



Initial Waiting Period
30 days



Specific Waiting Period
24 months



PED Waiting Period
24 months



Gala Fit-Pro Active Care
(Engaging Wellness Program)
Discount available
up to 20%
on renewal premium
(exclusively designed
for both adults and kids)



No Claim Discount
in-lieu of
Bonus



Long Term Discount
Two-year policy: 10% discount
on 2nd year premium.
Three-year policy: 12.5% discount
on 2nd and 3rd year premium.
Four-year policy: 14% discount
on 2nd, 3rd and 4th year premium.
Five-year policy: 15% discount
on 2nd, 3rd, 4th and 5th year premium

- **Online Purchase:** 5% discount available for first online purchase and their renewals
- **20% copayment** applies to selected coverages under outpatient benefits on reimbursement services
- For more details on the coverages, exclusions, terms and conditions, please refer the product prospectus through www.galaxyhealth.com



To know more

Medical Underwriting Loading: Company may apply a risk loading on the Premium payable as mentioned in the Prospectus

Prohibition of rebates: (Section 41 of Insurance Act 1938):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

*The information provided in this brochure is only indicative

Galaxy Health Insurance Company Limited

(Formerly known as Galaxy Health and Allied Insurance Company Limited)

Registered Office: "Prestige Polygon", 12th Top Floor (P), #471, Anna Salai, Nandanam, Chennai - 600 035 • IRDAI Registration No.167
• CIN: U65120TN2023PLC165765 • GHI/FY 2025-26/
BROCHURE-GALAXY TWIN 360 (GHIHLIP26048V012526)/ENG/001
• For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale • IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint



Inpatient



Outpatient

GALAXY TWIN 360

UIN: GHIHLIP26048V012526

WHERE TRADITION MEETS INNOVATION



Wellness



Value Added Services

Galaxy
HEALTH INSURANCE

GALAXY TWIN 360

UIN: GHIHLIP26048V012526

Galaxy Twin 360 brings together Inpatient Hospitalisation Cover, Outpatient Treatment, Wellness Support and value added services in one complete policy. With added Benefits, Galaxy Twin 360 delivers all-round healthcare for you and your family.

FEATURES



Type of Cover
Individual / Multi Individual / Floater



Plan Options

	Individual (Rs. In lakhs)	Floater (Rs. In lakhs)
Core Plan	7.5	10
Max Plan	15	20
Ultra Plan	30	35

Note: For family size 1A+1C, 1A+2C and 1A+3C the Inpatient sum insured will be as per Individual plans. For Outpatient benefit limit will be as per 1 adult premium only and will float among family members.

EMI

Installment Options
Facility to pay premium in installments



Entry Age
Adult: 18 years to 45 years.
Dependent Children: 91 days to 25 years



Family Size
2A+3C (Single premium for 1A and 2A. Additional child premium will be collected extra)



Physical Gym Access
via partner network



Gala Fit-Pro Active Care
(Engaging Wellness Program)
Discount available up to 20% on renewal premium
(Exclusively designed for both adults and kids)

CORE PLAN

COVERAGES



Consumables
68 Consumables + Admission, Record and Insurance Processing charges are covered



ICU including Digital ICU
Modern technological gadgets integrated with medical expertise



Road Ambulance
Rs.2,500/- per policy year



Day Care Procedures
All day care procedures are covered



Cumulative Bonus
25% for each claim free year, subject to a maximum of 100%



Room Rent
Single Standard A/c room



Pre and Post Hospitalization
30 days and 60 days respectively



Organ Transplantation
Covered up to Sum Insured



Bariatric Surgery
Covered up to Rs.3,00,000/- for Individual and Floater

CORE PLAN

COVERAGES



Modern Treatment with Nanotechnology
Covered up to 30% of Sum Insured



AYUSH Treatment
Covered up to Sum Insured



Home Care Treatment
Covered up to Rs.2,00,000/- for Individual
Covered up to Rs.2,50,000/- for Floater



Outpatient Cover
Unlimited Teleconsultation,
In clinic / Hospital Doctor Consultation, Health
Checkup, Physiotherapy, Prescribed Diagnostics,
Mental Wellbeing, Diet and Nutrition etc.,
are covered



Premium Waiver for Voluntary Organ Donor
1 year premium waiver



No Claim Discount
Individual: 2%
Floater: 1%

MAX PLAN

COVERAGES



Consumables
68 Consumables + Admission, Record and
Insurance Processing charges are covered



Room Rent
Covered up to Deluxe room



ICU including Digital ICU
Modern technological
gadgets integrated with medical expertise



Pre and Post Hospitalization
30 days and 60 days respectively



Road Ambulance
Rs.4,000/- per policy year

MAX PLAN

COVERAGES



Organ Transplantation
Covered up to Sum Insured



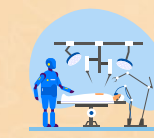
Day Care Procedures
All day care procedures
are covered



Bariatric Surgery
Covered up to Rs.3,00,000/-
for Individual and Covered up
to Rs.6,00,000/- for Floater



Cumulative Bonus
25% for each claim free
year, subject to maximum
of 150%



Modern Treatment with Nanotechnology
Covered up to 50% of
Sum Insured



AYUSH Treatment
Covered up to
Sum Insured



Home Care Treatment
Covered up to Rs.3,00,000/- for Individual
Covered up to Rs.3,50,000/- for Floater



Premium Waiver for Voluntary Organ Donor
2 years premium waiver



Hospital Cash
Rs.500/- per day
Maximum 7 days per hospitalization
and
14 days per policy period



No Claim Discount
Individual: 1%
Floater: 1%



Outpatient Cover
Unlimited Teleconsultation,
In clinic / Hospital Doctor Consultation, Health
Checkup, Physiotherapy, Prescribed Diagnostics,
Mental Wellbeing, Diet and Nutrition etc.,
are covered

ULTRA PLAN

COVERAGES



Consumables

68 Consumables + Admission, Record and Insurance Processing charges are covered



Automatic Restoration

Covered up to 100% Sum Insured once (applicable for same / different diseases) for subsequent hospitalisation during policy year



Cumulative Bonus

50% for each claim free year, subject to maximum of 200%



Newborn Baby Cover

Covered up to Rs.1,00,000/-



Delivery Expenses

Covered up to Rs.50,000/- per delivery



Assisted Reproduction Treatment

Covered up to Rs.2,00,000/-



Modern Treatment with Nanotechnology

Covered up to Sum Insured



Outpatient Cover

Unlimited Teleconsultation, In clinic / Hospital Doctor Consultation, Health Checkup, Physiotherapy, Prescribed Diagnostics, Prescribed Pharmacy, Vaccination, Vision and Dental Consultation with care, Mental Wellbeing, Diet and Nutrition etc., are covered



Room Rent

Any room



ICU including Digital ICU

Modern technological gadgets integrated with medical expertise



AYUSH Treatment

Covered up to Sum Insured



Organ Transplantation

Covered up to Sum Insured

ULTRA PLAN

COVERAGES



Organ Donor Expenses

Covered up to Sum Insured



Home Care Treatment

Covered up to Rs.4,00,000/- for Individual
Covered up to Rs.5,00,000/- for Floater



Additional Sum Insured Cover for Road Traffic Accident (RTA)

25% of the Sum Insured



Premium Waiver for Voluntary Organ Donor

2 years premium waiver



Hospital Cash

Rs.750/- per day
Maximum 7 days per hospitalization and 14 days per policy period



Pre and Post Hospitalization

60 days and 90 days respectively



Day Care Procedures

All day care procedures are covered



Road Ambulance

Actuals



Bariatric Surgery

Covered up to Rs.6,00,000/- for Individual and Floater



No Claim Discount

Individual: 1%
Floater: 1%