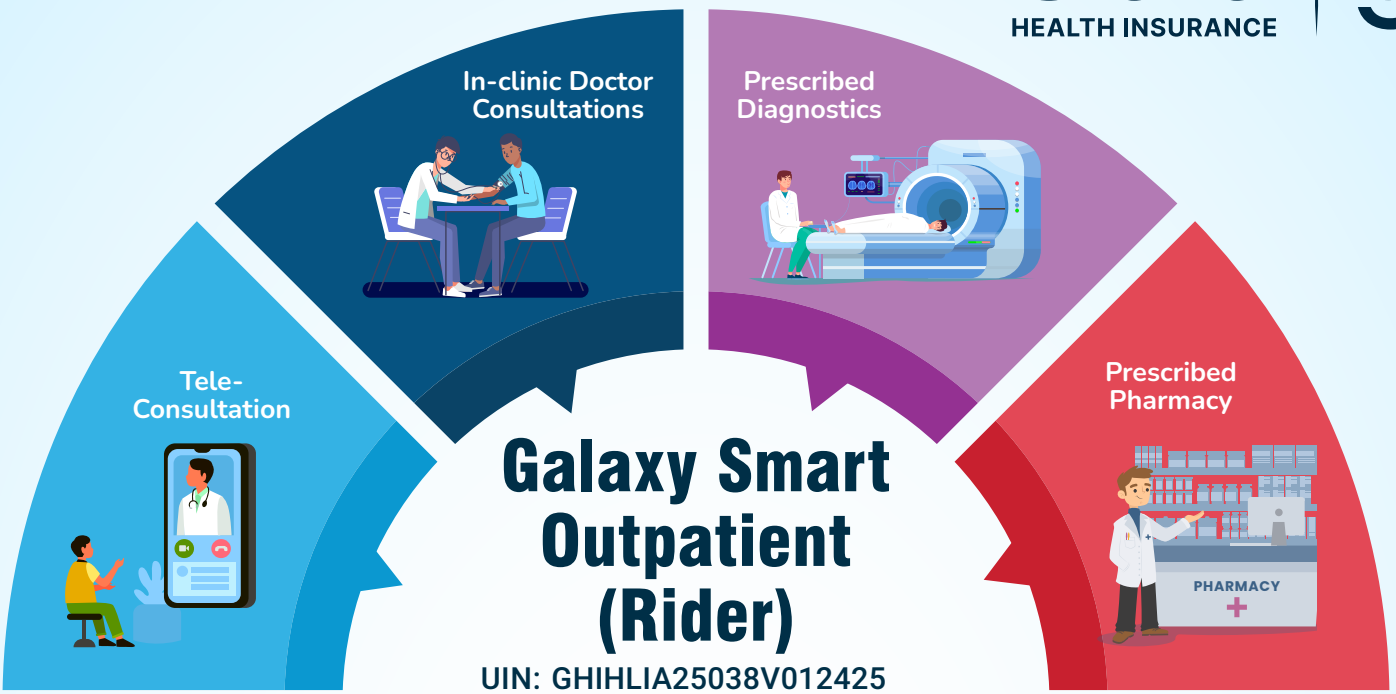
Galaxy HEALTH INSURANCE®



Galaxy Smart Outpatient (Rider)

UIN: GHIHLIA25038V012425

Our **Galaxy Smart Outpatient (Rider)** is designed to provide unparalleled financial protection, offering comfort and peace of mind for you and your family for outpatient expenses. A smart customer like you makes a smarter decision for a healthier tomorrow.

PRODUCT FEATURES

Type of Cover	Policy Type	Family size	Policy Term	Entry Age	Co-payment	Waiting Period	Geographical Limits
Indemnity Cover	Individual / Multi-Individual / Floater	As per **Base Policy**	As per **Base Policy**	As per **Base Policy**	20% Co-pay (For all Reimbursement Claims)	As per **Base Policy**	Covered within India

COVERAGE AND LIMIT

BENEFITS	UTILIZATION MODE	INDIVIDUAL				FLOATER			
		SILVER	GOLD	PLATINUM	DIAMOND	SILVER	GOLD	PLATINUM	DIAMOND
		Up to Limit Per Policy Year (Rs.)							
Tele-consultation	Cashless & Online	Unlimited - General Practitioner + Specialists	Unlimited - General Practitioner + Specialists	Unlimited - General Practitioner + Specialists	Unlimited - General Practitioner + Specialists	Unlimited - General Practitioner + Specialists	Unlimited - General Practitioner + Specialists	Unlimited - General Practitioner + Specialists	Unlimited - General Practitioner + Specialists
In-clinic Doctor Consultations	Cashless + Reimbursement	5,000	7,500	10,000	10,000	7,500	10,000	13,000	13,000
Prescribed Diagnostics	Cashless + Reimbursement								
Prescribed Pharmacy	Cashless + Reimbursement	Not Available	Not Available	Not Available	2,000	Not Available	Not Available	Not Available	3,000

Note: 1. This Rider policy can be purchased along with **Base Policy.**
2. **Base Policy** means any Individual Health Insurance Policy of Galaxy Health Insurance Company Limited to which this Rider cover shall be attached.

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.

Galaxy Health 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 2024-25/BROCHURE-GSOP (GHIHLIA25038V012425)/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