# **Family Floater Health Insurance Plan**

	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured in INR	300,000	500,000	1,000,000	1,500,000
Age Group (Yrs)	1A + 2C	1A + 2C	1A + 2C	1A + 2C
18-35	6,764	9,185	11,590	14,110
36-45	7,426	9,695	12,664	15,404
46-50	10,784	15,380	18,482	22,499
51-55	14,321	17,901	24,596	29,953
56-60	16,274	20,342	27,850	33,903
61-65	32,112	37,182	45,953	47,933
66-70*	39,928	46,450	52,421	54,690
71-75*	43,894	51,216	57,793	60,146
76-80*	55,800	65,321	73,949	77,213
> 80*	66,716	78,344	88,785	92,652

	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured in INR	300,000	500,000	1,000,000	1,500,000
Age Group (Yrs)	1A + 3C	1A + 3C	1A + 3C	1A + 3C
18-35	8,410	12,022	14,351	17,459
36-45	9,233	13,157	15,727	19,127
46-50	13,409	18,091	23,069	28,102
51-55	16,762	20,744	28,814	35,095
56-60	18,601	23,251	31,853	38,778
61-65	35,015	40,389	49,825	51,981
66-70*	42,830	49,657	55,950	58,378
71-75*	46,797	54,424	61,321	63,835
76-80*	58,703	68,528	77,477	80,902
> 80*	69,618	81,551	92,313	96,341

	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured in INR	300,000	500,000	1,000,000	1,500,000
Age Group (Yrs)	2A	2A	2A	2A
18-35	6,094	7,687	10,103	12,314
36-45	7,522	9,317	12,392	15,087
46-50	13,649	17,218	22,870	27,923
51-55	17,172	21,465	28,297	34,456
56-60	21,158	26,447	34,719	42,254
61-65	39,974	46,549	57,719	60,207
66-70*	53,786	62,931	71,233	74,297
71-75*	64,194	75,351	85,305	88,799
76-80*	83,364	98,039	111,293	116,271
> 80*	100,938	118,987	135,157	141,122

# **Family Floater Health Insurance Plan**

	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured in INR	300,000	500,000	1,000,000	1,500,000
Age Group (Yrs)	2A + 1C	2A + 1C	2A + 1C	2A + 1C
18-35	7,508	9,923	12,313	14,982
36-45	8,736	10,920	14,258	17,333
46-50	15,561	19,452	25,927	31,626
51-55	19,530	24,413	32,159	39,154
56-60	23,274	29,092	38,136	46,401
61-65	43,095	50,011	61,907	64,588
66-70*	56,907	66,393	75,049	78,289
71-75*	67,315	78,813	89,121	92,791
76-80*	86,485	101,501	115,109	120,263
> 80*	104,059	122,449	138,973	145,114

	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured in INR	300,000	500,000	1,000,000	1,500,000
Age Group (Yrs)	2A + 2C	2A + 2C	2A + 2C	2A + 2C
18-35	9,555	12,522	15,671	19,068
36-45	10,920	13,650	17,859	21,718
46-50	17,063	21,329	28,250	34,425
51-55	21,809	27,261	35,888	43,689
56-60	25,715	32,144	42,144	51,278
61-65	46,175	53,425	66,036	68,907
66-70*	59,987	69,807	78,811	82,224
71-75*	70,395	82,227	92,883	96,726
76-80*	89,565	104,915	118,871	124,198
> 80*	107,139	125,863	142,734	149.049

<sup>\*</sup>Premium rates only for renewal

### Where A-Adult and C-Child

- The premium mentioned is Annual Premium.
- All premium rates are exclusive of service tax and applicable cess.
- Premium rates can be revised subject to approval from IRDA
- 7.5% Discount on premium if Insured Person is paying premium of 2 years in advance.

## For example:

- (1) Proposed Insured Age 33 years opting for 2 year policy with Basic Sum Insured of Rs 5 Lac. Calculation  $-5,609 \times 2 \times 92.5\% = Rs. 10,376.65$ /- plus taxes.
- (2) Proposed Insured Age 35 years opting for 2 year policy with Basic Sum Insured of Rs 5 Lac. Calculation  $-(5,609+6,395) \times 92.5\% = Rs. 11,103.7/- plus taxes.$

#### **Discounts:**

• Family Discount of 10% if 2 or more family members are covered in same policy under Individual Sum Insured Plan.

#### Loadings:

- We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from commencement date of the policy including subsequent renewal(s) with us or on the receipt of the request of increase in Basic sum insured (for the increased Basicsum insured).
- We will inform you about the applicable risk loading through a counter offer letter. You need to revert to us with consent and
  additional premium (if any), within 15 days of the issuance of such counter offer letter. In case, you neither accept the counter
  offer nor revert to us within 15 days, we shall cancel your application and refund the premium paid within next 7 days.
- Please note that we will issue policy only after getting your consent.



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Corp. Office: 10th Floor, Building No. 10, Tower B, DLF Cyber City, DLF City Phase II, Gurgaon - 122 002, Haryana.

Insurance is the subject matter of the solicitation.

AMHI/MA/H/0002/0063/112010/P

# **OptimaRESTORE**

# The unbelievable health plan.

#### **Individual Health Insurance Plan**

	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured in INR	3 Lac	5 Lac	10 Lac	15 Lac
Age Group (Yrs)				
0-17	4,095	4,741	6,399	7,679
18-35	4,487	5,609	8,004	9,809
36-45	4,778	6,395	8,251	10,056
46-50	7,800	9,813	13,407	16,327
51-55	11,556	14,445	19,904	24,251
56-60	14,725	17,719	25,462	31,050
61-65	28,088	32,809	40,727	42,467
66-70*	35,903	42,077	47,660	49,710
71-75*	39,870	46,844	53,032	55,167
76-80*	51,776	60,949	69,188	72,233
> 80*	62,691	73,971	84,023	87,672

#### **Family Floater Health Insurance Plan**

	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured in INR	300,000	500,000	1,000,000	1,500,000
Age Group (Yrs)	1A + 1C	1A + 1C	1A + 1C	1A + 1C
18-35	5,354	7,296	9,291	11,334
36-45	6,143	8,049	10,589	12,902
46-50	9,828	12,285	17,073	20,830
51-55	11,963	14,953	20,545	25,020
56-60	15,047	18,808	25,935	31,609
61-65	29,134	33,887	41,972	43,770
66-70*	36,950	43,155	48,794	50,897
71-75*	40,916	47,922	54,166	56,353
76-80*	52,822	62,027	70,322	73,420
> 80*	63.738	75.049	85,158	88,859