



**EASY  
HEALTH  
INDIVIDUAL**

HEALTH  
INSURANCE  
PLAN

**RATE CARD**



**Service tax to be charged as applicable**

EASY HEALTH -STANDARD	Age Band	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
	0-17	1,802	2,689	3,362	4,168	4,572
	18-35	2,226	3,213	4,016	4,980	5,462
	36-45	2,865	3,636	4,545	5,636	6,181
	46-50	4,125	5,319	6,648	8,244	9,042
	51-55	5,061	6,725	8,406	10,423	11,432
	56-60	5,749	8,681	10,852	13,456	14,758
	61-65	7,983	12,056	15,070	18,686	20,495
	66-70*	11,016	16,635	20,793	25,784	28,279
	71-75*	13,308	20,097	25,121	31,150	34,164
76-80*	15,970	24,116	30,145	37,380	40,997	
>80*	18,365	27,733	34,667	42,987	47,147	

EASY HEALTH -EXCLUSIVE	Age Band	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
	0-17	3,664	4,544	5,482	5,804	6,859	7,961	8,810	9,565	12,334
	18-35	4,377	5,428	6,549	8,012	9,469	10,989	12,161	13,204	17,026
	36-45	4,954	6,143	7,411	9,247	10,928	12,683	14,036	15,240	19,651
	46-50	7,247	8,986	10,841	13,758	16,260	18,870	20,884	22,674	29,238
	51-55	9,162	11,361	13,707	17,625	20,830	24,174	26,754	29,047	37,455
	56-60	11,828	14,667	17,695	23,113	27,316	31,701	35,084	38,092	49,118
	61-65	16,426	20,368	24,573	32,602	38,530	44,716	49,488	53,730	69,283
	66-70*	22,665	28,104	33,907	45,310	53,548	62,145	68,777	74,672	96,288
	71-75*	27,382	33,953	40,963	55,284	65,335	75,825	83,917	91,110	117,483
76-80*	32,858	40,744	49,156	67,074	79,269	91,995	101,813	110,540	142,538	
>80*	37,787	46,855	56,529	78,715	93,027	107,963	119,484	129,726	167,278	

EASY HEALTH -PREMIUM	Age Band	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
	0-17	5,627	6,789	7,189	8,496	9,597	10,446	11,202	13,970
	18-35	6,723	8,111	9,923	11,727	13,247	14,420	15,462	19,285
	36-45	7,608	9,179	11,453	13,535	15,290	16,643	17,846	22,258
	46-50	11,129	13,427	17,040	20,138	22,749	24,762	26,552	33,116
	51-55	14,071	16,976	21,829	25,798	29,142	31,722	34,015	42,423
	56-60	18,166	21,916	28,626	33,831	38,217	41,600	44,607	55,634
	61-65	25,226	30,435	40,379	47,721	53,907	58,679	62,921	78,474
	66-70*	34,808	41,994	56,117	66,321	74,918	81,550	87,445	109,061
	71-75*	42,052	50,734	68,471	80,920	91,409	99,501	106,694	133,068
76-80*	50,463	60,881	83,073	98,177	110,903	120,721	129,448	161,446	
>80*	58,032	70,013	97,491	115,217	130,152	141,674	151,916	189,468	

\*Premium rates only for renewal

### Optional Benefit - Critical Illness (On Individual basis only)

Age Band/SI	1 Lakh	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.75 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs
0-17	31	46	61	76	92	115	122	153	229	306
18-35	116	173	231	289	347	433	462	578	866	1,155
36-45	354	531	708	885	1,062	1,327	1,415	1,769	2,654	3,538
46-50	776	1,164	1,552	1,941	2,329	2,911	3,105	3,881	5,822	7,762
51-55	1,279	1,918	2,557	3,197	3,836	4,795	5,114	6,393	9,590	12,786
56-60	2,020	3,030	4,040	5,050	6,060	7,575	8,080	10,100	15,150	20,200
61-65	3,011	4,517	6,022	7,528	9,033	11,292	12,044	15,055	22,583	30,111
66-70*	4,982	7,473	9,964	12,455	14,946	18,683	19,928	24,911	37,366	49,821
>70 *	10,976	16,463	21,951	27,439	32,927	41,159	43,902	54,878	82,317	1,09,756

\*Premium rates only for renewal

**Service tax to be charged as applicable**

### Discounts

- 7.5% Discount on premium if Insured Person is paying premium of 2 years in advance.
- Family Discount of 5% if 2 members are covered and 10% if 3 or more family members are covered under a single Easy Health Individual Health Insurance plan.

### For example

#7.5% Discount on premium if Insured Person is paying premium of 2 years in advance	Premium for year 1	Premium for year 2	Discount for 2 year policy (i.e.7.5%)	Family discount	Premium after discount
Case 1: Proposed Insured Age 33 years opts for Easy health Individual Standard Two year policy with Basic Sum Insured of Rs. 2 Lac	Rs. 3213	Rs. 3213	Rs. 481.95	NA	Rs. 5944.05/- plus Service Tax.
Case 2: Proposed Insured Mr. A aged 33, Proposed Insured Mrs. B aged 32 years opts for Easy health Individual Standard One year policy with Basic Sum Insured of Rs. 2 Lac	For A - Rs. 3213 For B - Rs. 3213	NA	NA	Rs.321.30	Rs. 6104.70/- plus Service Tax.
Case 3: Proposed Insured Age 33 years opts for Easy health Individual Exclusive Two year policy with Basic Sum Insured of Rs. 3 Lac and Critical Illness Sum Insured of Rs. 3 Lac	Rs. 4377+ Rs. 347	Rs. 4377+ Rs. 347	Rs. 656.55+ Rs. 52.05	NA	Rs. 8739.40/- plus Service Tax.
Case 4: Proposed Insured Mr. A aged 36, Proposed Insured Mrs. B aged 33 years and child C aged 7 years opts for Easy health Individual Standard Two year policy with Basic Sum Insured of Rs. 2 Lac	For A - Rs. 3636 For B - Rs. 3213 For C - Rs. 2689	For A - Rs. 3636 For B - Rs. 3213 For C - Rs. 2689	Rs. 1430.70	Rs. 1764.53	Rs. 15880.77/- plus Service Tax.

## 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 with us or on the receipt of the request of increase in sum insured (for the increased Sum 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 receipt of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 15days, 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 and additional premium, if any.

## Note:

- Premium rates as per policy terms and conditions are for standard healthy individuals. These may change post underwriting of proposer based on medical test and information provided on Proposal Form. Please visit our nearest branch to refer our underwriting guidelines if required.
- Premium rates are subject to change with prior approval from IRDA.
- The premium under individual coverage will be charged on the completed age of the individual insured member.
- The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.
- Your premium at renewal may change due to a change in your age or changes in the applicable tax rate
- The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the Primary Insured member. In case where two or more children are covered, the Sum insured for all the children must be same. Sum insured of all Dependent Parents and Dependent Parent in law must be same.



**Toll Free Number:** 1800-103-0555; **Website:** [www.apollomunichinsurance.com](http://www.apollomunichinsurance.com)

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**Regd. Office :** Apollo Hospitals Complex, Jubilee Hills, Hyderabad - 500 033, Andhra Pradesh.

Insurance is the subject matter of solicitation.

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

- IRDA Registration Number - 131
- Corporate Identity Number: U66030AP2006PLC051760