

International Medical Insurance

Insurance Policy Comparison

Parameters	APOLLO MUNICH (Optima Restore + Critical Advantage Rider)	RELIGARE (Care Global-Plan A)	MAX BUPA (Heart Beat Platinum)
Year of Establishment	2007	2012	2011
Joint Venture	APOLLO : 74% + MUNICH : 26%	RELIGARE ENTERPRISES UNION BANK CORPORATION BANK	MAX : 51% + BUPA : 49%
Sum Insured Slabs	Domestic : 10L to 50L Rs. International : USD 2.5L, USD 5.0L	Domestic & International : 1Cr to 6Cr (Up to USD 8.50L)	Domestic : 15L to 100L Rs. International : Rs. 100L (USD 1.40L)
Restore/Recharge	100% Restore Facility	100% Recharge Facility	None
No Claim Bonus	100% max. 50% 1 st yr, 50% 2 nd yr	10% of SI up to max of 50%	10% increase of SI every year upto a maximum of 100%
Abroad Treatment Policy	8 Critical illness covered	All illness covered	9 Critical illness covered
Initial waiting period	30 days except for accident	30 days except for accident	30 days except for accident
Coverage of Pre-existing disease	After 3 years	After 4 years	After 2 years
Waiting period for few surgeries like Cataract, Hernia, Stone, Joint replacement	After 2 years	After 2 years	After 2 years

Insurance Policy Coverage : International

Parameters	APOLLO MUNICH (Optima Restore + Critical Advantage Rider)	RELIGARE (Care Global)	MAX BUPA (Heart Beat Platinum)
Conditions		We provide coverage worldwide at leading hospitals on cashless basis for Both Planned and Unplanned treatments.	- Diagnostics must be in India to avail the international policy - Prior approval from the insurance company is must before going abroad - No recommendation is reqd. from the doctor for abroad treatment
List of Hospital & Doctor for abroad treatment		Patient can choose any hospital & doctor for the treatment	Patient can choose any hospital & doctor for the treatment
Emergency Hospitalization & Specified illness cover		Covered up to SI	Covered up to SI
Air Ambulance in case of Emergency		Yes (with doctor also if required), cover up to Rs. 5 Lacs	Covered up to SI
Land Emergency Ambulance		Covered	Covered
Airfare for Patient & Campanian		Not Covered	Not covered
Local Travel & Hotel Expenses		Not covered	Not covered
Hospitalization: Nursing charges Doctor Fee Medicine, consumable Physiotherapy Investigation, Diagnostics, OT charges, ICU charges Room Rent	Covered up to SI	Indemnifies up to a specified amount for the medical expenses incurred towards hospitalization expenses Single private room, upgradable to next level	Covered up to SI
Pre/Post Hospitalization	0 / 30 Days (but 60 Pre & 150 Post is covered in India)	30 / 60 Days (pre/post not covered, if hospitalization is not in India)	0 / 0 Days (pre/post not covered, if hospitalization is not in India)
Coverage duration outside India		45 or 90 days in a single trip 90 or 180 days on a cumulative basis (no limit on number of trips) And on Benefit – Coverage extended to 90/180 days)	
Day care procedures	Not covered	Covered	Not covered

Insurance Policy Coverage : International

Parameters	APOLLO MUNICH (Optima Restore + Critical Advantage Rider)	RELIGARE (Care Global)	MAX BUPA (Heart Beat Platinum)
OPD Treatment		Not covered	Not covered
Follow-up Treatment		▪ Not covered : Airfare, local travel, hotel, tests, medicine, OPD charges, courier charges ▪ Covered: All charges in case of Hospitalization & doctor fee, diagnosis charges	▪ Not covered : Airfare, local travel, hotel, tests, medicine, doctor fee, OPD charges, courier charges ▪ Covered: All charges in case of Hospitalization
2 nd Medical Opinion		Once in a policy year for major illness	Not Covered
Donor expenses		Not Covered	▪ Not covered : Airfare, local travel, hotel, Pre & Post hospitalization ▪ Covered: Hospital charges like Surgery, investigation, diagnostics, medical emergency e.g. reaction after surgery
Co-Payment	No Co-Payment	10% Co-Payment outside India	No Co-Payment
Personal Accident Cover	N/A	Inbuilt PA Cover of 3 Cr	N/A

Insurance Policy Coverage : Domestic

Parameters	APOLLO MUNICH (Optima Restore + Critical Advantage Rider)	RELIGARE (Care Global)	MAX BUPA (Heart Beat Platinum)
Hospitalization: Nursing charges Doctor Fee Medicine, consumable Physiotherapy Investigation Diagnostics OT charges ICU charges Room Rent	Covered up to SI	Covered up to SI Single private room, upgradable to next level	Covered up to SI
Day care procedures	All Procedures covered	540 Procedures covered	All Procedures covered
Pre/Post Hospitalization	60 / 180 Days	30 / 60 Days	30 / 90 Days
OPD Treatment & Diagnostic Services			Covered up to Rs. 50,000
Annual Health Check-up		Once in a policy year for all insured members	Covered up to Rs. 5,000 per person
Emergency Ambulance		Up to Rs. 5,000	Network Hospital : No limit Non-network Hospital : up to Rs. 2,000
Emergency Medical Evacuation		Air Ambulance covered	▪ Outside India : Covered up to SI ▪ Inside India : Covered up to SI by air ambulance or passenger flight
Emergency Hospitalization & Specified illness cover		Covered up to SI	Covered up to SI
Hospital Cash Allowance		Not covered	Rs. 6000 per day
Organ Donor Cover		Up to Rs. 5L	
2 nd Medical Opinion		Covered, one second opinion per person per illness	Covered, one second opinion per person per illness
Co-Payment	No Co-Payment	No Co-Payment	No Co-Payment

With this we also provide Vaccination Cover Rs 10,000 for individuals upto 18years

Maternity Coverage of Rs 2Lacs after 2 years waiting period

Domestic and International Second Opinion, AYUSH Treatment: Rs 50,000