



RATE CARD

 **ApolloMunich**
HEALTH INSURANCE

INDIVIDUAL SUM INSURED

(Annual Premium Exclusive of service tax)

	Deductible	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED/AGE : 500000	0-17	2,315	1,850	1,690	1,580	1,455	1,350	1,190	1,000
	18-35	2,570	2,055	1,880	1,755	1,620	1,500	1,320	1,115
	36-45	3,475	3,055	2,715	2,505	2,235	1,940	1,635	1,380
	46-50	5,765	5,120	4,500	3,985	3,690	3,220	2,910	2,495
	51-55	8,780	7,805	6,855	6,075	5,450	4,905	4,435	3,805
	56-60	11,470	10,270	8,845	7,885	6,900	6,025	5,445	4,670
	61-65	16,720	14,860	12,740	10,975	9,255	8,005	7,160	6,035
	66-70*	21,040	19,125	16,030	13,465	11,340	10,075	9,295	7,595
	>70*	25,955	24,145	21,295	17,485	13,985	12,425	11,465	9,365
	Deductible	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED/AGE : 700000	0-17	2,720	2,175	1,990	1,880	1,785	1,700	1,540	1,380
	18-35	3,020	2,415	2,210	2,090	1,985	1,890	1,710	1,530
	36-45	4,080	3,590	3,195	2,985	2,740	2,450	2,120	1,895
	46-50	6,775	6,020	5,285	4,745	4,520	4,065	3,770	3,435
	51-55	10,320	9,175	8,055	7,230	6,680	6,190	5,740	5,230
	56-60	13,485	12,070	10,400	9,385	8,460	7,600	7,050	6,425
	61-65	19,650	17,470	14,975	13,060	11,345	10,105	9,275	8,300
	66-70*	24,730	22,485	18,845	16,025	13,900	12,715	12,040	10,445
	>70*	30,505	28,380	25,030	20,810	17,145	15,685	14,850	12,885
	Deductible	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 1000000	0-17	3,090	2,505	2,345	2,275	2,230	2,190	2,055	1,940
	18-35	3,430	2,780	2,605	2,530	2,475	2,435	2,280	2,160
	36-45	4,635	4,135	3,765	3,615	3,415	3,155	2,825	2,675
	46-50	7,695	6,935	6,235	5,745	5,640	5,235	5,025	4,840
	51-55	11,725	10,565	9,505	8,755	8,330	7,975	7,655	7,375
	56-60	15,315	13,900	12,270	11,365	10,550	9,795	9,400	9,055
	61-65	22,320	20,115	17,665	15,815	14,145	13,015	12,365	11,695
	66-70*	28,090	25,885	22,230	19,405	17,335	16,380	16,045	14,720
	>70*	34,650	32,675	29,530	25,195	21,380	20,205	19,795	18,160

A=Adult C=Child

*Premium rates only for renewal

FAMILY FLOATER (1 ADULT + 1 CHILD)

(Annual Premium Exclusive of service tax)

Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 500000	Age Oldest Member	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C
	18-35	3,855	3,085	2,820	2,630	2,430	2,245	1,980	1,670
	36-45	4,755	4,085	3,655	3,385	3,045	2,690	2,295	1,935
	46-50	7,045	6,150	5,435	4,865	4,500	3,970	3,570	3,050
	51-55	10,065	8,835	7,795	6,955	6,260	5,655	5,095	4,360
	56-60	12,755	11,295	9,785	8,765	7,710	6,770	6,105	5,225
	61-65	18,005	15,890	13,680	11,850	10,065	8,755	7,820	6,590
	66-70*	22,325	20,155	16,970	14,345	12,150	10,825	9,955	8,150
	>70*	27,240	25,170	22,235	18,360	14,795	13,175	12,125	9,925
Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 700000	Age Oldest Member	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C
	18-35	4,530	3,625	3,315	3,130	2,975	2,835	2,565	2,295
	36-45	5,590	4,800	4,300	4,030	3,730	3,395	2,975	2,660
	46-50	8,285	7,230	6,390	5,790	5,515	5,010	4,625	4,200
	51-55	11,835	10,385	9,160	8,275	7,670	7,135	6,595	5,995
	56-60	14,995	13,280	11,505	10,430	9,450	8,545	7,905	7,190
	61-65	21,160	18,675	16,080	14,105	12,335	11,050	10,130	9,065
	66-70*	26,240	23,690	19,950	17,070	14,890	13,660	12,895	11,210
	>70*	32,015	29,585	26,135	21,850	18,135	16,630	15,705	13,650
Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 1000000	Age Oldest Member	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C	1A+1C
	18-35	5,145	4,175	3,910	3,790	3,715	3,655	3,420	3,235
	36-45	6,350	5,525	5,070	4,875	4,655	4,370	3,965	3,750
	46-50	9,410	8,325	7,540	7,010	6,875	6,450	6,165	5,915
	51-55	13,440	11,955	10,810	10,020	9,570	9,195	8,795	8,450
	56-60	17,030	15,290	13,570	12,630	11,785	11,010	10,540	10,130
	61-65	24,040	21,505	18,970	17,080	15,385	14,235	13,505	12,775
	66-70*	29,805	27,280	23,535	20,670	18,570	17,595	17,185	15,800
	>70*	36,365	34,065	30,835	26,460	22,620	21,420	20,935	19,235

A=Adult C=Child

*Premium rates only for renewal

FAMILY FLOATER (1 ADULT + 2 CHILD)

(Annual Premium Exclusive of service tax)

Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 500000	Age Oldest Member	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C
	18-35	4,625	3,700	3,385	3,160	2,915	2,695	2,380	2,005
	36-45	5,530	4,700	4,220	3,910	3,530	3,140	2,695	2,270
	46-50	7,820	6,765	6,000	5,390	4,985	4,415	3,965	3,385
	51-55	10,835	9,450	8,355	7,480	6,745	6,105	5,490	4,695
	56-60	13,525	11,915	10,350	9,290	8,195	7,220	6,500	5,560
	61-65	18,775	16,505	14,240	12,380	10,550	9,205	8,220	6,925
	66-70*	23,095	20,770	17,535	14,870	12,635	11,270	10,350	8,485
	>70*	28,010	25,785	22,800	18,890	15,285	13,625	12,520	10,255
Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 700000	Age Oldest Member	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C
	18-35	5,435	4,350	3,975	3,760	3,575	3,405	3,080	2,755
	36-45	6,500	5,525	4,960	4,655	4,330	3,960	3,490	3,120
	46-50	9,190	7,955	7,055	6,415	6,110	5,575	5,135	4,655
	51-55	12,740	11,110	9,825	8,900	8,270	7,705	7,110	6,455
	56-60	15,900	14,005	12,165	11,055	10,045	9,115	8,420	7,650
	61-65	22,070	19,400	16,740	14,730	12,930	11,615	10,645	9,525
	66-70*	27,150	24,415	20,610	17,695	15,485	14,225	13,405	11,670
	>70*	32,925	30,310	26,800	22,480	18,735	17,195	16,220	14,110
Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 1000000	Age Oldest Member	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C	1A+2C
	18-35	6,175	5,010	4,690	4,550	4,455	4,385	4,105	3,885
	36-45	7,380	6,360	5,850	5,635	5,395	5,100	4,650	4,400
	46-50	10,440	9,160	8,320	7,770	7,620	7,180	6,845	6,565
	51-55	14,470	12,790	11,590	10,780	10,310	9,925	9,480	9,100
	56-60	18,060	16,125	14,355	13,385	12,530	11,740	11,225	10,780
	61-65	25,065	22,340	19,750	17,835	16,125	14,965	14,190	13,425
	66-70*	30,835	28,115	24,315	21,425	19,315	18,330	17,870	16,445
	>70*	37,395	34,900	31,615	27,220	23,365	22,155	21,620	19,885

FAMILY FLOATER (2 ADULTS)

(Annual Premium Exclusive of service tax)

Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 500000	Age Oldest Member	2A	2A	2A	2A	2A	2A	2A	2A
	18-35	4,110	3,290	3,005	2,805	2,590	2,395	2,115	1,780
	36-45	5,555	4,890	4,345	4,010	3,575	3,105	2,620	2,205
	46-50	9,220	8,195	7,195	6,380	5,900	5,150	4,655	3,995
	51-55	14,050	12,490	10,965	9,720	8,720	7,850	7,095	6,085
	56-60	18,355	16,430	14,155	12,620	11,040	9,635	8,710	7,470
	61-65	26,750	23,775	20,380	17,560	14,805	12,810	11,460	9,655
	66-70*	33,665	30,605	25,650	21,545	18,145	16,120	14,870	12,150
	>70*	41,525	38,630	34,070	27,975	22,380	19,885	18,345	14,985
Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 700000	Age Oldest Member	2A	2A	2A	2A	2A	2A	2A	2A
	18-35	4,835	3,865	3,535	3,340	3,175	3,025	2,735	2,450
	36-45	6,530	5,745	5,110	4,775	4,385	3,915	3,390	3,035
	46-50	10,840	9,635	8,460	7,590	7,235	6,500	6,030	5,490
	51-55	16,515	14,680	12,890	11,570	10,690	9,905	9,185	8,370
	56-60	21,575	19,315	16,640	15,015	13,535	12,165	11,280	10,275
	61-65	31,445	27,950	23,955	20,895	18,150	16,165	14,840	13,280
	66-70*	39,570	35,975	30,150	25,640	22,240	20,340	19,260	16,710
	>70*	48,810	45,405	40,050	33,290	27,430	25,095	23,760	20,615
Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 1000000	Age Oldest Member	2A	2A	2A	2A	2A	2A	2A	2A
	18-35	5,490	4,450	4,170	4,045	3,960	3,895	3,650	3,450
	36-45	7,420	6,615	6,025	5,780	5,465	5,045	4,520	4,275
	46-50	12,310	11,090	9,980	9,195	9,020	8,375	8,035	7,740
	51-55	18,760	16,905	15,210	14,010	13,330	12,760	12,245	11,795
	56-60	24,505	22,235	19,630	18,185	16,880	15,670	15,040	14,485
	61-65	35,715	32,180	28,265	25,305	22,635	20,825	19,785	18,715
	66-70*	44,945	41,420	35,570	31,045	27,735	26,205	25,675	23,555
	>70*	55,445	52,280	47,250	40,310	34,210	32,325	31,670	29,055

FAMILY FLOATER (2 ADULTS + 1 CHILD)

(Annual Premium Exclusive of service tax)

Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 500000	Age Oldest Member	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C
	18-35	5,395	4,315	3,945	3,685	3,400	3,145	2,775	2,335
	36-45	6,840	5,915	5,285	4,890	4,385	3,855	3,280	2,760
	46-50	10,505	9,225	8,135	7,255	6,710	5,900	5,315	4,550
	51-55	15,335	13,515	11,905	10,600	9,530	8,600	7,755	6,640
	56-60	19,640	17,460	15,095	13,495	11,850	10,385	9,370	8,030
	61-65	28,035	24,805	21,320	18,435	15,615	13,555	12,120	10,210
	66-70*	34,950	31,630	26,590	22,420	18,950	16,865	15,530	12,705
	>70*	42,810	39,655	35,010	28,850	23,190	20,630	19,005	15,545
Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 700000	Age Oldest Member	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C
	18-35	6,345	5,075	4,640	4,385	4,170	3,970	3,595	3,215
	36-45	8,040	6,955	6,215	5,820	5,375	4,860	4,245	3,800
	46-50	12,350	10,840	9,565	8,635	8,225	7,445	6,885	6,260
	51-55	18,025	15,890	13,995	12,615	11,680	10,850	10,045	9,135
	56-60	23,085	20,520	17,745	16,060	14,525	13,110	12,135	11,040
	61-65	32,955	29,160	25,060	21,940	19,140	17,110	15,695	14,045
	66-70*	41,080	37,180	31,255	26,685	23,230	21,290	20,115	17,475
	>70*	50,320	46,615	41,155	34,335	28,425	26,040	24,615	21,380
Deductible		1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 1000000	Age Oldest Member	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C	2A+1C
	18-35	7,205	5,845	5,475	5,310	5,200	5,115	4,790	4,530
	36-45	9,135	8,010	7,330	7,045	6,705	6,265	5,660	5,355
	46-50	14,025	12,485	11,285	10,455	10,260	9,590	9,175	8,820
	51-55	20,475	18,295	16,510	15,275	14,565	13,980	13,385	12,875
	56-60	26,220	23,630	20,935	19,450	18,115	16,885	16,180	15,565
	61-65	37,430	33,570	29,565	26,565	23,870	22,040	20,925	19,795
	66-70*	46,660	42,810	36,870	32,310	28,970	27,425	26,815	24,630
	>70*	57,160	53,670	48,555	41,575	35,450	33,545	32,810	30,135

A=Adult C=Child

*Premium rates only for renewal

FAMILY FLOATER (2 ADULTS + 2 CHILD)

(Annual Premium Exclusive of service tax)

	Deductible	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 500000	Age Oldest Member	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C
	18-35	6,165	4,935	4,510	4,210	3,885	3,595	3,170	2,670
	36-45	7,610	6,535	5,850	5,415	4,870	4,300	3,675	3,095
	46-50	11,275	9,840	8,700	7,785	7,195	6,350	5,710	4,885
	51-55	16,105	14,135	12,470	11,125	10,015	9,045	8,150	6,975
	56-60	20,410	18,075	15,660	14,020	12,335	10,835	9,765	8,360
	61-65	28,805	25,420	21,885	18,960	16,100	14,005	12,515	10,545
	66-70*	35,720	32,250	27,150	22,950	19,440	17,315	15,930	13,040
	>70*	43,580	40,275	35,575	29,380	23,675	21,080	19,400	15,875
	Deductible	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 700000	Age Oldest Member	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C
	18-35	7,250	5,800	5,305	5,010	4,765	4,535	4,105	3,675
	36-45	8,950	7,680	6,875	6,445	5,970	5,430	4,760	4,260
	46-50	13,255	11,565	10,225	9,260	8,820	8,015	7,400	6,715
	51-55	18,930	16,615	14,660	13,240	12,275	11,420	10,555	9,595
	56-60	23,990	21,245	18,405	16,685	15,120	13,675	12,650	11,500
	61-65	33,860	29,885	25,725	22,565	19,735	17,675	16,210	14,505
	66-70*	41,985	37,905	31,915	27,310	23,825	21,855	20,630	17,935
	>70*	51,230	47,340	41,820	34,960	29,020	26,605	25,125	21,840
	Deductible	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs	6 Lakhs	7 Lakhs	10 Lakhs
SUM INSURED : 1000000	Age Oldest Member	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C	2A+2C
	18-35	8,235	6,680	6,255	6,065	5,940	5,845	5,475	5,180
	36-45	10,165	8,845	8,110	7,805	7,445	6,995	6,345	6,000
	46-50	15,055	13,320	12,065	11,215	11,000	10,325	9,860	9,465
	51-55	21,505	19,130	17,295	16,030	15,310	14,710	14,070	13,525
	56-60	27,250	24,465	21,715	20,205	18,860	17,615	16,860	16,210
	61-65	38,460	34,405	30,350	27,325	24,615	22,775	21,610	20,440
	66-70*	47,690	43,645	37,655	33,070	29,715	28,155	27,500	25,280
	>70*	58,190	54,505	49,335	42,335	36,190	34,275	33,495	30,780

A=Adult C=Child

*Premium rates only for renewal

DISCOUNTS

- a) Family Discount of 10% if 2 or more family members are covered under Optima Super Individual Sum Insured plan.
b) An additional discount of 7.5% is offered on premium if you choose a 2 year policy and pay 2 years premium in advance as single premium.

#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 35 years opts for Optima Super two year policy with Basic Sum Insured of Rs. 10 Lac & deductible of Rs. 5 Lac.	2475	2475	371.25	NA	4578.75/- plus service tax
Case 2: Proposed Insured Mr. A aged 35, Proposed Insured Mrs. B aged 33 years opts for Optima Super two year policy with Basic Sum Insured of Rs. 10 Lac and deductible of Rs. 5 Lac.	For A- Rs. 2475 For B - Rs. 2475	For A- Rs. 3415 For B - Rs. 2475	Rs. 813	Rs. 1002.70	Rs. 9024.30

LOADING

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 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 7 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 and additional premium, if any.

PLEASE NOTE:

1. 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.
2. 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. The sum insured of all dependant parents must be same.
3. Premium rates are subject to change with prior approval from IRDA.
4. In a family floater policy, a maximum of 2 adults and a maximum of 2 children can be included in a single policy. The 2 adults can be a combination of Self, Spouse, Father or Mother. In an individual policy, a maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of Self, Spouse, Father or Mother.

Apollo Munich Health Insurance Co. Ltd.

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