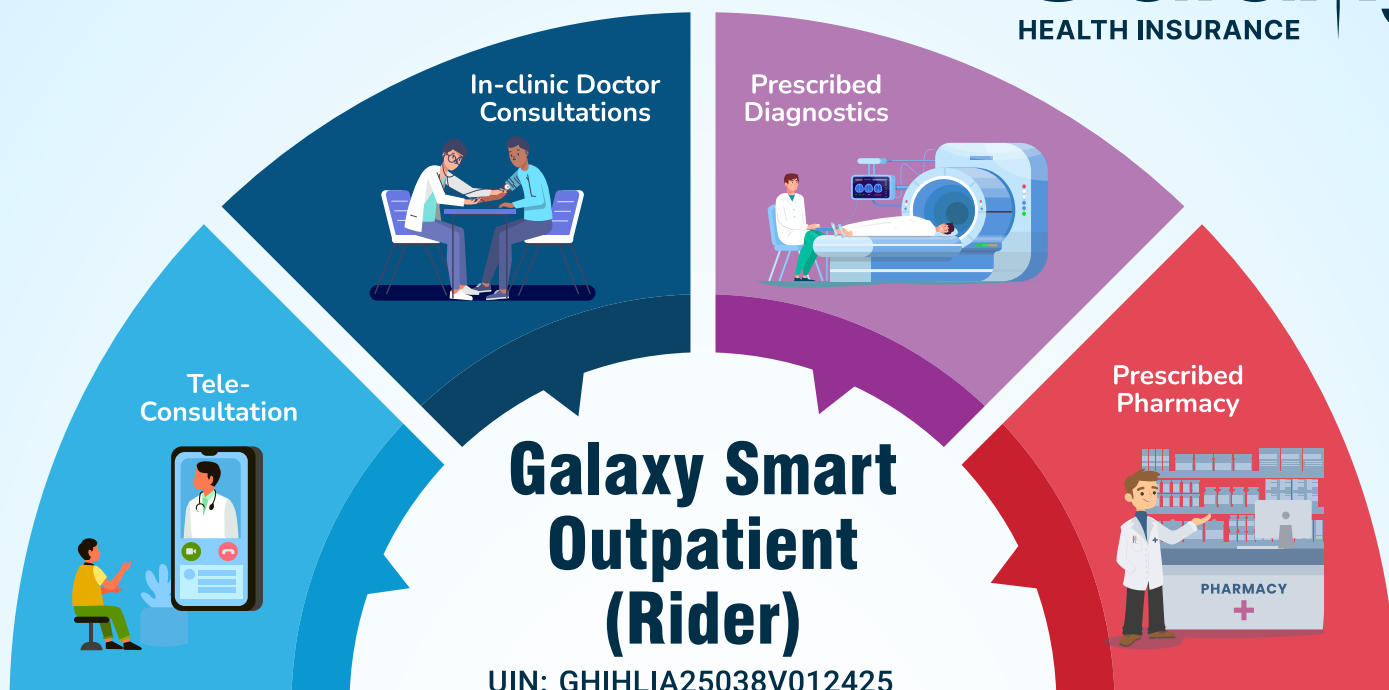
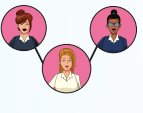




Our **Galaxy Smart Outpatient (Rider)** is designed to provide unparalleled financial protection, offering comfort and peace of mind for you and your family for outpatient expenses. A smart customer like you makes a smarter decision for a healthier tomorrow.

PRODUCT FEATURES

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

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