

KNOW your plan better

1. THE HEALTH COVERAGE *(best comprehensive cover)*

- Day one coverage for all hospitalisation arising out of Diabetes and Hypertension (No waiting period)
- In-patient hospitalisation
- Pre and post hospitalisation cover of 30 and 60 days respectively
- Day care coverage for 144 day care procedures
- Emergency ambulance coverage
- Organ donor expenses

(please refer policy wordings for detailed coverage)

2. THE WELLNESS PROGRAM *(designed to manage your health)*

Wellness Tests:

Two complete medical checks administered during the policy year.

Wellness Test 1	HbA1c, Blood Pressure Monitoring, BMI
Wellness Test 2	HbA1c, FBS, Total Cholesterol, Creatinine, High-Density Lipoprotein (HDL), Low-Density Lipoprotein (LDL), Triglycerides (TG), Total Protein, Serum Albumin, Gamma-Glutamyltransferase (GGT), Serum Glutamic Oxaloacetic Transaminase (SGOT), Serum Glutamic Pyruvic Transaminase (SGPT), Billirubin, Total Cholesterol: HDL Cholesterol, ECG, Blood Pressure Monitoring, BMI, Doctor Consultation

Please note: If you choose a Gold Plan we will reimburse 100% of the cost incurred towards wellness tests if undergone at our network centers. However, in case you choose to undergo tests at a non network (but approved) center we will reimburse a sum of up to Rs. 2000/- only at the end of policy year. If your go for non-approved center, we will not be able to reimburse the amount or provide you reward points.

Wellness Support:

- Access to a personalized wellness WEB PORTAL that tracks your medical values from various tests, stores all your medical records, helps you monitor your condition and provides you special offers for health products that you may need
- Personalized highly trained HEALTH COACH to guide, remind and create your personal diet and fitness plans
- MONTHLY NEWSLETTERS to provide you with important information on healthcare and management
- Access to a CENTRALIZED HELPLINE to answer any queries that you may have

3. THE REWARDS POINTS *(rewards for staying healthy)*

Based on the results of your medical tests and key health parameters such as BMI, BP, HbA1c and Cholesterol we offer you incentives for staying healthy.

- Renewal premium discounts of up to 25% for management of health conditions.
- Reimbursement up to 25% of renewal premium towards your medical expenses *(like consultation charges, medicines and drugs, diagnostic expenses, dental expenses and other miscellaneous charges not covered under any medical insurance)*

Exclusions

- Any pre-existing condition (other than diabetes or hypertension) will be covered after a waiting period of 3 years
- Expenses arising from HIV or AIDS and related diseases
- Congenital diseases, mental disorder or insanity, cosmetic surgery and weight control treatments
- Abuse of intoxicant or hallucinogenic substances like intoxicating drugs and alcohol
- Hospitalization due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind
- Pregnancy, dental treatment, external aids and appliances
- 2 years waiting period for specific diseases like cataract, hernia, joint replacement surgeries, surgery of hydrocele etc.
- Items of personal comfort and convenience
- Experimental, investigative and unproven treatment devices and pharmacological regimens

Please refer to the Policy Wording for the complete list of exclusions.

GOLD Plan - With No Copayment
GOLD Plan - With 20% Copayment

AGE BAND	200000	300000	500000	1000000
18-35	14344	16481	20853	24517
36-45	16094	18442	25038	29686
46-50	21824	24746	32452	38844
51-55	25368	29464	40387	48646
56-60	31210	36097	46491	56188
61-65	40862	48463	63870	77655
66-70	52952	63438	84721	103414
71-75	62004	75060	101851	124576
76-80	78941	95895	130926	160493
> 80	94468	114997	157771	193656

AGE BAND	200000	300000	500000	1000000
18-35	12666	14327	17783	20681
36-45	14149	15954	21173	24828
46-50	18909	21114	27170	32175
51-55	21883	24998	33598	40043
56-60	26769	30453	38556	46100
61-65	34832	40611	52632	63333
66-70	44947	52928	69534	84014
71-75	52555	62518	83444	101014
76-80	66759	79689	107043	129866
> 80	79814	95461	128856	156519

Silver Plan - With No Copayment
Silver Plan - With 20% Copayment

AGE BAND	200000	300000	500000	1000000
18-35	9056	11193	15565	19229
36-45	10807	13154	19751	24398
46-50	16536	19459	27164	33556
51-55	20080	24177	35099	43359
56-60	25923	30809	41204	50900
61-65	35574	43175	58582	72368
66-70	47654	58152	79433	98126
71-75	56716	69772	96563	119288
76-80	73653	90607	125639	155205
> 80	89180	109709	152484	188368

AGE BAND	200000	300000	500000	1000000
18-35	7379	9039	12496	15393
36-45	8862	10666	15885	19541
46-50	13621	15826	21882	26888
51-55	16596	19710	28310	34755
56-60	21481	25165	33269	40813
61-65	29544	35324	47344	58045
66-70	39660	47641	64246	78726
71-75	47268	57231	78166	95726
76-80	61471	74401	101755	124578
> 80	74526	90173	123568	151231

Terms of Renewal

Life-long coverage: We offer life-long renewal unless the insured person or one acting on behalf of an insured person has acted in an improper, dishonest or fraudulent manner.

Grace Period: A grace period of 30 days for renewing the policy is provided under this policy.

Waiting Period: The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your Energy insurance Policy.

Renewal Premium: Renewal premium other than due to change in age are subject to change with prior approval from IRDA.

Free look cancellation: We offer a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If case of any objections, you have the option of cancel the Policy and you shall be refunded the premium paid by you after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium.

Tax benefit - 80 D: The premium amount paid under this policy qualifies for deduction U/S 80D of the Income Tax Act (Tax benefits are subject to changes in Tax Laws).

Sum Insured Enhancement: Sum insured can be enhanced only at the time of renewal; subject to no claim having been lodged/ paid under the policy. If you increase the sum insured by one grid, no fresh medical tests shall be required. In cases where the sum insured increase is more than one grid, the case shall be subject to medical test. In case of increase in the sum insured; waiting period will apply afresh for the amount by which the sum insured has been enhanced. However the quantum of increase shall be at the discretion of the company.

ENERGY

from Apollo Munich

The Sweetest Thing.

India's first health plan that truly understands diabetes.

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 understand living with diabetes can sometimes feel lonely and bitter but it does not have to be that way anymore.

We've created a health insurance plan that not just covers your condition and complications, it also partners you in living with diabetes successfully.

Introducing India's first health plan that truly understands diabetes.



We know healthcare. We know insurance.

It loves you from day one

no waiting period for complications arising out of diabetes



It fights your diabetes with you

active wellness program that helps you monitor and manage your health



It rewards you for staying healthy

reduced premiums and discounts on health care expenses

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