WAITING PERIOD

Initial Waiting Period
30 days

Specific Waiting Period
24 months

PED Waiting Period
24 months

DISCOUNT

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

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



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



Plan / Sum Insured 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.



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

EMI
Installment Options
Facility to pay premium in installments

SALIENT FEATURES

OUT-PATIENT COVERS



Unlimited Tele-Consultation



In-Clinic Doctor Consultation



Diet, Nutrition & Mental well being



Prescribed Physiotherapy



Prescribed Diagnostics



Vaccination



Dental & Vision

WELLNESS & VALUE ADDED SERVICES



Annual Health Check-up



Physical Gym Access via Partner Network



Condition Management Program



Online Fitness & Health Sessions



Gala Fit-Pro Active Care



Vitals via Face Scan

CORE PLAN

COVERAGES



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



Room Rent
Single Standard A/c 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.2,500/- per policy year



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 Floater



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



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



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



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



Premium Waiver for Voluntary Organ Donor
2 years premium waiver



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



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



No Claim Discount
Individual: 1%
Floater: 1%

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



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%