

Product Comparisons





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Health Insurance Plan

Distinguishing Features

HNI's can avail treatment anywhere in the world

Annual health Checkup irrespective of Claims

No Maximum entry age in the policy

Shortcomings

Copayment if enrolled after 60 yrs

Low Pre/ Post hospitalisation cover

Sub limits on Room rent

Pre existing waiting period of 4 years

NCB of 10% against multiplier of 50% in apollo products



Benefit Comparison - Optima Restore & Religare Care Plan

Benefits	Religare Care	AMHI Optima Restore	AMHI Advantage
Inpatient Treatment	Covered	Covered	
Room Rent Restriction	1% of Sum Insured per day for SI 2,3,4 Lacs Single Private Room for SI 5,7,10 Lacs upgraded Single Private Room for SI 15,20,25,50,60 Lacs.	No Room Rent Restriction ★	No sub-limits
ICU Charges	2% of Sum Insured per day for SI 2,3,4 Lacs and no limit for higher Sum Insured	No Room Rent Restriction ★	No sub-limits
Surgeons Fees	Upto 25% of Inpatient Benefit	No Sub- limits on SI ★	No sub-limits
Copayment	Copayment of 20% for SI 5 Lacs above for 61 yrs and above age	No Copayment on SI ★	No copayments from above 61
Pre/ Post hospitalisation	30/60 Days	60/180 Days ★	More Coverage of 60/90 Days
Emergency Ambulance	Upto Rs 2000	Upto Rs 2000	



Benefit Comparison - Optima Restore & Religare Care Plan

Benefits	Religare Care	AMHI Optima Restore	AMHI Advantage
Domiciliary Treatment	10% of SI	No Sub- limits ★	No sub-limits
Daycare Procedure	171 Daycare Procedures	Covers all daycare procedures. ★	Covers all daycare procedures
Organ Donor	Upto Rs 50,000 for SI 2,3,4,5 Lacs Upto Rs 1Lac for SI 7,10 Lacs Upto Rs 2 Lacs for SI 15,20,25 Lacs Upto Rs 3 Lacs for SI 50,60 Lacs	No Sub- limits ★	No sub-limits
Restore Benefit	Covered	Covered	
Health Checkup	Covered	Covered	
Daily Allowance	Rs 500/ day Available only in SI 2,3,4 Lacs	Daily Cash for shared accommodation covered	
E- opinion	Covered	Covered	
Renewal Benefit	10% cumulative bonus every year incase of claim free year Multiplier Benefit allowed on payment of additional premium(feature still not launched)	50% Multiplier Benefit every year incase of claim free year ★	Multiplier benefit is part of base plan and no additional premium is required for adding this feature in policy



Benefit Comparison - Optima Restore & Religare Care Plan

Benefits	Religare Care	AMHI Optima Restore	AMHI Advantage
Care anywhere	Covered	Not Covered	No sub-limits
PED Waiting Periodre	48 months	36 months ★	PED Waiting Period of 36 months





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Health Insurance Plan

Distinguishing Features

No Medicals Test Required

Pre-existing covered after 2 years

Covers diabetes type 2 & upto 2 co-morbidities, However, doesn't cover diabetes 2 > 17 yrs

Shortcomings

Limited sum insured options- 3 & 5 lacs

Sublimits on room rent & ICU charges

Copayment for all claims inc. PED (20% on entry up to age 70 and 30% on entry above age 70)

Sublimits on specific illnesses (eg -cataract, hysterectomy, total knee replacement)

No Renewal benefit

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Benefit Comparison - Religare Care Freedom v/s Optima Restore

Benefits	Religare Care Freedom	AMHI Optima Restore
Sum Insured	3,5 Lacs	3 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	Twin sharing upto 1 % of SI per day for 3 Lacs SI and Twin sharing for 5 Lacs SI	No sub limit ★
Pre/ Post Hospitalization	Upto 7.5% of payable hospitalization expenses for SI 3 Lacs Upto 10% of payable hospitalization expenses for SI 5 Lacs	60/180 days No sub limit on SI
Daycare Procedures	Covered	Covers all daycare procedures
Domiciliary Treatment	10% of SI	Covered (No sub limit) ★
Emergency Ambulance	Rs 1000 per hospitalisation	Rs 2000 per hospitalisation ★
Organ Donor	Not Covered	Covered ★
E-opinion	Not Covered	Covered ★
Restoration Benefit	Covered	Covered
Health Checkup Benefit	Covered	Covered (At SI of 20 lacs and above)
Companion Benefit and consumable allowance	Covered	Not covered
Renewal benefit	None	50% of Base SI upto a max of 100% of SI ★





Max Health Companion

Distinguishing Features

No claim Bonus for every claim free year@20% which doesn't reduce on claim

Health Checkup once in two years

Restore benefit on full / partial exhaustion of SI

Shortcomings

CB of 20% as against 50% multiplier in Apollo Munich products

Low Pre/ Post hospitalisation cover

20% copayment for reimbursement of treatment in Zone 2 cities

4 years waiting period for pre existing conditions



Benefit Comparison - Health Companion v/s Optima Restore

Benefits	Max Bupa Health Companion	AMHI Optima Restore
Sum Insured	2 Lacs to 1 Crore	3 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Pre/ Post Hospitalization	30/60 Days	60/180 days ★
Daycare Procedures	Covered	Covered
Domiciliary Treatment	Covered	Covered
Emergency Ambulance	Upto 3000 per hospitalisation	Upto 2000 per hospitalisation
Organ Donor	Covered	Covered
E-opinion	Not Covered	Covered
Restoration of sum insured	Covered	Covered
Health Checkup Benefit	Covered	Covered
Hospital Cash Benefit	Covered	Daily cash for Choosing shared accommodation
Renewal Benefit	20% cumulative bonus	50% multiplier benefit ★





Max Heartbeat

Distinguishing Features

Outpatient Treatment in Platinum Plan

Vaccinations for Children upto 12 Years of Age in Platinum Plan

International Medical Treatment and Assistance in platinum plan

Shortcomings

Loyalty Benefit as against 50% multiplier in Apollo Munich products

Low Pre/ Post hospitalisation cover

20% copayment for reimbursement of treatment

4 years waiting period for pre existing conditions



Benefit Comparison - Optima Restore v/s Max Heart beat and Family First

Product Features	Optima Restore	Max Heartbeat	Family First
SI options	3,5,10,15,20,25,50 lacs	Rs 2,3,5,7.5,10,15,20,50, 100 Lacs	Rs 1,2,3,4,5, 10,15,20,30,50, Lacs for Individual Plan and Rs 3,4,5, 10,15Lacs
Age-Min/ Max	91 Days- 65 yrs	No Maximum Entry age	No Maximum Entry age
Room Rent	No sub limits on room rent	Shared Room or 1% of SI under Silver variant Single Private Room under Gold variant Upgraded Private under Platinum variant	Shared Room under Silver variant Single Private Room under Gold variant
Inpatient hospitalisation	Covered	Covered	Covered
Pre-hospitalisation	60 days	30 Days. -Covered up to 15% of Sum Insured under Silver variant -Covered up to 20% of Sum Insured under Gold variant -Upto Sum Insured under Platinum variant	30 Days. Covered up to 15% of Sum Insured under Silver variant -Covered up to 20% of Sum Insured under Gold variant



Benefit Comparison - Optima Restore v/s Max Heart beat and Family First

Product Features	Optima Restore	Max Heartbeat	Family First
Post Hospitalisation	180 days	30 Days. -Covered up to 15% of Sum Insured under Silver variant -Covered up to 20% of Sum Insured under Gold variant -Upto Sum Insured under Platinum variant	30 Days. Covered up to 15% of Sum Insured under Silver variant -Covered up to 20% of Sum Insured under Gold variant
Day care Procedures	All Day care procedures	All Day care procedures	All Day care procedures
Domiciliary hospitalisation	Covered	Covered Upto 15% of SI under Silver Variant Upto 20% of SI under Gold Variant Upto SI under Gold Variant	Covered Upto Rs 15000 under Silver Variant and Rs 37500 under Gold Variant
Organ donor	Covered	Covered	Covered



Benefit Comparison - Optima Restore v/s Max Heart beat and Family First

Product Features	Optima Restore	Max Heartbeat	Family First
Ambulance expenses	Covered	Covered	Covered
Restore benefit	Covered	Not Covered	Not Covered
Multiplier benefit / CB	50% every year, max 100%	Loyalty Benefit upto 10% of renewal premium for health services & products if policy renewed without any break	Loyalty Benefit upto 10% of renewal premium for health services & products if policy renewed without any break
Health checkup	Covered	Covered	Covered
Maternity	Not offered	offered	Offered
Vaccinations for Children upto 12 Years of Age, Outpatient Treatment, International Medical Treatment and Assistance	Not offered	Offered only in Platinum Variant	Offered only in Platinum Variant
E-opinion	Offered	Not Offered	Not Offered
Daily Cash for shared accommodation	Covered	Not Offered	Not Offered
Copayment	No copayment	20% for Insured above 65 years of age	20% for Insured above 65 years of age



Benefit Comparison - Easy Health v/s Max Heart beat and Family First

Product Features	Easy Health	Max Heartbeat	Family First
SI options	2,3,4.5,7.5,10,15,20,25,50 lacs	Rs 2,3,5,7.5,10,15,20,50, 100 Lacs	Rs 1,2,3,4,5, 10,15,20,30,50, Lacs for Individual Plan and Rs 3,4,5, 10,15Lacs
Age-Min/ Max	91 Days- 65 yrs	No Maximum Entry age	No Maximum Entry age
Room Rent	No sub limits on room rent	Shared Room or 1% of SI under Silver variant Single Private Room under Gold variant Upgraded Private under Platinum variant	Shared Room under Silver variant Single Private Room under Gold variant
Inpatient hospitalisation	Covered	Covered	Covered
Pre-hospitalisation	60 days	30 Days. -Covered up to 15% of Sum Insured under Silver variant -Covered up to 20% of Sum Insured under Gold variant -Upto Sum Insured under Platinum variant	30 Days. Covered up to 15% of Sum Insured under Silver variant -Covered up to 20% of Sum Insured under Gold variant



Benefit Comparison - Easy Health v/s Max Heart beat and Family First

Product Features	Easy Health	Max Heartbeat	Family First
Post Hospitalisation	90 days	30 Days. -Covered up to 15% of Sum Insured under Silver variant -Covered up to 20% of Sum Insured under Gold variant -Upto Sum Insured under Platinum variant	30 Days. Covered up to 15% of Sum Insured under Silver variant -Covered up to 20% of Sum Insured under Gold variant
Day care Procedures	Covered	Covered	Covered
Domiciliary hospitalisation	Covered	Covered Upto 15% of SI under Silver Variant Upto 20% of SI under Gold Variant Upto SI under Gold Variant	Covered Upto Rs 15000 under Silver Variant and Rs 37500 under Gold Variant
Organ donor	Covered	Covered	Covered
Ayush Benefit	Covered	Not Covered	Not Covered



Benefit Comparison - Easy Health v/s Max Heart beat and Family First

Product Features	Easy Health	Max Heartbeat	Family First
Ambulance expenses	Covered	Covered	Covered
Outpatient Treatment	Spectacles, contact lenses, OPD Dental	Offered only in Platinum Variant	Offered only in Platinum Variant
Renewal Benefit	10% every year, max 100%	Loyalty Benefit upto 10% of renewal premium for health services & products if policy renewed without any break	Loyalty Benefit upto 10% of renewal premium for health services & products if policy renewed without any break
Health checkup	Covered	Covered	Covered
Maternity	Covered	Covered	Covered
Vaccinations for Children upto 12 Years of Age, International Medical Treatment and Assistance	Not offered	Offered only in Platinum Variant	Offered only in Platinum Variant
E-opinion	Offered	Not Offered	Not Offered
Daily Cash for shared accommodation/ Recovery Benefit/Daily cash-accompanying Insured child	Covered	Not Offered	Not Offered
Copayment	No copayment	20% for Insured above 65 years of age	20% for Insured above 65 years of age





Health Care Supreme

Distinguishing Features

Covers out-patient expenses

Covers air ambulance & physiotherapy benefit

Pre-existing diseases waiting period of 2 years

Covers Maternity with new born cover

Shortcomings

Gender Based premiums

Sublimits on Donor cover

Offers CB of 10% as against multiplier of 50% in apollo products

Lower post hospitalisation cover

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Benefit Comparison - Optima Restore v/s BAGIC Health Supreme

Product Features	Optima Restore	Bajaj health care supreme	Advantages
SI options	3,5,10,15,20,25,50 lacs	5 lacs - 50lacs	
Age-Min/ Max	91 Days- 65 yrs	91 days to lifetime	
Policy tenure	1/2 yrs	1 year	★
Policy options	Individual/ Family	Individual/ Family	
Inpatient hospitalisation	Covered	Covered	
Pre-hospitalisation	60 days	60 days	
Post hospitalisation	180 days	90 days	★
Day care Procedures	All Day care procedures	covered	
Domiciliary hospitalisation	Covered	Not covered	★
Organ donor	Covered	Covered	
Ambulance expenses	Rs. 2000 / hospitalisation	covered	
Restore benefit	Covered	Covered	
Multiplier benefit / CB	Covered, 50% every yr, max 100%	10% to max 50%	★
Daily Cash for shared Accommodation	Covered	Not Covered	★
Health checkup	Covered	Covered	
Waiting period- Initial	30 days	30 days	
Waiting period- specific diseases	2 yrs	1 yr & 2 yr	
Waiting period- PED	3yrs	2 years	
OPD consultations	Not offered	Covered	
Ayush benefit	Not offered	Covered	



Benefit Comparison - Optima Restore v/s BAGIC Health Supreme

Product Features	Optima Restore	Bajaj health care supreme	Advantages
PPC	PPC from age 46 and above and for SI above 5 Lacs	PPC from age 46 yrs of age	
Family discount	10% for 2 or more members	5% for 2/ more members	★
Copayment	No	No	
Sublimits	No	No	
Grace period	Covered-30 days	Covered-30 days	
Freelook cancellation	Covered-15 days	Covered-15 days	
Air ambulance	Not offered	Covered	
Physiotherapy benefit	Not offered	Covered	
Personal accident cover	Can be taken as additional Plan	Optional	
Critical illness	Not offered	Optional	
Daily cash allowance	Can be taken as additional Plan	Optional	
Maternity Expenses	Not offered	Covered	
New born baby	Not offered	Covered	
Recovery benefit	Not offered	Covered	
E-opinion	Offered	Not offered	★



Benefit Comparison - Optima Restore v/s BAGIC Health Supreme

Product Features	Easy health	Bajaj health care supreme	Advantages
SI options	1 lacs- 50 lacs	5 lacs - 50lacs	★
Age-Min/ Max	91 Days- 65 yrs	91 days to lifetime	
Policy tenure	1/2 yrs	1 year	★
Policy options	Individual/ Family	Individual/ Family	
Inpatient hospitalisation	Covered	Covered	
Pre-hospitalisation	60 days	60 days	
Post Hospitalisation	90 days	90 days	
Day care Procedures	144 Day care procedures	covered	
Domiciliary hospitalisation	Covered	Not covered	★
Daily cash- shared accommodation	Covered	Not covered	★
Organ donor	Covered	Covered	
Ambulance expenses	Rs. 2000/ hospitalisation	covered	
Daily cash- accompanying Insured child	Covered	Not covered	★
Maternity Expenses	Covered	Covered	
New born baby	Covered	Covered	
OPD consultations	Not offered	Covered	
OPD dental	Covered	Not covered	★
Ayush benefit	Covered	Covered	
Recovery benefit	Covered	Covered	
Spectacles, contact lenses	Covered	Not covered	★





Distinguishing Features

Restore benefit with maternity benefit

Multiplier Benefit@ 50% every year

PPC required above 50 yrs of age`

Shortcomings

Copayment 20% if enrolled after 60 yrs

Zonal premium (Zone 1,2,3) based on cities

4 years waiting period for pre existing conditions



Benefit Comparison - Star Comprehensive v/s Optima Restore

Benefits	Star Comprehensive	AMHI Optima Restore
Sum Insured	5,7.5,10,15,20,25 lacs	3 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	No sub limit	No sub limit
Pre/ Post Hospitalization	30/60 days	60/180 days
Daycare Procedures	405 daycare procedures	All daycare procedures
Domiciliary Treatment	Covered	Covered
Emergency Ambulance	Covered	Covered
Organ Donor	Not Covered	Covered
E-opinion	Covered	Covered
Restoration of sum insured	Covered	Covered
Maternity, Newborn baby and Vaccination	Covered	Not Covered
Health Checkup Benefit	Covered	Covered
Hospital Cash Benefit	Covered	Not Covered
Outpatient Benefit- Dental and Opthology, Outpatient medical consultation	Covered	Not Covered
Air Ambulance	Covered	Not Covered



Benefit Comparison - Star Comprehensive v/s Optima Restore

Benefits	Star Comprehensive	AMHI Optima Restore
Accidental Death and Permanent Total Disablement	Covered	Not Covered
Bariatric surgery	Covered	Not Covered
Renewal benefit	50% of Base SI upto a max of 100% of SI for SI 5 Lacs 100% of Base SI upto a max of 100% of SI for SI 7.5 Lacs and above	50% of Base SI upto a max of 100% of SI





FAMILY HEALTH OPTIMA

Distinguishing Features

PPC required above 50 yrs of age

Recharge benefit offered upto 30% of SI in addition to Bonus & Restore benefit

Shortcomings

Room rent limits based on class of city & zones

Copayment 20% if enrolled after 60 yrs

Zonal premium (Zone 1,2,3) based on cities

4 years waiting period for pre existing conditions



Benefit Comparison - Star Family Health Optima v/s Optima Restore

Benefits	AMHI Optima Restore	Star Family Health Optima
Restore Benefit [Automatic Reinstatement of Basic Sum Insured incase Sum Insured is exhausted in policy year]	Covered	Covered
Renewal Incentive	Multiplier Benefit of 50% for every claim-free year max upto 100%.	Cumulative bonus @ 25% for first claim free year and @ 10% for second claim free renewal max upto 35%
Inpatient Hospitalization	Covered	Covered
Room Rent	No sub limits	Room rent @2 % of Sum Insured maximum upto 5000 per day in Class A cities, @ 1% Sum Insured maximum upto Rs 3000 per day in Class B cities, @ 1% Sum Insured maximum upto Rs 1000 per day in other locations

For internal training purpose only



Benefit Comparison - Star Family Health Optima v/s Optima Restore

Benefits	AMHI Optima Restore	Star Family Health Optima
Pre-Hospitalisation	60 Days	60 Days
Post Hospitalisation	180 days	90 Days
Day Care Procedure	All daycare procedures covered	405 daycare procedures
Emergency Ambulance	Covered	Covered
Domiciliary Treatment	Covered	Covered
PED Waiting Period	36 months	48 months
Health Checkup	Covered	Covered
Daily Cash for choosing shared accommodation	Covered	Not Covered
E-opinion	Covered	Not Covered

For internal training purpose only





Royal Sundaram
General Insurance



Distinguishing Features

Coverage up to 1.5 Crore

Coverage for International Treatment abroad for specified 11 critical illnesses-

Shortcomings

-CB of 20% as against 50% multiplier in Apollo Munich products

Copayment 20% for International Treatment abroad

Zonal premium (Zone 1,2,3) based on cities



Benefit Comparison - Lifeline Classic v/s Optima Restore

Benefits	RSA Lifeline Classic	AMHI Optima Restore
Sum Insured	2,3,4 Lacs	3 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	No sub limit	No sub limit
Pre/ Post Hospitalization	30/60 days	60/180 days ★
Daycare Procedures	Covered	Covered
Domiciliary Treatment	Covered	Covered
Emergency Ambulance	Covered	Covered
Organ Donor	Covered	Covered
E-opinion	Not Covered	Covered ★
Restoration of sum insured	Covered	Covered
Vaccination for Animal Bite	Covered	Not Covered
Health Checkup Benefit	Covered	Covered
Hospital Cash Benefit	Optional rider	Not Covered
Ayush Benefit	Covered	Not Covered
Top Up plan	Optional rider	Not Covered
Renewal benefit	10% of Base SI upto a max of 50% of SI	50% of Base SI upto a max of 100% of SI ★



Benefit Comparison - Lifeline Supreme v/s Optima Restore

Benefits	RSA Lifeline Supreme	AMHI Optima Restore
Sum Insured	5,10,15,20,50 lacs	3 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	No sub limit	No sub limit
Pre/ Post Hospitalization	60/90 days	60/180 days ★
Daycare Procedures	Covered	Covered
Domiciliary Treatment	Covered	Covered
Emergency Ambulance	Covered	Covered
Organ Donor	Covered	Covered
E-opinion	Covered	Covered
Restoration of sum insured	Covered	Covered
Vaccination for Animal Bite	Covered	Not Covered
Health Checkup Benefit	Covered	Covered
Hospital Cash Benefit	Optional rider	Not Covered
Ayush Benefit	Covered	Not Covered
Top Up plan	Optional rider	Not Covered
Emergency Domestic Evacuation	Covered	Not Covered
Renewal benefit	20% of Base SI upto a max of 100% of SI	50% of Base SI upto a max of 100% of SI ★



Benefit Comparison - Lifeline Elite v/s Optima Restore

Benefits	RSA Lifeline Elite	AMHI Optima Restore
Sum Insured	25,30,50,100,150 lacs	3 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	No sub limit	No sub limit
Pre/ Post Hospitalization	60/180 days	60/180 days
Daycare Procedures	Covered	Covered
Domiciliary Treatment	Covered	Covered
Emergency Ambulance	Covered	Covered
Organ Donor	Covered	Covered
E-opinion	Covered	Covered
Restoration of sum insured	Covered	Covered
Vaccination for Animal Bite	Covered	Not Covered
Health Checkup Benefit	Covered	Covered
Hospital Cash Benefit	Optional rider	Not Covered
Outpatient Benefit, Emergency Hospitalization abroad/ International Cover for Critical illness	Covered	Not Covered



Benefit Comparison - Lifeline Classic Supreme Plan v/s Optima Restore

Benefits	RSA Lifeline Elite	AMHI Optima Restore
Maternity, Newborn baby, vaccination	Covered	Not Covered
Ayush Benefit	Covered	Not Covered
Top Up plan	Optional rider	Not Covered
Emergency Domestic Evacuation	Covered	Not Covered
Renewal benefit	20% of Base SI upto a max of 100% of SI	50% of Base SI upto a max of 100% of SI ★





Distinguishing Features

Coverage upto 1 Crore

Worldwide Emergency Cover

Option of selecting copayment/ deductible and reduction of maternity waiting period

Shortcomings

Sub-limits on Room Rent

Geography & gender based pricing

Cumulative Bonus and Restore Benefit is not offered in Premier Variant (100,000 Lacs Sum insured option)



Benefit Comparison - Prohealth v/s Easy Health

Benefits	Prohealth Protect Plan	Prohealth Plus Plan	Prohealth Preferred Plan	Prohealth Premier Plan	AMHI Easy Health
Sum Insured	Upto 2.5, 3.5,4.5 Lacs	4.5,5.5,7.5, 10 Lacs	15,30,50 Lacs	1 crore	1, 1.5,2,2.5,3,4,5,7.5,10 , 15.20, 25, 50Lacs
Inpatient Treatment	Covered	Covered	Covered	Covered	Covered
Room Rent	Shared accommodation	Single private room	Single private room	Single private room	No sub limit
Pre/ Post Hospitalization	60/90 days	60/180 days	60/180 days	60/180 days	60/90
Daycare Procedures	Covered	Covered	Covered	Covered	Covered
Domiciliary Treatment	Covered	Covered	Covered	Covered	Covered
Emergency Ambulance	Upto 2000 per hospitalisation	Upto 3000 per hospitalisation	No sub limit	No sub limit	Upto 2000 per hospitalisation



Benefit Comparison - Prohealth Plan v/s Easy Health

Benefits	Prohealth Protect Plan	Prohealth Plus Plan	Prohealth Preferred Plan	Prohealth Premier Plan	AMHI Easy Health
Expert Opinion for Critical illness	Covered	Covered	Covered	Covered	Covered
Organ Donor	Covered	Covered	Covered	Covered	Covered
Restoration of sum insured	Covered	Covered	Covered	Not Covered	Not Covered
Maternity	Not Covered	Rs. 15,000 for normal delivery and Rs. 25,000 for a C-section	Rs. 50,000 for normal delivery and Rs. 100,000 for a C-section	Rs. 50,000 for normal delivery and Rs. 100,000 for a C-section	Covered
Newborn baby	Not Covered	Covered	Covered	Covered	Covered
First year Vaccination	Not Covered	Covered	Covered	Covered	Not Covered
Worldwide Emergency Cover	Covered	Covered	Max upto Rs 10 Lacs	Max upto Rs 10 Lacs	Not Covered
Health Checkup Benefit	Every 3rd year	Covered on annual basis for insured above 18 years	Covered on annual basis for insured above 18 years	Covered on annual basis for insured above 18 years	Covered



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Benefit Comparison - Prohealth Plan v/s Easy Health

Benefits	Prohealth Protect Plan	Prohealth Plus Plan	Prohealth Preferred Plan	Prohealth Premier Plan	AMHI Easy Health
Critical Illness Rider	Optional	Optional	Optional	Optional	Optional
Outpatient Dental Treatment, Spectacles, Contact Lenses & Hearing Aids	Not Covered	Not Covered	Not Covered	Not Covered	Covered
Ayush Benefit	Not Covered	Not Covered	Not Covered	Not Covered	Covered
Daily Cash for accompanying an insured child, Daily Cash for choosing Shared Accommodation Recovery Benefit	Not Covered	Not Covered	Not Covered	Not Covered	Covered
Health Maintenance Benefit	Upto Rs 500 per year	Upto Rs 2000 per year	1% of SI Upto Rs 15000 per year	1% of SI Upto Rs 15000 per year	Not Covered
Cumulative Bonus	5% per year	10% per year	10% per year	Not Covered	10% per year
PED Waiting Period	4 yrs	3 yrs	2 yrs	2 Yrs	3 yrs



Benefit Comparison - Prohealth Plan v/s Optima Restore

Benefits	Prohealth Protect Plan	Prohealth Plus Plan	Prohealth Preferred Plan	Prohealth Premier Plan	AMHI Optima Restore
Sum Insured	Upto 2.5, 3.5,4.5 Lacs	4.5,5.5,7.5, 10 Lacs	15,30,50 Lacs	1 crore	3,5,10,15 , 20, 25,50 Lacs
Inpatient Treatment	Covered	Covered	Covered	Covered	Covered
Room Rent	Shared accommodation	Single private room	Single private room	Single private room	No sub limit
Pre/ Post Hospitalization	60/90 days	60/180 days	60/180 days	60/180 days	60/180 days
Daycare Procedures	Covered	Covered	Covered	Covered	Covered
Domiciliary Treatment	Covered	Covered	Covered	Covered	Covered
Emergency Ambulance	Upto 2000 per hospitalisation	Upto 3000 per hospitalisation	No sub limit	No sub limit	Upto 2000 per hospitalisation
Daily Cash for choosing Shared accommodation	Not Covered	Not Covered	Not Covered	Not Covered	Covered



Benefit Comparison - Prohealth Plan v/s Optima Restore

Benefits	Prohealth Protect Plan	Prohealth Plus Plan	Prohealth Preferred Plan	Prohealth Premier Plan	AMHI Optima Restore
Expert Opinion for Critical illness	Covered	Covered	Covered	Covered	Covered
Organ Donor	Covered	Covered	Covered	Covered	Covered
Restoration of sum insured	Covered	Covered	Covered	Not Covered	Covered
Maternity	Not Covered	Rs. 15,000 for normal delivery and Rs. 25,000 for a C-section	Rs. 50,000 for normal delivery and Rs. 100,000 for a C-section	Rs. 50,000 for normal delivery and Rs. 100,000 for a C-section	Not Covered
Newborn baby	Not Covered	Covered	Covered	Covered	Not Covered
First year Vaccination	Not Covered	Covered	Covered	Covered	Not Covered
Worldwide Emergency Cover	Covered	Covered	Max upto Rs 10 Lacs	Max upto Rs 10 Lacs	Not Covered
Health Checkup Benefit	Every 3rd year	Covered on annual basis for insured above 18 years	Covered on annual basis for insured above 18 years	Covered on annual basis for insured above 18 years	Covered



Benefit Comparison - Prohealth Plan v/s Optima Restore

Benefits	Prohealth Protect Plan	Prohealth Plus Plan	Prohealth Preferred Plan	Prohealth Premier Plan	AMHI Optima Restore
Critical Illness Rider	Optional	Optional	Optional	Optional	Not Covered
Health Maintenance Benefit	Upto Rs 500 per year	Upto Rs 2000 per year	1% of SI Upto Rs 15000 per year	1% of SI Upto Rs 15000 per year	Not Covered
Renewal Benefit	Cumulative Bonus-5% per year max upto 50%	Cumulative Bonus-10% per year max upto 50%	Cumulative Bonus-10% per year max upto 50%	Not Covered	Multiplier Benefit- 50% per year max upto 100%
PED Waiting Period	4 yrs	3 yrs	2 yrs	2 Yrs	3 yrs



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— Quick > Easy > Smart —

Complete Health

Distinguishing Features

Options to customize plans with selection of sublimits or additional features

Shortcomings

Disease specific Sub-limits

CB of 20% as against 50% multiplier in Apollo Munich products

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Benefit & Premium Comparison - ICICI Health Protect v/s AMHI Optima Restore & Easy Health Standard

Benefits	ICICI Health Protect	AMHI Optima Restore	AMHI Easy Health Standard	Why AMHI is better?
Inpatient hospitalisation	✓	✓	✓	
Emergency ambulance	Upto Rs 1500 per hospitalisation	Upto Rs 2000 per hospitalisation	Upto Rs 2000 per hospitalisation	
Pre & Post Hospitalization	30/60 days	60/180 days	60/90 days	<u>60/90 days option available</u>
Day Care Procedure	✓	✓	✓	
Organ Donor	✗	✓	✓	<u>Only covered in AMHI Products</u>
Domiciliary Treatment	✗	✓	✓	<u>Only covered in AMHI Products</u>
Daily Cash for choosing shared accommodation	✗	✓	✓	<u>Only covered in AMHI Products</u>
Health Checkup	✓	✓	✓	
Restore Benefit	✗	✓	✗	<u>Only covered in Optima Restore</u>
Renewal Benefit	10% cumulative bonus for claim free year	50% multiplier benefit for claim free year	10% cumulative bonus for claim free year	<u>50% multiplier benefit offered in Optima Restore</u>
Additional Benefits- Hospital Daily Cash Allowance & Convalescence	✓	✗	✗	



Benefit & Premium Comparison - ICICI Health Protect Plus v/s AMHI Easy Health Premium, Exclusive & Maxima

Benefits	ICICI Health Protect Plus	AMHI Easy Health Exclusive	AMHI Easy Health Premium	Why AMHI is better?
Inpatient hospitalisation	✓	✓	✓	
Emergency ambulance	Upto Rs 1500 per hospitalisation	Upto Rs 2000 per hospitalisation	Upto Rs 2000 per hospitalisation	
Pre & Post Hospitalization	30/60 days	60/90 days	60/90 days	<u>60/90 days option available</u>
Day Care Procedure	✓	✓	✓	
Organ Donor	✓	✓	✓	
Domiciliary Treatment	✗	✓	✓	<u>Only covered in AMHI Products</u>
Daily Cash for choosing shared accommodation	✗	✓	✓	<u>Only covered in AMHI Products</u>
Health Checkup	✓	✓	✓	
Daily Cash for accompanying insured child/ Recovery Benefit	✗	✓	✓	<u>Only covered in AMHI Products</u>
Outpatient Benefit	✓	✗	Restricted to Outpatient Dental & Spectacles/ lenses & Hearing Aids	
Maternity	✓	✓	✓	
New Born Baby	✓	✓	✓	



Benefit & Premium Comparison - ICICI Health Protect Plus v/s AMHI Easy Health Premium, Exclusive & Maxima (Cont.)

Benefits	ICICI Health Protect Plus	AMHI Easy Health Exclusive	AMHI Easy Health Premium	Why AMHI is better?
E- opinion	✗	✗	✓	<u>Only covered in AMHI Products</u>
Critical Illness	✓	✓	✓	
Renewal Benefit	10% cumulative bonus for claim free year	10% cumulative bonus for claim free year	10% cumulative bonus for claim free year	
Additional Benefits- Hospital Daily Cash Allowance & Convalescence , Personal Accident	✓	✗	✗	



Comparison - ICICI Health Smart Health, Smart Health Plus v/s AMHI Easy Health Premium & Exclusive

Benefits	ICICI Health Smart Health	ICICI Health Smart Health Plus	AMHI Easy Health Exclusive	AMHI Easy Health Premium	Why AMHI is better?
Inpatient hospitalisation	✓	✓	✓	✓	
Emergency ambulance	Upto Rs 1500 per hospitalisation	Upto Rs 1500 per hospitalisation	Upto Rs 2000 per hospitalisation		
Pre & Post Hospitalization	30/60 days	30/60 days	60/90 days		
Day Care Procedure	✓	✓	✓	✓	
Organ Donor	✓	✓	✓	✓	
Domiciliary Treatment	✗	✗	✓	✓	<u>Only covered in AMHI Products</u>
Daily Cash for choosing shared accommodation/ Recovery Benefit	✗	✗	✓	✓	<u>Only covered in AMHI Products</u>
Health Checkup	✓	✓	✓	✓	
Daily Cash for accompanying insured child	✗	✗	✓	✓	<u>Only covered in AMHI Products</u>
Outpatient Benefit	✓	✓	✗	Restricted to Outpatient Dental & Spectacles/ lenses & Hearing Aids	
Maternity	✓	✓	✓	✓	
New Born Baby	✓	✓	✓	✓	



Comparison - ICICI Health Smart Health, Smart Health Plus v/s AMHI Easy Health Premium & Exclusive (Cont.)

Benefits	ICICI Health Smart	ICICI Health Smart Plus	AMHI Easy Health Exclusive	AMHI Easy Health Premium	Why AMHI is better?
E- opinion	✗	✗	✗	✓	<u>Only covered in AMHI Products</u>
Critical Illness	✓	✓	✓	✓	
Renewal Benefit	10% cumulative bonus for claim free year	10% cumulative bonus for claim free year	10% cumulative bonus for claim free year	10% cumulative bonus for claim free year	
Additional Benefits- Hospital Daily Cash Allowance & Convalescence , Personal Accident, Nursing Allowance, Compassionate Visit & Medical Evacuation Cover	✓	✗	✗	✗	





Healthline

Distinguishing Features

Double benefit for
Critical Illness

50% Cumulative
bonus for Enrich
variant

Shortcomings

Sub-limits on
Room Rent

Disease Specific
Sub limits



Benefit Comparison - Chola Healthline v/s Optima Restore

Benefits	Chola Healthline	AMHI Optima Restore
Sum Insured	2 Lacs to 10 Lacs	3 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	Single occupancy AC room is allowed for all Sum Insured except for Rs 2 Lakhs. For Rs.2 Lakhs Sum Insured, the maximum room rent limit per day is Rs 3000	No sub limit
Pre/ Post Hospitalization	60/90 days	60/180 days
Disease specific sub limit	Sublimit against Cataract, Hydrocele Fistula in Anus, Sinusitis, Tonsillitis or Adenoids	Covered
Daycare Procedures	Covered	Covered
Domiciliary Treatment	Coverage for 7 days only	Covered
Emergency Ambulance	Covered	Covered
Organ Donor	Covered	Covered
E-opinion	Not Covered	Covered
Restoration of sum insured	Not Covered	Covered
Health Checkup Benefit	Covered	Covered



Benefit Comparison - Lifeline Classic & Supreme Plan v/s Optima Restore

Benefits	Chola Healthline	AMHI Optima Restore
Ayush Benefit	Covered	Not Covered
Daily Cash for choosing shared accommodation	Not Covered	Covered
Daily Cash for accompanying insured child	Covered	Not Covered
Renewal benefit	5% of Base SI for freedom and value variant and 50% of base SI for enrich variant	50% of Base SI upto a max of 100% of SI



Benefit Comparison - Chola Healthline v/s Easy Health

Benefits	Chola Healthline	AMHI Easy Health
Sum Insured	2 Lacs to 10 Lacs	2 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	Single occupancy AC room is allowed for all Sum Insured except for Rs 2 Lakhs. For Rs.2 Lakhs Sum Insured, the maximum room rent limit per day is Rs 3000	No sub limit
Pre/ Post Hospitalization	60/90 days	60/90 days
Disease specific sub limit	Sublimit against Cataract, Hydrocele, Fistula in Anus, Sinusitis, Tonsillitis or Adenoids	Covered
Daycare Procedures	Covered	Covered
Domiciliary Treatment	Coverage for 7 days only	Covered
Emergency Ambulance	Covered	Covered
Organ Donor	Covered	Covered
E-opinion	Not Covered	Covered
Health Checkup Benefit	Covered	Covered
Double benefit for Critical illness	Covered	Not Covered



Benefit Comparison - Lifeline Classic & Supreme Plan v/s Optima Restore

Benefits	Chola Healthline	AMHI Easy Health
Daily Cash for accompanying insured child	Covered	Covered
Daily Cash for choosing shared accommodation	Not Covered	Covered
Spectacles, Contact Lenses, Hearing Aids	Not Covered	Covered
Outpatient Dental	Not Covered	Covered
Maternity and new born baby benefit	Not Covered	Covered
Renewal benefit	5% of Base SI for freedom and value variant and 50% of base SI for enrich variant	10% of Base SI upto a max of 100% of SI





Super Top up

Distinguishing Features

No PPC till 55 years

Leveled premium after 60 years of age

Shortcomings

No waiver of deductible benefit

Copayment at higher age



Benefit Comparison - Optima Super and L&T Super Top Up

Benefits	L&T Super Top Up	Optima Super
Sum Insured options	3 to 20 Lacs	5,7,10 Lacs
Deductible options	2,3,4,5 Lacs	1,2,3,4,5,6,7,10 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	No sub- limit	No sub- limit
ICU Charges	No sub- limit	No sub- limit
Pre/ Post hospitalisation	30/60 days	60/90 Days
Emergency Ambulance	Not Covered	Covered
Daycare Procedure	Covered	Covered
Organ Donor	Not Covered	Covered
Waiver of deductible	Not offered	Offered
Copayment	Copayment of 10% above 80 years	Not covered





Distinguishing Features

PPC above 50 years age

Covers maternity, outpatient, planned treatment abroad

Shortcomings

Copayments above 60 yrs ranging from 20% to 40% depending on age slab

Disease Specific Sub limits



Benefit Comparison - Future Generali Health Total v/s Optima Restore

Benefits	Future Generali Health Total	AMHI Optima Restore
Sum Insured	3 Lacs to 100 Lacs	3 Lacs to 50 Lacs
Inpatient Treatment	Covered	Covered
Room Rent	No sub limit	No sub limit
Pre/ Post Hospitalization	60/90 days, 60/120 days, 60/180 days as per variant	60/180 days
Disease specific sub limits	Sub limits on cataract	No sub limit
Daycare Procedures	Covered	Covered
Domiciliary Treatment	Covered	Covered
Emergency Ambulance	Covered	Covered
Organ Donor	Covered	Covered
E-opinion	Covered	Covered
Restoration of sum insured	Covered	Covered
Vaccination for Animal Bite	Covered	Covered
Health Checkup Benefit	Covered under wellness benefit	Covered
Ayush Benefit	Covered	Not Covered
Maternity, Vaccinations for child	Covered	Not Covered
Outpatient Benefits	Covered	Not Covered



Benefit Comparison - Future Generali Health Total v/s Optima Restore

Benefits	Future Generali Health Total	AMHI Optima Restore
Daily Cash for shared accommodation	Not Covered	Covered
Accompanying person (up to 12 years)	Covered	Not Covered
Patient Care/ Accidental Hospitalization	Covered	Not Covered
Medical Evacuation, Treatment abroad	Covered	Not Covered
Renewal benefit	50% of Base SI upto a max of 100% of SI	50% of Base SI upto a max of 100% of SI

