

Apollo Munich reintroduces diabetes-specific insurance plan

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A unique plan tailored to the needs of type-1 and type-2 diabetic patients.



In yet another bold initiative towards making India health confident, Apollo Munich Health Insurance, on 'World Diabetes Day' strengthens its comprehensive Diabetes-specific insurance plan called 'Energy' with advanced features. Apollo Munich's Energy is a one stop solution for people living with both Type 1 Diabetes and Type 2 Diabetes Mellitus. It is a comprehensive plan that not only helps one avail quality healthcare but also helps in managing the condition while incentivising those who demonstrate good health.

The plan comes with features such as Active Wellness Program, No Waiting Period, Rewards Points, wherein a policy holder gets a personalized health coach to help you monitor and manage your health. It also offers reward points to stay healthy and avail reduced premiums for lifelong renewal that covers the policyholder regardless of their health status or claims. The plan offers Day 1 coverage for all hospitalisation arising out of diabetes and hypertension (with no waiting period) and provide complete financial security to the patient at all stages of diabetes.

The USP of Energy is that it has enhanced some of the product benefits such as addition of Restore Benefit, Shared Accommodation Benefit, HbA1C Checkup Benefit and covers both type 1 and type-2 diabetes with insulin intake. It has also reduced waiting period on PED to 24 months.

KEY FEATURES OF THE PRODUCT INCLUDE

Comprehensive coverage: Energy covers individuals in the age group of 18 to 65 years at entry, who are currently diagnosed with Type I Diabetes or Type II Diabetes or Pre-Diabetes (Impaired Fasting Glucose/Impaired Glucose Tolerance) or Hypertension.

Sum Insured: The plan can be taken for the sum insureds basis. The sum insured options range from 2 lacs to 50 lacs.

Two Variants: The plan has 2 variants – Gold (cost of wellness test included) & Silver (cost of wellness test excluded), both available with/ without the copayment option of 20%

Life-long renewal: Energy comes with the option of life long renewability. By virtue of this facility, the insured can enjoy the

protection offered by their medical policy for a lifetime.

Day 1 Coverage: The plan provides Day 1 coverage for all hospitalisation arising out of Diabetes and Hypertension (No waiting period). Inpatient hospitalisation coverage with no sub-limits, including coverage for pre and post hospitalization).

Pre-hospitalisation: The medical expenses incurred before admitting to the hospital is called pre-hospitalisation. It will cover upto 30 days, prior to admission.

In-patient hospitalization: The medical expenses incurred during patient's stay at the hospital is called in-hospitalisation.

Post-hospitalisation: The medical expenses incurred after discharge from the hospital is called post-hospitalisation. It will cover upto 60 days, after discharge from the hospital

Ambulance cover benefit: Expenses incurred on transportation of insured person to a hospital for treatment in case of an emergency, subject to Rs. 2,000 per hospitalization.

Wellness program: The program is designed to manage your health and provide two complete medical checks administered during the policy year. An optional diagnostic monitoring program which includes a doctor consultation, to monitor and manage your health.

Wellness incentives: It is offered on good health management through premium discounts and additional coverage for any health expenses. Renewal premium discounts of up to 25% is offered for management of health conditions. Similarly, reimbursement up to 25% of renewal premium towards your medical expenses (like consultation charges, medicines and drugs, diagnostic expenses, dental expenses and other miscellaneous charges not covered under any medical insurance

HbA1C Checkup Benefit - Under this benefit, the company will reimburse an amount of up to Rs.450 towards the expenses of HbA1C checkup on submission of report. A maximum of two claims can be made in a Policy year.

Free look up period - The Company offers a period of 15 days from the date of receipt of the policy document to review the terms and conditions of this policy. In case of any objections, there is an option to cancel the policy and the premium shall be refunded after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. Additionally, a grace period of 30 days for renewing the policy is provided under this policy.

Anyone between the age group of 18 years to 65 years can avail the policy. The policy will be issued for 1 year.