

Health PREMIA

Your health deserves nothing less.

PLATINUM VARIANT BROCHURE

PRESENTING
Health **PREMIA**

Your health deserves nothing less.



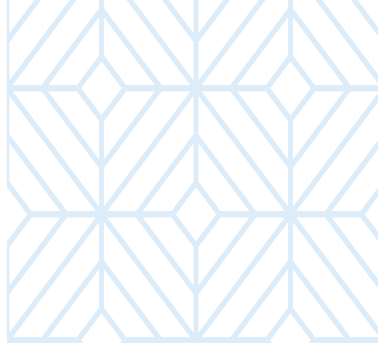


—— Max Bupa ——

Max Bupa Health Insurance Company Ltd. came into being in 2010 through the formalisation of a joint venture between Max India Limited, a multi-business corporate and UK'S 70-year-old healthcare giant Bupa. Max Bupa is a venture that combines the rich legacy of Max India, a specialist in life insurance and healthcare sector, and Bupa, a renowned name in health and care industry across 190 countries.

At Max Bupa, our mission is to help our customers live healthier, more successful lives by providing expertise as healthcare partners. And this, we realise is only possible by constantly raising the standard of health insurance by keeping our promises to you, our customer, and caring for you, for life.





Presenting HEALTH PREMIA PLATINUM PLAN

A comprehensive health insurance plan, 'Health Premia' provides the perfect coverage for you and your family according to your needs and lifestyle. So, whether it's going in for newborn child benefits or emergency medical treatments abroad, Health Premia ensures that you get the best in healthcare. After all, your health deserves nothing less.



Comprehensive coverage up to ₹ 3cr



Maternity (worldwide) and newborn baby cover



New age treatment coverage - Cyber knife/Robotics surgery, Laser surgery cover, Weight loss (Bariatric) surgery



International coverage for specified illness and medical emergencies



In-built travel insurance coverage for multiple trips in a year



Annual health check-up of your choice from day 1



Refill benefit for any illness in a policy year



Loyalty Additions of 10% in sum insured per year



Health Premia is thoughtfully designed keeping you in mind, so that your focus is on getting healthy, while we take care of the rest.



Higher Coverage Options

Every individual is different and so are their requirements. Hence, we provide multiple sum insured options, up to INR 3 Cr, to give you flexibility to choose the coverage that suits your requirements.



Worldwide Maternity Benefit Cover

Welcoming a newborn into the family is a moment that one treasures for life. And just like you take care of your little one, we partner with you by providing you maternity benefit worldwide post serving a waiting period[#]. In addition to this, your newly born gets covered under New Born Baby benefit[#] from the very first day, which includes defined vaccinations. (Not available under individual plan).



In-patient Care

Getting a medical treatment done can have its share of uncertainty, especially when it comes to money. So, we make sure we cover all your expenses upon hospitalisation like room rent, doctor consultations, medicine expenses, day care treatment. In-patient treatments taken under Ayurveda, Unani, Siddha and Homeopathy are also covered.



Day Care Treatments

Some treatments require hospitalisation but do not require for you to stay overnight in hospital such as dialysis, angiography, endoscopy among other procedures^{\$\$}. Our comprehensive policy provides coverage for such treatments.



Pre and Post Hospitalisation

Pre and post hospitalisation expenses are covered up to the sum insured, 90 days prior and 180 days post hospitalisation.

Keeping your lifestyle in mind, we have created a plan that covers new age treatments to cater to all your needs.

01 Weight Loss (Bariatric) Surgery

Our sedentary lifestyle has led to obesity becoming a disease that plagues millions of people worldwide. Realizing this, we cover your expenses for medically prescribed Bariatric surgery post serving a waiting period[#], considering your BMI is over 35.

02 Laser Surgery Cover and Cyber Knife/Robotics surgery

Use of new age technology is now a part of many major medical practises. Which is why, we cover expenses incurred, post serving a waiting period[#], while undergoing a laser assisted surgery, or procedures using cyber knife and robotic surgeries with a specified co-payment.

03 Living Organ Donor Transplant

In case of an organ transplant, medical expenses for the organ donor's in-patient treatment for the harvesting of the organ donated are covered by us.



International Coverage and Inbuilt Travel Insurance.



Sometimes, there are certain planned procedures that you or your loved ones need to undergo. In such cases, you can avail cashless treatments (post diagnosis in India) anywhere outside India. Our plan covers 9 specific illnesses under this facility: Cancer, Myocardial Infarction (Heart Attack), Coronary Artery Bypass Graft, Major Organ Transplant, Stroke, Surgery of Aorta, Coronary Angioplasty, Brain Surgery and Primary Pulmonary Arterial Hypertension.



There are times when you travel abroad, and an unplanned need for medical care arises. Health Premia comes with an inbuilt travel insurance of INR 1 Cr per member that covers emergency hospitalisation, emergency medical evacuation, OPD cover, compassionate visit, care and/or transportation of minor children, medical referral and medical repatriation in foreign countries. We also give coverage for loss of passport, loss of checked-in baggage, return of mortal remains, trip cancellation & interruption, trip delay and delay of checked-in baggage.

We've got you covered, even outside hospital.

We understand that not all treatments require hospitalisation. Which is why, we offer coverage to you even outside hospital by taking care of health check-ups from day 1, pharmacy & diagnostic services, domiciliary treatment coverage as prescribed by a medical practitioner and e-consultations. You even get coverage for emergency assistance services and ambulance costs, so that at no moment you ever feel that healthcare is far away.

Good health comes with great benefits.

01 Tax Saving*

Income tax* benefit upto INR 42,744 under the Section 80D.

02 Zonal Coverage

India being a vast country, the cost of healthcare varies across cities. If you would like the flexibility of getting treated anywhere in India, then, you can opt for Zone 1 pricing.

But if you live in a city other than Mumbai (including Navi Mumbai and Thane), Delhi NCR, Kolkata & Gujarat you can avail of a lower premium by opting for Zone 2 pricing, all you need to do is to bear 20% co-payment in the aforementioned cities.

03 Re-fill Benefit

When the same or different illness strikes in the same policy year, your base sum insured is re-filled and made available to you.

04 15 Day Free Look Period

You get the freedom to change your decision of continuing with the policy for a period of 15 days. For other cancellation clauses, please refer to the policy document on our website.

05 Tenure Discount

If you pay for 2 year policy term, you get a discount of 7.5% on the premium of second policy year. On the other hand, if you choose 3 year policy term, you get an additional discount of 15% on the third year's premium.

06 Premium Waiver

If an insured policy holder passes away or is diagnosed with a specified illness during the policy period, then the premium for next year will be waived off. (Not available under individual plan).

07 Loyalty Additions

For us, loyalty is a virtue. So, even if you've claimed in the previous year, you get additional 10% of your base sum insured annually, subject to a maximum of 100% of the base sum insured.

We know that there is always room for more, which is why our care comes with additional benefits you can opt for.

01 Personal Accident Cover

In the most difficult times, we make sure we're by your side. Through this optional cover, a lump sum payout is offered in case of accidental death, permanent total or partial disability. This cover can be opted by any member of your family who is aged 18 years or above.

02 Critical Illness Cover

For enhanced protection, an optional coverage against 20 major critical illnesses like Cancer, Open Heart surgery, Kidney Failure, Strokes etc. is available. Upon first diagnosis of any of these illnesses you get an additional coverage as a one time lump sum payout. This payment will be over and above your hospitalisation expenses which are paid through the base policy. This cover can be opted by any member of your family who is aged 18 years or above.

03 Enhanced Loyalty Addition

We make sure that your loyalty is rewarded, no matter what your claim history has been. You get an additional coverage of 20% of the expiring base sum insured every year as loyalty addition, subject to a maximum of 200% of the base sum insured.

04 International Coverage Extension

When you decide to travel abroad, we give you the option to increase your international coverage sum insured from INR 1 Cr to INR 2 Cr to cover all your international travel needs. In case you travel to USA/Canada, you can opt for enhanced geographical coverage#.

05 Hospital Cash

We know that your journey of getting better is not yours alone. There are loved ones who spend day and night by your side at the hospital. Which is why, our plan provides additional payout to cover miscellaneous expenses that you may incur during hospitalisation.

06 Health Coach

To keep yourself healthy, you need a way to track your health parameters on a daily basis. With Max Bupa Health Coach App you get to track your calorie intake, calculate BMI and more. In sum, you get a virtual health guru to help you achieve your desired health goal.

One policy, no matter how big the family.

With Family First variant, you can get coverage for 19 relationships in a single policy.

Your family will be covered at the following two levels:

01 Individual Sum Insured

This cover provides an individual sum insured for each member of the family. The individual sum insured is the same for each of the family members.

02 Floater Sum Insured

This cover is available as a pool for all family members and can be used by any member once his/her individual sum insured is exhausted.

FAMILY MEMBERS	AGE	BASE SUM INSURED (IN LACS)
FATHER	56	5
MOTHER	55	5
SON	30	5
DAUGHTER-IN LAW	25	5
BASE SUM INSURED FOR ALL INSURED PERSONS TAKEN TOGETHER		20 Lacs
FAMILY FLOATER SUM INSURED		20 Lacs
SUM INSURED		40 Lacs

6 Simple steps to purchase any Max Bupa health insurance policy.



Pro Tip - At the time of purchase, ensure you opt for the auto debit option to ensure timely and hassle-free renewals.

We believe in making things seamless and effortless for you. And that's why, we ensure all genuine claims are processed as fast as possible.

01 Direct Claims Settlement

For quick claims processing we ensure all claims are processed by our team of in-house doctors.

02 Wide Hospital Network

Avail cashless facility across India at 4500+ network hospitals.

03 30 Minute Cashless Claims Processing*

We aim to process all cashless claims in 30 minutes so that you can be with your loved ones in their hour of need.

04 Hassle-free Reimbursements

Sometimes, you may not be able to access a network hospital for availing cashless facility. In such cases, to get your claim reimbursed as fast as possible, all you need do is submit the requisite documents to us.

05 Point of Care Desk (POC)

At our select partner hospitals, a Max Bupa representative is available to assist you through all the formalities like filling forms, submitting claims etc. so that you are at ease in an unfamiliar hospital environment.

Visit our company website for a list of hospitals with this facility.



Our smooth renewal process only requires you to say yes and we will do the rest.

01 Life-long Renewal

We offer life-long renewal, regardless of your health status or previous claims made under your policy. Your renewal premium will increase as your age increases but will not alter based on your claim experience. Renewal premium rates for the product may be revised in future subject to IRDAI approval and in accordance with the IRDAI's rules and regulations as applicable from time to time.

02 Sum Insured Enhancement

To protect yourself from rising medical expenses, you can enhance your sum insured or add more members of your family in your existing policy at the time of renewal. We may reach out to you for additional information/medicals in case needed.

03 Loyalty Additions

On completion of each policy year, you get additional coverage i.e. 10% or 20% of base sum insured under this benefit subject to policy terms & conditions.

04 Portability and Migration

You can port your policy at the time of renewal according to the IRDAI guidelines. Please reach out to us for any query regarding migration and portability.

Waiting period and exclusions under Health Premia.

01 Pre-existing Conditions

Benefits will not be available for pre-existing conditions as per your policy plan until 24 months of continuous coverage from first policy start date.

02 30 Days Initial Waiting Period

Treatment during the first 30 days of the plan will not be covered, unless the treatment needed is a result of an accident. This waiting period does not apply for renewal policies.

03 Specific Waiting Periods

Few conditions like cataract, hernia, internal congenital anomaly, spinal disorder, etc. will be subject to a waiting period of 12 months.

04 The following benefits will have a waiting period of 36 months since inception of the Policy and subject to continuous renewal: Weight loss (Bariatric) surgery | Mental disorder treatment | LASER surgery cover

05 For HIV/AIDS cover, there will be a waiting period of 48 months since inception of the Policy and subject to continuous renewal.

06 For Critical Illness cover, a 90 days initial waiting period along with the Pre-existing Disease waiting period of 4 years and Survival Period exclusion of 30 days will apply for all conditions.
(The aforementioned waiting periods shall not apply to e-Consultation, Health Check-up, Premium Waiver, Pharmacy and Diagnostic Services, Personal Accident Cover and Health Coach)

Permanent exclusions.

Ancillary Hospital Charges | Hazardous Activities | Artificial life maintenance | Circumcision | Conflict & Disaster | External Congenital Anomaly | Convalescence & Rehabilitation | Cosmetic or Plastic Surgery | Dental/oral treatment | Eyesight & Optical Services | Experimental or Unproven Treatment | Hormone Replacement Therapy | Hospitalisation not justified | Inconsistent, Irrelevant or Incidental Diagnostic procedures | Non-Medical Expenses | Reproductive medicine & other Maternity Expenses | Sexually Transmitted Infections & diseases | Sleep Disorders | Substance Related and Addictive Disorders | Unlawful activity | Unrecognised Physician or Hospital | Generally Excluded Expenses | Refer to policy document for complete and detailed permanent, personal accident and critical illness cover exclusions.

PRODUCT BENEFIT TABLE - HEALTH PREMIA - PLATINUM VARIANT

Plan	Platinum (Individual and Family Floater)		Platinum (Family First)			
Base Sum Insured (in Rs)	1 Cr / 2 Cr / 3 Cr		Base Individual Sum Insured (per Insured Person): 10 Lacs, 11 Lacs, 12 Lacs, 13 Lacs, 14 Lacs & 15 Lacs Floater Sum Insured (available on a floating basis over Base Individual Sum Insured): Number of Insured Persons (value to be considered as 10 for more than 6 members) * Base Individual Sum Insured * Multiplier factor (1.5 for 2 member policy & 1 for others)			
Benefits	Covered up to Sum Insured					
In-patient care						
Room rent						
Pre-Hospitalisation Medical Expenses (90 days)						
Post-Hospitalisation Medical Expenses (180 days)						
Day Care Treatment						
Domiciliary Hospitalisation						
Alternative Treatment						
Living Organ Donor Transplant						
Child Care Benefits (Vaccinations for children up to 12 years including one consultation for nutrition and growth during the visit for vaccination)						
Specified Illness Cover (1) (outside the geographical boundaries of India for worldwide excluding USA & Canada)						
Emergency assistance services (only within India)						
- Medical referral						
- Emergency medical evacuation (air ambulance)						
- Medical repatriation						
- Compassionate visit						
- Care and/or transportation of minor children						
- Return of mortal remains						
New Born Baby (covered uptill the end of Policy Year) (2)	Covered until new born baby completes one year, vaccinations as per pre-defined list Network Hospital: Covered up to Sum Insured Non-network Hospital: Covered up to Rs. 2,000 per event Covered up to Rs 50,000 Covered up to Rs 1,50,000 Covered up to Rs 1,00,000 Covered up to Sum Insured with a co-pay of 20% Covered up to Sum Insured (sub-limit of Rs 1,00,000 applicable on few conditions) Covered worldwide, One opinion per Insured Person per Specified Illness / planned Surgery One-time premium waiver if the Policyholder dies or suffers from specified illness Available through our empanelled service provider Unlimited tele / online consultations Condition: Annual multi trip (Max 45 days coverage in a single trip); International Sum Insured: up to Rs. 1 cr per insured person					
Vaccination of the new born baby						
Emergency Ambulance						
HIV / AIDS (waiting period of 4 years)						
Weight loss (Bariatric) surgery (waiting period of 3 years)						
LASER surgery cover (waiting period of 3 years)						
Cyber knife/ Robotics surgery						
Mental disorder treatment (waiting period of 3 years)						
Second Medical Opinion						
Premium Waiver						
Pharmacy and diagnostic services						
e-Consultation						
International coverage (outside the geographical boundaries of India for worldwide excluding USA & Canada)						
Emergency Hospitalisation				Covered up to International Sum Insured		
Emergency Medical Evacuation						
Compassionate Visit						
Care and/or transportation of Minor Children						
Return of Mortal Remains						
Medical Referral						
Medical Repatriation						
OPD Cover						
Loss of Passport						
Loss of Checked-in baggage						
Trip Cancellation & Interruption	Rs 25,000					
Trip Delay	Rs 10,000					
Delay of Checked-in Baggage	Rs 5,000					
OPD Treatment and Diagnostic Services (3)	Covered up to Rs 50,000 per policy	Covered up to Rs 35,000 per policy				
Health Check-up (from Day 1)	Annual, tests covered up to worth Rs 10,000 per Insured Person	Annual, tests covered up to worth Rs 5000 per Insured Person				
Maternity Benefit (covered for up to 2 pregnancies or terminations) (2)	Covered up to Rs 200,000 (worldwide excluding USA & Canada)	Covered up to Rs 1,00,000 (worldwide excluding USA & Canada)				
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured	Increase of 10% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 100% of Base Individual Sum Insured				
Re-fill Benefit	Reinstate up to base Sum Insured. Applicable for same & different illness as well	Not available				
Optional Benefits						
Personal Accident Cover (for insured aged 18 years & above on individual basis)	1 Cr					
Critical illness cover (for insured 18 years & above on individual basis)	25 lacs / 50 lacs / 1 Cr					
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured	Increase of 20% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 200% of Base Individual Sum Insured				
International Coverage Extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Double Sum Insured for 'international coverage' benefit					
Hospital Cash (4)	Rs 7,500/day		Rs 6,000/day			
Enhanced Geographical Scope for International Coverage	USA & Canada included for Maternity Benefit, Specified Illness and International coverage					
Health Coach	Personalised health coaching for insured aged 18 years & above for any 90 days per Policy Year					
⁽¹⁾ The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with us. ⁽²⁾ Subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with us. ⁽³⁾ 80% of the utilized amount in a policy year gets carried forward to next year; provided the total amount shall not exceed 2.5 times of the benefit limit. ⁽⁴⁾ Hospital Cash - Minimum 48 hrs of continuous hospitalisation required, Maximum coverage offered for 30 days/policy year/insured person, Payment made from day one subject to hospitalisation claim being admissible.						

Reach out to us, as
YOUR HEALTH
deserves nothing less.

If you would like to find out more, please reach out to our specialised sales team or your Max Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.



Customer Helpline:
1860-500-8888



Email ID:
customercare@maxbupa.com



Fax:
+91 11 30902010



Website:
www.maxbupa.com



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MAX BUPA HEALTH INSURANCE COMPANY LIMITED

Corporate Office:

B1/1-2, Mohan Cooperative Industrial Estate,
Mathura Road, New Delhi-110044.

Registered Office:

Max House 1, Dr. Jha Marg,
Okhla, New Delhi-110020.



Disclaimer: This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy terms, conditions and exclusions. Please call our customer service if you require any further information or clarification.

Insurance is a subject matter of solicitation, Max Bupa Health Insurance Company Limited (IRDAI Registration Number 145), 'Max', 'Max Logo', 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Max Bupa Health Insurance Company Limited under license.*For details, please refer to the policy document on our website *For details, please refer to the Product Benefit Table. *Tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details. Savings amount computed for an individual who is in highest slab of income tax and surcharge. *Max Bupa processes pre- authorisation within 30 minutes for all active policies, subject to receiving all documents and information(s) upto Max Bupa's satisfaction. The above commitment does not include pre-authorisation settlement at the time of discharge or system outage. Registered office:- Max House, 1 Dr. Jha Marg, Okhla, New Delhi-110020, Customer Helpline No.: 1860-500-8888, Fax: +91 11 30902010, Website: www.maxbupa.com, CIN: U66000DL2008PLC182918, Product Name: Health Premia, Product UIN: MAXHLIP20056V011920. UIN: MB/BR/CA/2019-20/146. Please read the Sales Brochure carefully before concluding a sale.

Statutory Warning:

Prohibition of Rebates (Under Section 41 of the Insurance Act 1938)

1.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 prospectuses or tables of the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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GOLD & SILVER VARIANT BROCHURE

PRESENTING
Health **PREMIA**

**Your health deserves
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**Health check-up
from day 1**



**Maternity and newborn
baby cover* (not
available under
individual plan)**



In- built travel Insurance



**Refill benefit for any
illness in a policy year**



**Loyalty Additions of
10% in sum insured
per year**



**30 mins cashless
claims processing***



Max Bupa

Max Bupa Health Insurance Company Ltd. came into being in 2010 through the formalisation of a joint venture between Max India Limited, a multi-business corporate and the UK's 70-year-old healthcare giant Bupa. Max Bupa is a venture that combines the rich legacy of Max India, a specialist in life insurance and healthcare sector, and Bupa, a renowned name in the health and care industry across 190 countries.

At Max Bupa, our mission is to help our customers live healthier and more successful lives by providing expertise as healthcare partners. And this, we realise is only possible by constantly raising the standards of health insurance by keeping our promises to you, our customer, and caring for you, for life.

Presenting HEALTH PREMIA GOLD & SILVER PLAN

A comprehensive health insurance plan, 'Health Premia' provides the perfect coverage for you and your family according to your needs and lifestyle. So, whether it's going in for newborn child benefits or emergency medical treatments abroad, Health Premia ensures that you get the best in healthcare. After all, your health deserves nothing less.

In case of hospitalisation.

Hospitalisation of a family member can be stressful. That's why Health Premia has been thoughtfully designed to take care of all your healthcare expenses during hospitalisation, including room rent, doctor consultations, medicine expenses, and more.



Coverage options
up to ₹50 lacs



Pre and post
hospitalisation expenses of
90 days prior and 180 days
post hospitalisation



Day care
treatments



In-patient treatments taken
under Ayurveda, Unani,
Siddha and Homeopathy

Coverage for New-age Surgeries.

Use of new-age technology is now a part of many major medical practices. Which is why, under the Gold plan we cover medical expenses incurred, post serving a waiting period*, for a laser-assisted surgery, or procedures using cyber knife and robotic surgeries with a specified co-payment or for medically prescribed Bariatric surgery considering your BMI is over 35.

Inbuilt travel Insurance.



There are times when you travel abroad, and an unplanned need for medical care arises. Health Premia's Gold plan comes with an inbuilt travel insurance of INR 30 Lacs per member for a maximum of 15 days in one single trip that covers emergency medical hospitalisation, emergency medical evacuation, OPD cover, compassionate visit, care and/or transportation of minor children, medical referral and medical repatriation in foreign countries. We also give coverage for loss of passport, loss of checked-in baggage, return of mortal remains, trip cancellation & interruption, trip delay and delay of checked-in baggage. For activating this benefit, you have to get a Policy Schedule issued by us at least 7 days prior to your trip.

Coverage outside hospital.

We understand that not all treatments require hospitalisation. Which is why, we offer coverage to you even outside hospital by taking care of health check-ups from day 1, pharmacy & diagnostic services, domiciliary treatment coverage as prescribed by a medical practitioner and e-consultations. You even get coverage for emergency assistance services and ambulance costs, so at no moment do you feel that healthcare is far away.

Good health comes with great benefits.

01 Income Tax*

Income tax* benefit upto INR 42,744 under the Section 80D.

02 Zonal Coverage

India being a vast country, the cost of healthcare varies across cities. If you would like the flexibility of getting treated anywhere in India, then, you can opt for Zone 1 pricing.

But if you live in a city other than Mumbai (including Navi Mumbai and Thane), Delhi NCR, Kolkata & Gujarat you can avail of a lower premium by opting for Zone 2 pricing, all you need to do is to bear 20% co-payment in the aforementioned cities.

03 Refill Benefit

When the same or different illness strikes in the same policy year, your base sum insured is re-filled and made available to you.

04 15 Day Free Look Period

You get the freedom to change your decision of continuing with the policy for a period of 15 days. For other cancellation clauses, please refer to the policy document on our website.

05 Tenure Discount

If you pay for 2 year policy term, you get a discount of 7.5% on the premium of second policy year. On the other hand, if you choose 3 year policy term, you get an additional discount of 15% on the third year's premium.

06 Premium Waiver

If an insured policy holder passes away or is diagnosed with a specified illness during the policy period, then the premium for next year will be waived off. (Not available under individual plan).

07 Loyalty Additions

For us, loyalty is a virtue. So, even if you've claimed in the previous year you get additional 10% of your base sum insured annually, subject to a maximum of 100% of the base sum insured.

PRODUCT BENEFIT TABLE - HEALTH PREMIA - GOLD AND SILVER VARIANT

Plans	Silver (Individual and Family Floater)		Gold (Individual and Family Floater)					Silver (Family First)	Gold (Family First)
Base Sum Insured (in Rs)	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	30 lacs	50 lacs	Base Individual Sum Insured (per Insured Person): 1Lacs, 2Lacs, 3Lacs, 4Lacs & 5Lacs	Base Individual Sum Insured (per Insured Person): 5Lacs, 6 Lacs, 7 Lacs, 8 Lacs, 9 Lacs & 10Lacs
								Floater Sum Insured (available on a floating basis over Base Individual Sum Insured): Number of Insured Persons (value to be considered as 10 for more than 6 members)* Base Individual Sum Insured * Multiplier factor (1.5 for 2 member policy & 1 for others)	
Benefits									
In-patient care	Covered up to Sum Insured								
Pre-Hospitalisation Medical Expenses (90 days)									
Post-Hospitalisation Medical Expenses (180 days)									
Day Care Treatment									
Domiciliary Hospitalisation									
Alternative Treatment									
Living Organ Donor Transplant									
Emergency assistance services (only within India) - Medical referral - Emergency medical evacuation (air ambulance) - Medical repatriation - Compassionate visit - Care and/or transportation of minor children - Return of mortal remains									
Newborn Baby (covered uptill the end of Policy Year) ⁽¹⁾									
Vaccination of the newborn baby	Covered until new born baby completes one year, vaccinations as per pre-defined list								
Emergency Ambulance	Network Hospital: Covered up to Sum Insured, Non-network Hospital: Covered up to Rs. 2,000 per event								
HIV / AIDS (waiting period of 4 years)	Covered up to Rs 50,000								
Mental disorder treatment (waiting period of 3 years)	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)								
Premium Waiver	One time premium waiver if the policy holder dies or suffers from specified illness								
Pharmacy and diagnostic services	Available through our empanelled service provider								
e-consultation	Unlimited tele / Online consultations								
Re-fill benefit	Reinstate up to base Sum insured. Applicable for same & different illness as well							Not Available	
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured							Increase of 10% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 100% of Base Individual Sum Insured	
Room rent	Covered up to Sum Insured (except for Suite or above room category)							Option 1: Rs 3,000 per day or Shared Room; whichever is lower Option 2: Rs 5,000 per day or Single Private Room; whichever is lower	Covered up to Sum Insured (except for Suite or above room category)
Maternity Benefit (covered for up to 2 pregnancies or terminations) ⁽¹⁾	Covered up to Rs 40,000	Covered up to Rs 60,000	Covered up to Rs 70,000	Covered up to Rs 75,000	Covered up to Rs 80,000	Covered up to Rs 1,00,000	Covered up to Rs 1,00,000	Covered up to Rs 35,000	Covered up to Rs 50,000
Health Check-up (from Day 1)	Annual, Tests covered up to worth Rs 1,250 per Insured Person	Annual, Tests covered up to worth Rs 1,875 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 5,000 per Insured Person	Annual, tests covered up to worth Rs 7,500 per Insured Person	Once in two years, tests as per pre-defined list	Annual, Tests covered up to worth Rs 2,500 per Insured Person
Weight loss (Bariatric) surgery (waiting period of 3 years)	Not available		Covered up to Rs 1,00,000					Not available	Covered up to Rs 1,00,000
Cyber knife/ Robotics surgery			Covered up to Sum Insured with a co-pay of 50%						Covered up to Sum Insured with a co-pay of 50%
LASER surgery cover (waiting period of 3 years)			Covered up to Rs 50,000						Covered up to Rs 50,000
International coverage (outside the geographical boundaries of India for worldwide excluding USA & Canada)			Condition: One single trip (max 15 days) per insured person; International Sum Insured: up to Rs. 30 Lacs per insured person						Condition: One single trip (max 15 days) per insured person; International Sum Insured: up to Rs. 30 Lacs per insured person
Emergency Hospitalisation			Covered up to International Sum Insured						Covered up to International Sum Insured
Emergency Medical Evacuation									
Compassionate visit									
Care and/or transportation of minor children									
Return of mortal remains									
Medical referral			Covered up to International Sum Insured with a co-payment of 20%						Covered up to International Sum Insured with a co-payment of 20%
Medical Repatriation									
OPD cover									
Loss of Passport									
Loss of checked-in baggage									
Trip Cancellation & Interruption			Rs 25,000						Rs 25,000
Trip Delay	Rs 10,000					Rs 10,000			
Delay of Checked-in Baggage	Rs 5,000					Rs 5,000			
Optional Benefits									
Personal Accident cover (for insured aged 18 years & above on individual basis)	25 lacs		50 lacs					25 lacs	50 lacs
Critical illness cover (for insured 18 years & above on individual basis)	5 lacs / 10 lacs		10 lacs / 15 lacs / 25 lacs					5 lacs / 10 lacs	10 lacs / 15 lacs / 25 lacs
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured							Increase of 20% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 200% of Base Individual Sum Insured	
International coverage extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Not available		1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days					Not available	1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days
Hospital Cash ⁽²⁾	Rs 3,000/day		Rs 5,000/day					Rs 1,500/day	Rs 3,000/day
Enhanced Geographical Scope for International coverage	Not available		USA & Canada included for International coverage					Not available	USA & Canada included for International coverage
Health Coach	Personalized health coaching for insured aged 18 years & above for any 90 days per Policy Year								
⁽¹⁾ Subject to a continous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with us.									
⁽²⁾ Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.									

We know that there is always room for more, which is why our care comes with additional benefits you can opt for.

01 Personal Accident Cover

In the most difficult times, we make sure we're by your side. Through this optional cover, a lump sum payout is offered in case of accidental death, permanent, total, or partial disability. This cover can be opted for by any member of your family aged 18 years or above.

02 Critical Illness Cover

For enhanced protection, an optional coverage against 20 major critical illnesses like Cancer, Open Heart surgery, Kidney Failure, Strokes etc. is available. Upon first diagnosis of any of these illnesses you get an additional coverage as a one-time lump sum payout. This payment will be over and above your hospitalisation expenses which are paid through the base policy. This cover can be opted for by any member of your family aged 18 years or above.

03 Enhanced Loyalty Addition

We make sure that your loyalty is rewarded, no matter what your claim history has been. You get an additional coverage of 20% of the expiring base sum insured every year as loyalty addition, subject to a maximum of 200% of the base sum insured.

04 International Coverage Extension

When you decide to travel abroad, we give you the option to increase your international coverage sum insured from INR 30 Lacs to INR 60 Lacs per member to cover all your international travel needs. In case you travel to USA / Canada, you can opt for enhanced geographical coverage*. Additional single trips of up to 30 days can also be opted for.

05 Hospital Cash

We know that your journey of getting better is not yours alone. There are loved ones who spend day and night by your side at the hospital. Which is why, our plan provides additional payout to cover miscellaneous expenses that you may incur during hospitalisation.

06 Health Coach

To keep yourself healthy, you need a way to track your health parameters on a daily basis. With Max Bupa Health Coach App you get to track your calorie intake, calculate BMI and more. In sum, you get a virtual health guru to help you achieve your desired health goal.

One plan, no matter how big the family.

With Family First variant you can get coverage for 19 relationships in a single policy. Your family will be covered at the following two levels:

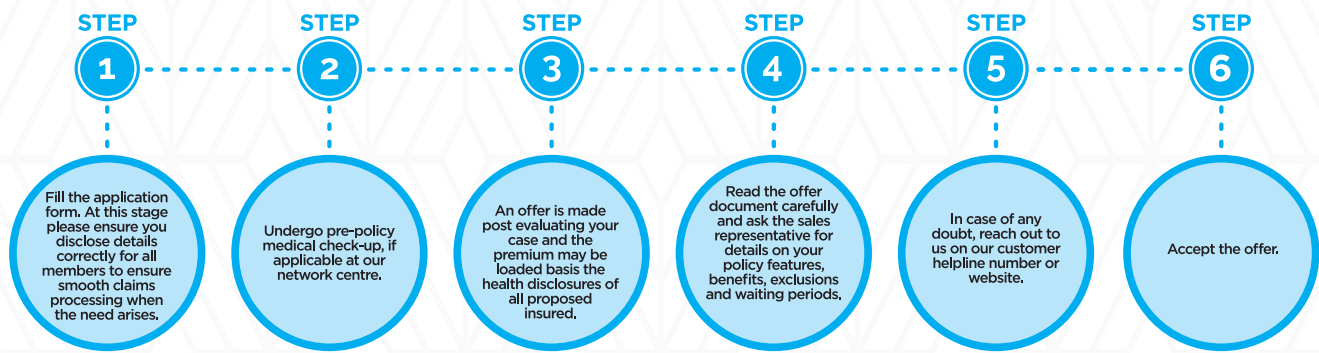
01 Individual Sum Insured

This cover provides an individual sum insured for each member of the family. The individual sum insured is the same for each of the family members.

02 Floater Sum Insured

This cover is available as a pool for all family members and can be used by any member once his/her individual sum insured is exhausted.

6 Simple steps to purchase any Max Bupa health insurance policy.



Pro Tip - At the time of purchase, ensure you opt for the auto debit option to ensure timely and hassle-free renewals.

Enabling smooth claims processing.

01 Direct Claims Settlement

For quick claims processing we ensure all claims are processed by our team of in-house doctors.

02 4500+ Wide Network Hospitals

Avail cashless facility across India at 4500+ network hospitals.

03 30 Minute Cashless Claims Processing*

We aim to process all cashless claims in 30 minutes so that you can be with your loved ones in their hour of need.

04 Hassle-free Reimbursements

Sometimes, you may not be able to access a network hospital for availing cashless facility. In such cases, to get your claim reimbursed as fast as possible, all you need do is submit the requisite documents to us.

05 Point of Care Desk (POC)

At our select partner hospitals, a Max Bupa representative is available to assist you through all the formalities like filling forms, submitting claims etc. so that you are at ease in an unfamiliar hospital environment. Visit our company website for a list of hospitals with this facility.

Our smooth renewal process only requires you to say yes and we will do the rest.

01 Life-long Renewal

We offer life-long renewal, regardless of your health status or previous claims made under your policy. Your renewal premium will increase as your age increases but will not alter based on your claim experience. Renewal premium rates for the product may be revised in future subject to IRDAI approval and in accordance with the IRDAI's rules and regulations as applicable from time to time.

02 Sum Insured Enhancement

To protect yourself from rising medical expenses, you can enhance your sum insured or add more members of your family in your existing policy at the time of renewal. We may reach out to you for additional information/medicals in case needed.

03 Loyalty Additions

On completion of each policy year, you get additional coverage i.e. 10% or 20% of base sum insured under this benefit subject to policy terms & conditions.

04 Portability and Migration

You can port your policy at the time of renewal according to the IRDAI guidelines. Please reach out to us for any query regarding migration and portability.

Waiting period and exclusions under Health Premia

- Pre-existing Conditions - Benefits will not be available for pre-existing conditions as per your policy plan until 24 months of continuous coverage from first policy start date.
- 30 Days Initial Waiting Period - Treatment during the first 30 days of the plan will not be covered, unless the treatment needed is a result of an accident. This waiting period does not apply for renewal policies.
- Specific Waiting Periods - Few conditions like cataract, hernia, internal congenital anomaly, spinal disorder, etc. will be subject to a waiting period of 12 months.
- The following benefits will have a waiting period of 36 months since inception of the policy and subject to continuous renewal: Weight loss (Bariatric) surgery | Mental disorder treatment | LASER surgery cover.
- For HIV / AIDS cover, there will be a waiting period of 48 months since inception of the policy and subject to continuous renewal.
- For Critical Illness cover, a 90 days initial waiting period along with the pre-existing disease waiting period of 4 years and survival period exclusion of 30 days will apply for all conditions.
(The aforementioned waiting periods shall not apply to e-consultation, health check-up, premium waiver, pharmacy and diagnostic services, personal accident cover and health coach).

Permanent exclusions

Ancillary Hospital Charges | Hazardous Activities | Artificial life maintenance | Circumcision | Conflict & Disaster | External Congenital Anomaly | Convalescence & Rehabilitation | Cosmetic or Plastic Surgery | Dental/oral treatment | Eyesight & Optical Services | Experimental or Unproven Treatment | Hormone Replacement Therapy | Hospitalisation not justified | Inconsistent, Irrelevant or Incidental Diagnostic procedures | Non-Medical Expenses | Reproductive medicine & other Maternity Expenses | Sexually Transmitted Infections & diseases | Sleep Disorders | Substance Related and Addictive Disorders | Unlawful activity | Unrecognised Physician or Hospital | Generally Excluded Expenses | Refer to policy document for complete and detailed permanent, personal accident and critical illness cover exclusions.

Reach out to us, as
YOUR HEALTH
deserves nothing less

If you would like to find out more, please reach out to our specialised sales team or your Max Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.



Customer Helpline:
1860-500-8888



Email ID:
customercare@maxbupa.com



Fax:
+91 11 30902010



Website:
www.maxbupa.com



www.facebook.com/
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www.twitter.com/
maxbupa

MAX BUPA HEALTH INSURANCE COMPANY LIMITED

Corporate Office:

B1/1-2, Mohan Cooperative Industrial Estate,
Mathura Road, New Delhi-110044.

Registered Office:

Max House 1, Dr. Jha Marg,
Okhla, New Delhi-110020.



Disclaimer: This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy terms, conditions and exclusions. Please call our customer service if you require any further information or clarification.

Insurance is a subject matter of solicitation. Max Bupa Health Insurance Company Limited (IRDAI Registration Number 145), 'Max', 'Max Logo', 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Max Bupa Health Insurance Company Limited under license.⁵⁵For details, please refer to the policy document on our website [#]For details, please refer to the Product Benefit Table. *Tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details. Savings amount computed for an individual who is in highest slab of income tax and surcharge. ⁵⁶Max Bupa processes pre- authorisation within 30 minutes for all active policies, subject to receiving all documents and information(s) upto Max Bupa's satisfaction. The above commitment does not include pre-authorisation settlement at the time of discharge or system outage. Registered office:- Max House, 1Dr. Jha Marg, Okhla, New Delhi-110020, Customer HelplineNo.: 1860-500-8888, Fax: +91 11 30902010, Website: www.maxbupa.com. CIN: U66000DL2008PLC182918, Product Name: Health Premia. Product UIN: MAXHLIP20056V011920, UIN:MB/BR/CA/2019-20/146. Please read the Sales Brochure carefully before concluding a sale.

Statutory Warning:

Prohibition of Rebates (Under Section 41 of the Insurance Act 1938)

1. 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 prospectuses or tables of the insurer, 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

all you need to do is to bear 20% co-payment in the aforementioned cities. Zonal co-payment is applicable for silver & gold plans only.

To make your premium even more affordable you can avail additional co-payment options of 10% and 20%.

11. One policy, no matter how big the family.

With Family First variant, you can get coverage for 19 relationships in a single policy.

Your family will be covered at the following two levels:

- Individual Sum Insured:**
This cover provides an individual sum insured for each member of the family. The individual sum insured is the same for each of the family members.
- Floater Sum Insured:**
This cover is available as a pool for all family members and can be used by any member once his/her individual sum insured is exhausted.

Family Members	Age	Base Sum Insured (In Lacs)
Father	56	5
Mother	55	5
Son	30	5
Daughter-In Law	25	5
Base Sum Insured For All Insured Persons Taken Together		20 Lacs
Family Floater Sum Insured		20 Lacs
Sum Insured		40 Lacs

Experience the premium standard of Health Insurance with our Platinum plan

I. International Coverage - Specified illness cover for treatment abroad:

Our platinum customers can avail treatment abroad for 9 specified illnesses. These specified illnesses include critical illnesses like Cancer, Myocardial Infarction (Heart Attack), Coronary Artery Bypass Graft (CABG), Major Organ Transplant, Stroke, Surgery of Aorta, Coronary Angioplasty, Primary Pulmonary Arterial Hypertension, and Brain Surgery. They are covered if detected in India by a Medical practitioner within the policy period on cashless basis.

II. Emergency Medical Evacuation and Hospitalisation:

We also cover evacuation and hospitalisation for medical emergencies outside India as per terms and conditions.

III. OPD Treatment and Diagnostic Services

We cover charges incurred for OPD treatment and/ or diagnostic services and/ or prescribed medicines for the OPD treatment as per terms and conditions.

Product Benefit Table – Heartbeat (Individual and Family Floater)											
	Gold Plan							Platinum Plan			
Base Sum Insured (in Rs)	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	30 lacs	50 lacs	15 lacs	20 lacs	50 lacs	1 Cr
Benefits											
Inpatient care	Covered up to Sum Insured										
Room rent	Covered up to Sum Insured (except for Suite or above room category)							Covered up to Sum Insured			
Pre-Hospitalization Medical Expenses (60 days)	Covered up to Sum Insured										
Post-Hospitalization Medical Expenses (90 days)	Covered up to Sum Insured										
Alternative Treatment	Covered up to Sum Insured										
Day Care Treatment	Covered up to Sum Insured										
Domiciliary Hospitalization	Covered up to Sum Insured										
Maternity Benefit ⁽¹⁾	Covered up to Rs 40,000	Covered up to Rs 60,000	Covered up to Rs 70,000	Covered up to Rs 75,000	Covered up to Rs 80,000	Covered up to Rs 1,00,000	Covered up to Rs 1,00,000	Covered up to Rs 120,000	Covered up to Rs 160,000	Covered up to Rs 200,000	Covered up to Rs 200,000
New Born Baby (covered uptill the end of Policy Year) ⁽¹⁾	Covered up to Sum Insured										
Vaccination of the new born baby	Covered until new born baby completes one year, vaccinations as per defined list										
Living Organ Donor Transplant	Covered up to Sum Insured										
Emergency Ambulance	Network Hospital: Covered up to Sum Insured Non-network Hospital: Covered up to Rs 2,000 per event										
Re-fill benefit	Reinstate up to base Sum Insured. Applicable for same & different illness as well										
Pharmacy and diagnostic services	Available through our empanelled service provider										
HIV / AIDS	covered up to Rs 50,000										
Emergency assistance services (only within India)	covered up to Sum Insured										
Mental disorder treatment	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)										
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured										
Health Check-up (per Insured Person) ⁽²⁾	Annual, Tests covered up to worth Rs 1,250	Annual, Tests covered up to worth Rs 1,875	Annual, Tests covered up to worth Rs 2,500					Annual, tests covered up to worth Rs 3750	Annual, tests covered up to worth Rs 5,000		
OPD Treatment and Diagnostic Services	Not Applicable							Covered up to Rs 15,000	Covered up to Rs 20,000	Covered up to Rs 35,000	Covered up to Rs 50,000
Child Care Benefits (Vaccinations for children up to 12 years including one consultation for nutrition and growth during the visit for vaccination)								Covered up to Sum Insured (As per defined list)			
Emergency Medical Evacuation								Covered up to Sum Insured (for worldwide excluding USA, Canada & India)			
Emergency Hospitalization								Covered up to Sum Insured (for worldwide excluding USA, Canada & India)			
Specified Illness Cover ⁽³⁾								Covered up to Sum Insured (for worldwide excluding USA, Canada & India)			
Second Medical Opinion								Covered, One opinion per Insured Person per Specified Illness / planned Surgery / Surgical Procedure			
Optional Benefits											
Hospital Cash ⁽⁴⁾	Rs 3,000/day							Rs 6,000/day			
Personal Accident cover (for insured aged 18 years & above on individual basis)	Personal Accident cover will be equal to 5 times of base Sum Insured; subject to maximum of 50 lacs										
Critical illness cover (for insured 18 years & above on individual basis)	Critical illness cover will be equal to base Sum Insured; subject to maximum of 10 lacs										
e-consultation	Unlimited tele / online consultations										
Premium Waiver	One time premium waiver if the Policyholder (who is also an Insured Person) dies or suffers from specified illness										
Enhanced Geographical Scope for International coverage	Not Applicable							USA & Canada included for 'Emergency Medical Evacuation', 'Emergency Hospitalization' & 'Specified Illness cover'			
Claim cost sharing options											
Co-payment	a. If you select Zone 2, then 20% co-payment will apply for treatment in Mumbai (including Navi Mumbai & Thane), Delhi NCR, Kolkata & Gujarat State b. Options of 10% and 20% co-payment							Options of 10% and 20% co-payment			

(1) subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with Us.
(2) If the Policy is Renewed with Us without a break or if the Policy continues to be in force for the 2nd Policy Year in the 2 year Policy Period (if applicable)
(3) The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with Us.
(4) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.

IV. Second Medical Opinion

Our platinum policy holders can obtain a second medical opinion, if they are diagnosed with a specified illness or are planning to undergo a planned surgery as per terms and conditions.



What is not covered?

- Pre-existing conditions:**

Benefits will not be available for pre existing conditions as per your policy plan.

Gold & Platinum plan: until 24 months of continuous coverage from first policy start date.

Silver plan: until 48 months of continuous coverage from first policy start date.

- 30 days initial waiting period:**

We will not cover treatment during the first 30 days of the plan, unless the treatment needed is a result of an accident. This waiting period does not apply for renewal policies.

- Specific waiting periods:**

There is no specific waiting period for people aged 45 years and below. For persons above 45 years of age, some conditions will be subject to a waiting period of 24 months.

- HIV/AIDS**

There will be a waiting period of 48 months since inception of the policy and subject to continuous renewal.

- Mental disorder**

There will be a waiting period of 36 months since inception of the policy and subject to continuous renewal.

- Permanent exclusions:**

Ancillary Hospital Charges | Hazardous Activities | Artificial life maintenance | Circumcision | Conflict & Disaster | External Congenital Anomaly | Convalescence & Rehabilitation | Cosmetic or plastic Surgery | Dental/oral treatment | Eyesight & Optical Services | Experimental or Unproven Treatment | Hormone Replacement Therapy | Hospitalization not justified | Inconsistent, Irrelevant or Incidental Diagnostic procedures | Non-Medical Expenses | Obesity and Weight Control Programs | Reproductive medicine & other Maternity Expenses | Robotic Assisted Surgery, Specialized Light Amplification by Stimulated Emission of Radiation (LASER) & Cyber Knife Treatments | Sexually transmitted infections & diseases | Sleep disorders | Substance related and Addictive Disorders | Unlawful Activity | Unrecognized Physician or Hospital | Generally Excluded Expenses. Refer to the policy document for complete & detailed permanent, personal accident and critical illness cover exclusions.

What's the next step?

Please speak to our specially trained sales team or your Max Bupa advisor. We will help you understand your requirements and select the right plan for you and your family.

If you would like to find out more, please reach out to our specialised sales team or your Max Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.

**Customer Helpline:**
1860-500-8888

**Fax:**
+91 11 30902010

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maxbupahealthinsurance](https://www.facebook.com/maxbupahealthinsurance)

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maxbupa](https://www.twitter.com/maxbupa)

Max Bupa Health Insurance Company Limited
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Mathura Road, New Delhi-110044
Registered Office:
Max House 1, Dr. Jha Marg, Okhla, New Delhi-110020
www.maxbupa.com | CIN U66000DL2008PLC182918

UIN MB/BR/CA/2019-20/153
Product UIN No.: MAXHLIP20065V051920
Product name: Heartbeat
IRDA Registration Number 145


Disclaimer: This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy terms, conditions and exclusions. Please call our customer service if you require any further information or clarification. Portability and migration - you can port your policy at the time of renewal according to the IRDAI guidelines. Please reach out to us for any query regarding migration and portability.


****Max Bupa processes pre- authorisation within 30 minutes for all active policies, subject to receiving all documents and information(s) upto Max Bupa's satisfaction. The above commitment does not include pre-authorisation settlement at the time of discharge or system outage.**


*****Tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details.**


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Statutory Warning: Prohibition of rebates (under 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 life 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 the tables of the insurer. Any person making default in complying with the provision of this section shall be punished with fine, which may extend to ten lakh rupees.


 Comprehensive pre & post hospitalisation coverage

 Health check up

 Maternity and new born benefits

 Alternative treatments

 Cashless claims processed within 30** minutes



Little things make a big difference.



Presenting 'Heartbeat' Health Insurance Plan

A comprehensive cover that pays attention to the finer details:

Our families are the centre of our existence.

We all aspire to give them the best life possible.

A good health insurance policy is a step in this

direction. Not only does it ensure access to

the best medical care in times of need, it also

safeguards our financial savings. In Heartbeat,

you have a plan that understands your family's

healthcare needs and takes care of them just like

you would. It comes with a plethora of unmatched

features so that your family enjoys the most

comprehensive protection at all times. Simple,

easy-to-understand and with unbeatable service,

this is the one of the best plans available.

Why Heartbeat is the right health cover for your family

1. Comprehensive Protection*

- Covers ranging from ₹ 5 lacs to ₹ 1 crore
- Up to 19 relationships covered in one policy
- Pre & post hospitalisation coverage
- No room rent capping for Gold/Platinum Plans
- Maternity benefits
- All day care treatments covered
- Alternative treatments like Ayurveda& Unani covered

*As per product benefit table.



2. Cashless facility

We aim to process all cashless claims within 30** minutes at over 4500 quality hospitals in our network.

3. Hospitalisation expenses

We take care of your room rental expenses up to the sum insured for Gold (except for Suite or above room category) and Platinum Plans. Pre and post hospitalisation expenses are covered up to the sum insured, 60 days prior and 90 days post hospitalisation.

4. Maternity and newborn child benefits

Heartbeat provides you maternity benefits for up to two deliveries under family floater & family first plans. The benefit is available to the insured after two years of continuous coverage.

The newborn baby is automatically covered from day 1 up to sum insured until the policy year end. First year vaccinations for the newborn are covered as well.

5. Health check up

We provide health check-up to our customers as per the applicable plan as specified in the Product Benefits Table. For Gold and Platinum plans, customers can choose the diagnostic tests they want to undergo up to the limit applicable as specified in the Product Benefits Table. The Policy needs to be renewed with us without a break or the Policy needs to be in force for the second Policy Year in the 2 year Policy Period (if applicable).

6. Loyalty benefits

Increase Sum Insured

- You will get 10% of expiring base sum insured each policy year
- The additional sum insured can be accumulated maximum up to 100% of base Sum Insured for Gold and Platinum plan and 50% of base Sum Insured for Silver plan. This benefit is applicable irrespective of claim status

Example: Mr. Ravi buys a Heartbeat Gold cover for ₹ 5 lacs in year 1. In year 2, his sum insured will increase to ₹ 5.5 lacs, even if he makes a claim in year 1. Likewise, his cover would keep on increasing by 10%, year on year (₹ 6 lacs in year 3, ₹ 6.5 lacs in year 4) till 100% of base sum insured.

7. Refill Benefit

When the same or different illness strikes in the same policy year, your base sum insured is re-filled and made available to you.


8. Additional benefits you can opt for:

a. Hospital cash - A trip to the hospital involves more than merely using the doctor's services and hospital facilities.

You are bound to run up numerous 'non-medical' expenses such as transportation, attendant's cost and other daily expenses that you may not be able to foresee. To meet these expenses this benefit can be added as an option for you.

b. Personal accident cover - In the most difficult times, we make sure we're by your side.

Through this optional cover, a lump sum payout is covered in case of accidental death, permanent total or partial disability. This cover can be opted by any member of your family who is aged 18 years or above.



More reasons to choose Heartbeat

- We process your claim directly and not via a third party
- Tax saving under Section 80D of the Income Tax Act***
- We offer coverage to you even outside hospital by taking care of pharmacy & diagnostic services, domiciliary treatment coverage as prescribed by a medical practitioner.
- You even get coverage for Emergency assistance services like medical referral, air ambulance, medical repatriation, compassionate visit, etc so that at no moment you ever feel that healthcare is far away.
- We indemnify the expenses incurred by the Insured Person for Inpatient treatment for HIV / AIDS and mental illness.
- We assure you renewability for life without any extra loadings based on your claim
- We cover costs incurred towards Emergency Ambulance

c. Critical illness cover - For enhanced protection, an optional coverage against 20 major critical illnesses like Cancer, Open Heart surgery, Kidney Failure, Strokes etc. is available. Upon first diagnosis of any of these illnesses you get an additional coverage as a one time lump sum payout. This payment will be over and above your hospitalisation expenses which are paid through the base policy. This cover can be opted by any member of your family who is aged 18 years or above.

d. e-consultation - We understand the importance of your time especially when you need to consult a doctor. Under this plan you get the option to get unlimited tele/online consultations with qualified doctors.

e. premium waiver - If an insured policy holder passes away or is diagnosed with a specified illness during the policy period, then the premium for next year will be waived (Not available under individual plan).

9. Discount on two year plan

When you take a policy for two years, you get 12.5% discount on the second year premium.

10. Zonal Coverage

India being a vast country, the cost of healthcare varies across cities. If you would like the flexibility of getting treated anywhere in India, then, you can opt for Zone 1 pricing. But if you live in a city other than Mumbai (including Navi Mumbai and Thane), Delhi NCR, Kolkata & Gujarat you can avail of a lower premium by opting for Zone 2 pricing,

Product Benefit Table – Heartbeat (Family First)			
Plan Details	Silver Plan	Gold Plan	Platinum Plan
Base Sum Insured (per Insured Person & in Rs):	1Lacs, 2Lacs, 3Lacs, 4Lacs & 5Lacs	1Lacs, 2Lacs, 3Lacs, 4Lacs, 5Lacs, 10Lacs & 15Lacs	5Lacs, 10 Lacs & 15 Lacs
Floater Sum Insured – (available on a floating basis over Base Sum Insured & in Rs):	3Lacs, 4Lacs, 5Lacs, 10Lacs &15Lacs	3Lacs, 4Lacs, 5Lacs, 10Lacs, 15Lacs, 20Lacs, 30Lacs & 50Lacs	15Lacs, 20 Lacs, 30 Lacs & 50 Lacs
Benefits			
Inpatient care	Covered up to Sum Insured		
Room rent	Rs 3,000 per day or Shared Room	Covered up to Sum Insured (except for Suite or above room category)	Covered up to Sum Insured
Pre-Hospitalization Medical Expenses (60 days)	Covered up to Sum Insured		
Post-Hospitalization Medical Expenses (90 days)	Covered up to Sum Insured		
Alternative Treatment	Covered up to Sum Insured		
Day Care Treatment	Covered up to Sum Insured		
Domiciliary Hospitalization	Covered up to Sum Insured		
Maternity Benefit ⁽¹⁾	Covered up to Rs 35,000 per Policy Year	Covered up to Rs 50,000 per Policy Year	Covered up to Rs 100,000
New Born Baby (covered uptill the end of Policy Year) ⁽¹⁾	Covered up to Sum Insured		
Vaccination of the new born baby	Covered until new born baby completes one year, vaccinations as per defined list		
Living Organ Donor Transplant	Covered up to Sum Insured		
Emergency Ambulance	Network Hospital: Covered up to Sum Insured Non-network Hospital: Covered up to Rs 2,000 per event		
Pharmacy and diagnostic services	Available through our empanelled service provider		
HIV / AIDS	covered up to Rs 50,000		
Emergency assistance services (only within India)	covered up to Sum Insured		
Mental disorder treatment	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)		
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 50% of Base Sum Insured	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured	
Health Check-up ⁽²⁾	Once in two years, tests as per defined list	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, tests covered up to worth Rs 5,000 per Insured Person
OPD Treatment and Diagnostic Services	Not Applicable		Covered up to Rs 35,000
Child Care Benefits (Vaccinations for children up to 12 years including one consultation for nutrition and growth during the visit for vaccination)			Covered up to Sum Insured (As per defined list)
Emergency Medical Evacuation			Covered up to Sum Insured (for worldwide excluding USA, Canada & India)
Emergency Hospitalization			Covered up to Sum Insured (for worldwide excluding USA, Canada & India)
Specified Illness Cover ⁽³⁾			Covered up to Sum Insured (for worldwide excluding USA, Canada & India)
Second Medical Opinion			Covered, One opinion per Insured Person per Specified Illness / planned Surgery / Surg Procedure
Optional Benefits			
Hospital Cash ⁽⁴⁾	Rs 1,500/day	Rs 3,000/day	Rs 6,000/day
Personal Accident cover (for insured aged 18 years & above on individual basis)	Personal Accident cover will be equal to 5 times of base Sum Insured; subject to maximum of 50 lacs		
Critical illness cover (for insured 18 years & above on individual basis)	Critical illness cover will be equal to base Sum Insured; subject to maximum of 10 lacs		
e-consultation	Unlimited tele / online consultations		
Premium Waiver	One time premium waiver if the Policyholder (who is also an Insured Person) dies or suffers from specified illness		
Enhanced Geographical Scope for International coverage	Not Applicable		USA & Canada included for 'Emergency Medical Evacuation', 'Emergency Hospitalization' & 'Specified illness cover'
Claim cost sharing options			
Co-payment	a. If you select Zone 2, then 20% co-payment will apply for treatment in Mumbai (including Navi Mumbai & Thane), Delhi NCR, Kolkata & Gujarat State b. Options of 10% and 20% co-payment		Options of 10% and 20% co-payment

(1) Subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with Us.

(2) If the Policy is Renewed with Us without a break or if the Policy continues to be in force for the 2nd Policy Year in the 2 year Policy Period (if applicable).

(3) The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with Us.

(4) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.



Presenting Health Companion THE SMARTER CHOICE

A Health Insurance Plan with a host of smart features to give you everything you need in a health cover. It is truly the smarter way to manage your entire family's health.



Sum Insured: up to INR 1 crore



No claim bonus: In case of a claim free year, the base sum insured increases by 20%; maximum up to 100% of base sum insured. No claim bonus amount does not reduce in case of claim.



Cashless Claim: 30 minutes* cashless claim processing



Room Rent: No room rent capping (Except for suite and above room category)



Refill Benefit: Once the Sum Insured is exhausted, it get reinstated if subsequent/current claim is made for an illness/injury different from that already claimed during the same policy year.



AYUSH Treatment: AYUSH Treatments are covered upto Sum Insured along with Pre & post hospitalization expenses

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Benefit Table - Health Companion (All limits in ₹ unless defined as percentage)

Plan Type	Individual / Family Floater (Variant 1)			Individual / Family Floater (Variant 2)				Individual / Family Floater (Variant 3)					Family First
Base Sum Insured (SI) - in INR	2 lacs ⁽⁵⁾	3 lacs	4 lacs	5 lacs	7.5 lacs	10 lacs	12.5 lacs	15 lacs	20 lacs	30 lacs	50 lacs	100 lacs	Base Sum Insured: 1 Lacs, 2 Lacs, 3 Lacs, 4 Lacs, 5 Lacs & 10 Lacs per Insured Person Floater Base Sum Insured - (available on a floating basis over Base Sum Insured): 3 Lacs, 4 Lacs, 5 Lacs, 10 Lacs, 15 Lacs & 20 Lacs
Benefits													
	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Inpatient Care													
Room rent	Covered up to Sum Insured (except for Suite or above room category)			Covered up to Sum Insured (except for Suite or above room category)				Covered up to Sum Insured (except for Suite or above room category)					Covered up to Sum Insured (except for Suite or above room category)
Pre-Hospitalisation Medical Expenses (30 days)	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Post-Hospitalisation Medical Expenses (60 days)	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Day Care Treatment	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Living Organ Donor Transplant	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Emergency Ambulance	Up to ₹ 3,000			Up to ₹ 3,000				Up to ₹ 3,000					Up to ₹ 3,000
No Claim Bonus	In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured			In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured				In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured					In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured
Refill Benefit⁽¹⁾	Up to Base Sum Insured			Up to Base Sum Insured				Up to Base Sum Insured					Not available
Vaccination for Animal Bite⁽²⁾	Upto ₹ 2,500			Upto ₹ 5,000				Upto ₹ 7,500					Upto ₹ 5,000
Alternative Treatments	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Health Check-up	Once in 2 years, as per Annexure			Annual, as per Annexure				Annual, as per Annexure					Annual, as per Annexure
Domiciliary Hospitalisation	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Optional benefits													
Hospital Cash⁽³⁾	₹ 1,000/day			₹ 2,000/day				₹ 4,000/day					₹ 1,000/day or ₹ 2,000/day
Claim cost sharing options													
Annual aggregate Deductible	Deductible of ₹ 1,2,3,4,5 and 10 lacs			Deductible of ₹ 1,2,3,4,5 and 10 lacs				Deductible of ₹ 1,2,3,4,5 and 10 lacs					Deductible of ₹ 1,2,3,4,5 and 10 lacs
Treatment only in Tiered Network⁽⁴⁾	Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy			Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy				Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy					Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy

Policy Tenure - 1 year or 2 year. For 2 year policy 12.5% discount applicable on second year premium .

There is a 48-month waiting period for Variant 1 and 36-month waiting period for Variant 2, Variant 3 and Family First for pre-existing conditions - 2-year waiting period for specific diseases/conditions - a 30-day Initial waiting period from inception.

Notes: ⁽¹⁾Re-Fill benefit - Reinstate upto Base Sum Insured. Applicable for different illness

⁽²⁾Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit upto defined limit as part of overall limit

⁽³⁾Hospital Cash - Minimum 48 hrs of continuous hospitalisation required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalisation claim being admissible.

⁽⁴⁾Tiered Network - By selecting this cost sharing option, customers can avail cashless treatment in Our Network Providers in locations except Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad, Surat. Customers can also avail treatment (reimbursement basis) in Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad, Surat hospitals with 20% co-payment. Customer opting for this option will get a 10% discount.

⁽⁵⁾Sum Insured of ₹ 2 Lacs will be available for life to renewal customers who opted this Sum Insured in the expiring Policy.

Note - Policy offers both individual and family floater cover options with defined relationships allowed of husband, wife and children. (Upto 4 children are allowed)

Family First - Policy covers 19 relationships:

1. Legally married spouse as long as he or she continues to be married to You 2. Son 3. Daughter-in-law 4. Daughter 5. Father 6. Mother 7. Father-in-law as long as Your spouse continues to be married to You 8. Mother-in-law as long as Your spouse continues to be married to You 9. Grandfather 10. Grandmother 11. Grandson 12. Granddaughter 13. Son-in-law 14. Brother 15. Sister 16. Sister-in-law 17. Brother-in-law 18. Nephew 19. Niece

Annexure - Health Check-up

Complete Blood Count, Urine Routine, ESR, HBA1C, S Cholesterol, Sr. HDL, Sr LDL, Urea, Kidney Function Test

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goals. What's more, your health assessment will earn you a health score, on the basis of which you will receive a renewal discount of maximum up to 20% of base premium.

I-Protect

To safeguard yourself against rising medical costs and also to get rewarded for loyalty, renew the policy without a break, and you will receive a lifetime increase of 10% in Sum Insured, year after year. This is regardless of claim and comes without a cap. The yearly increase will be on the Base Sum Insured of the immediately preceding Policy Year.

Personal Accident Cover

Personal Accident coverage against accidental death, permanent total and partial disability.

WE BELIEVE THAT HEALTH INSURANCE SHOULD GIVE YOU PEACE OF MIND IRRESPECTIVE OF YOUR AGE, PLAN OR ANY OTHER FACTOR. HERE ARE THE KEY REASONS WHY MAX BUPA IS THE RIGHT CHOICE FOR YOU & YOUR FAMILY.

- We process retail claims directly and not via third party
- You may be eligible for Tax Saving under Section 80D of the Income Tax Act*
- We assure you renewability for life without any extra loadings based on your claim
- Medical expenses for an organ donor's treatment for harvesting of the organ are also covered
- We take care of your medical expenses up to 90 days prior to hospitalisation and even 180 days after discharge from the hospital. This is subject to acceptance of in-patient or Day Care claim by the company
- We cover costs incurred towards emergency ambulance also

Choose your plan

GoActive™ has been structured in a way so that you can choose your plan according to your needs. The first criteria to choose from is between an individual and family floater plan.



Family Combinations

1 Adult
1 Adult + 1 Child
1 Adult + 2 Children
2 Adults
2 Adults + 1 Child
2 Adults + 2 Children
2 Adults + 3 Children
2 Adults + 4 Children

Room Rent/Category

For Sum Insured <₹ 5 Lakhs: 1% of Base Sum Insured (2% for ICU)

For Sum Insured >= ₹ 5 Lakhs: Up to Sum Insured (except Suite room and above)

Zonal coverage

Following two zone coverage options available in the product.

- Zone 1: All India coverage
- Zone 2: All India coverage with 20% co-payment applicable for treatment in Mumbai (including Thane and Navi Mumbai), Delhi NCR, Kolkata & Gujarat state. This co-payment shall not be applicable on OPD Consultation, Emergency Ambulance, Health Check-up / Diagnostic Tests, Second Medical Opinion,

Behavioral Assistance Program and Personal Accident Cover.

Entry Age and Renewal

18 years to 65 years for adults and 91 days for children. Lifelong renewability available.

30-Days Waiting Period

The benefits under the policy and any treatment taken unless the treatment needed is the result of an accident that occurs during the policy period, will be subject to a waiting period of 30 days since the inception of the first policy with us.

Specific Waiting Period

For all insured persons, the conditions listed below will be subject to a waiting period of 24 months unless the condition is directly caused by Cancer (covered after Initial Waiting Period of 30 days) or an accident (covered from day 1) and will be covered in the third policy year as long as the insured person has been insured continuously under the policy without any break:

(a) Pancreatitis and Stones in Biliary and Urinary System, (b) Cataract, Glaucoma and other disorders of lens, disorders of Retina (c) Hyperplasia of Prostate, Hydrocele and spermatocoele, (d) Abnormal Utero-vaginal bleeding, female genital Prolapse, Endometriosis/ Adenomyosis, Fibroids, PCOD, or any condition requiring dilation and curettage or Hysterectomy, (e) Hemorrhoids, Fissure or Fistula or Abscess of anal and rectal region, (f) Hernia of all sites, (g) Osteoarthritis, Systemic Connective Tissue disorders, Dorsopathies, Spondylopathies, inflammatory Polyarthropathies, Arthrosis such as RA, Gout, Intervertebral Disc disorders, (h) Chronic kidney disease and failure, (i) Diabetes and its related

complications, (j) Varicose veins of lower extremities, (k) Disease of middle ear and mastoid including Otitis Media, Cholesteatoma, Perforation of Tympanic Membrane, (l) All internal or external benign or In Situ Neoplasms/Tumours, Cyst, Sinus, Polyp, Nodules, Swelling, Mass or Lump, (m) Ulcer, Erosion and Varices of Upper Gastro Intestinal Tract, (n) Tonsils and Adenoids, Nasal Septum and Nasal Sinuses, (o) Internal Congenital Anomaly.

Pre-Existing Diseases not covered

All pre-existing diseases shall not be covered until 36 months of continuous coverage have elapsed since the inception of the first policy with us. Please note that waiting periods shall not apply to Health Checkup/Diagnostic Tests, Second Medical Opinion, OPD Consultation, Behavioral Assistance Program, Health Coach and Personal Accident Cover.

Permanent Exclusions

- Behavioral, Neuro developmental and Neurodegenerative Disorders.
- External Congenital Anomaly
- HIV, AIDS, and related complex.
- AYUSH Treatments, except in-patient treatment taken under Alternative Treatment benefit
- Dental/oral treatment.
- Eyesight & Optical Services.
- Experimental or Unproven Treatment
- Inconsistent, Irrelevant or Incidental Diagnostic procedures.
- Obesity and Weight Control Programs
- Off Label Drug or Treatment.
- Puberty and Menopause related Disorders.
- Reproductive medicine & other Maternity Expenses
- Robotic assisted Surgery and LASER & Light based Treatment.
- Sexually Transmitted Infections & diseases.
- Sleep disorders.
- Treatment received outside India.
- Unlawful Activity.
- Unrecognized Physician or Hospital
- Any costs or expenses specified in the list of expenses generally

excluded at Annexure II of the policy document For Personal Accident coverage:

- Service in the armed forces, or any police organization, of any country at war or at peace or service in any force of an international body or participation in any of the naval, military or air force operation during peace time.
- Participation in aviation/marine including crew other than as a passenger in an aircraft/water craft that is authorized by the relevant regulations to carry such passengers between established airports or ports. For complete list of exclusions, please refer to the policy terms & conditions.

Make the right choice today

If you would like to find out more about GoActive™, or would like a personal quote, please speak to our specially trained sales team or your Max Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.

How to reach us?

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GoActive™
AN ACTIVE
HEALTH INSURANCE
THAT WORKS FOR
YOU EVERY DAY.

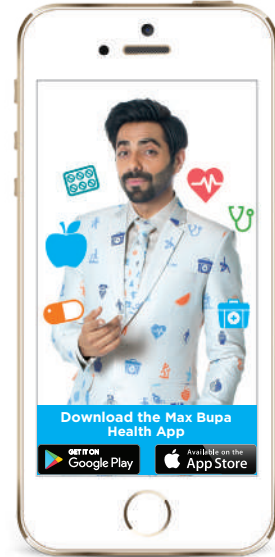
**HOSPITALISATION COVERAGE**
Coverage upto ₹25 Lacs.

**OPD COVERAGE**
Choose the health insurance that pays for Doctor Visits⁽²⁾.

**DAILY HEALTH COACHING**
Meet your health goals and get upto 20% discount on renewal premium.

**DIAGNOSTIC TEST**
Avail Health Check-up / Diagnostic tests of your choice³.

**AVAIL I-PROTECT OPTION & BEAT MEDICAL INFLATION**
I-Protect increases sum insured by 10% on every renewal (no maximum limit).



For your Family's Health Insurance
Call: 1860 500 8888
visit www.maxbupa.com

Presenting GoActive™. A revolutionary health plan that covers hospitalization, doctor visits, medical tests and comes with a health coach app that ensures you stay in the pink health, every day.

GoActive™ - the right choice for you and your family

1. Comprehensive Protection

- Coverage up to ` 25 Lacs
- OPD consultations⁽²⁾ included in the cover
- Health Coach⁽⁵⁾ option to enable you to remain fit and healthy
- Annual Health check-up/diagnostics of your choice⁽³⁾
- Lifetime discount of 10% of base premium if bought at or before 35 years of age
- I-protect option that increases sum insured by 10% every year (without any maximum limit)
- Second medical opinion⁽⁴⁾
- Pre & post-hospitalisation as well as Home healthcare services covered

2. Cashless Facility

We process cashless claims within 30 minutes across more than 4,200 quality hospitals in our network.

3. Hospitalisation Expenses

We take care of your medical expenses without any capping on room rent (for Sum Insured ` 5 Lakhs and above, except for suite and above room category). Pre and post-hospitalisation expenses are covered up to the sum insured, 90 days prior and 180 days post hospitalisation.

4. Refill your Existing Sum Insured

In case you exhaust your Base Sum Insured and Increased Sum Insured under I-Protect partially or completely, we will provide a re-fill amount of maximum up to 100% of the Base Sum Insured which can be utilised for a subsequent claim in the same policy year, provided it is for an unrelated illness/injury.

5. Out-patient (OPD) Consultations

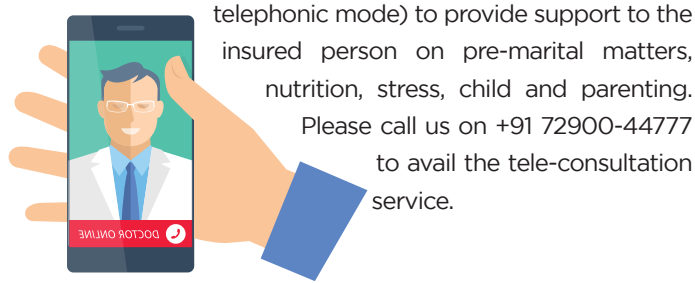
Making the policy truly comprehensive, GoActive™ includes OPD Consultations for you and your family. It includes 3 to 10 OPD Consultations, basis the Sum Insured chosen and family size. This benefit can be availed either through a Cashless Facility or on Reimbursement basis through a network. Any unutilised consultations cannot be carried forward to the next Policy Year.

6. Day Care Treatment

GoActive™ also covers Day Care Treatments following an illness or injury, provided that the treatment is medically necessary and follows the written advice of a medical practitioner. Please refer to Annexure VI of the policy document to know the day care procedures covered under the product.

7. Behavioral Assistance Program

Emotional well-being is important too, and so GoActive™ covers three counseling sessions (through



8. Second Medical Opinion

There are times when, having been diagnosed with an illness or planning to undergo a medical procedure, you seek a second opinion. It is for these times that this unique benefit allows Second Opinion Consultation for specified illnesses or planned surgery.

9. Health Check-up / Diagnostic Tests

Prevention, we know, is better than cure. And so, with GoActive™, you can avail of a health check-up from day 1 of the policy. What's best, for Sum Insured `5 Lakhs or above, instead of opting a fixed health check-up package, you can avail diagnostic tests of your own choice up to a certain limit, allowing you to pick tests that are relevant for you.

10. AdvantAGE

Starting early has its benefits. Get a 10% lifetime discount if your age at entry is less than or equal to 35 years.

11. Home Health Care Services

Home Health Care is a range of health care services and medically necessary treatment that can be given at home for an



Product Benefit Table - GoActive™ (all amounts are in INR unless defined as percentage or number)

	*Base Sum Insured (SI) per Policy Year					
	4 lacs	5 lacs	7.5 lacs	10 lacs	15 lacs	25 lacs
Base Covers:						
In-patient treatment	Covered up to Sum Insured					
Room Rent (per day)	Up to 1% of Base Sum Insured	No restriction (except suite or above room category) (Limit included in-Inpatient Care SI)				
Intensive Care Unit / Critical Care Unit charges (per day)	Up to 2% of Base Sum Insured	Covered up to Sum Insured				
Pre-Hospitalisation Medical Expenses (90 days)	Covered up to Sum Insured					
Post-Hospitalisation Medical Expenses (180 days)	Covered up to Sum Insured					
Day Care Treatment	Covered up to Sum Insured					
Living Organ Donor Transplant	Covered up to Sum Insured					
Alternative Treatment	Covered up to Sum Insured					
Emergency Ambulance	Up to R` 3,000 per hospitalisation					
Home Health Care Services and Domiciliary Hospitalisation	Covered up to Sum Insured					
Re-fill Benefit ⁽¹⁾	Base Sum Insured					
Pharmacy and Diagnostic Services	Available					
OPD Consultation ⁽²⁾ (For 1A, 1A+1C, 1A+2C: Consultations limits per policy, per policy year)	3	4	4	6	6	6
OPD Consultation ⁽²⁾ (For 2A and more: Consultations limits per policy, per policy year)	5	6	8	10	10	10
Health check-up ⁽³⁾	Available					
Diagnostic Tests ⁽³⁾ (Limits mentioned are per adult member) (Diagnostic tests applicable in lieu of Health check-up through cashless and reimbursement facility)	Not available	1,000	1,500			2,500
Behavioral Assistance Program	3 consultations per adult per policy year					
Second medical opinion ⁽⁴⁾	Covered, One opinion per Insured Person per Specified Illness / Planned Surgery / Surgical Procedure					
AdvantAGE	Enter at or before the age of 35 years (as on last birthday) and receive a 10% discount in the First Policy Year Base Premium and all subsequent Renewal Base Premium					
Optional Covers:						
Deductible	25,000 / 50,000 / 1 lac / 2 lacs / 3 lacs / 5 lacs / 10 lacs					
I-Protect	Additional 10% of Base Sum Insured every policy year at renewal for policy lifetime. This option can be opted only at inception. On renewal of the policy, this option can be opted out post which this option will not be available. In such case, the accumulated Increased Sum Insured under I-Protect shall: a. Not increase further and remain constant, if you pay the same additional percentage of premium as paid in the preceding Policy Year for this benefit; OR b. Be reduced to zero, if you do not pay any additional premium for this benefit.					
Health Coach ⁽⁵⁾	Personalised health coaching					
Personal Accident cover - Accident Death - Accident Permanent Total Disability - Accident Permanent Partial Disability	25 lacs	25 lacs / 50 lacs				

Notes:
- Entry age for Adults is 18 years - 65 Years (last birthday) and from 91 days to 21 years (last birthday) for children (dependent children).
- All benefits are provided on policy year basis
- Family combinations allowed: 1A, 2A , 2A+1C , 2A+2C , 2A+3C , 2A+4C, 1A+1C, 1A+2C. Relationship allowed is husband, wife and children. Standalone policy for child not allowed, if parent is not insured under the same policy
- Policy term: 1 year
(1) Re-fill Benefit: Reinstate up to base Sum Insured. Applicable for different illness.
(2) OPD Consultation can be availed either through a Cashless Facility or on Reimbursement basis through a network. For Reimbursement, the maximum per consultation limit is ` 600 for Zone 1 coverage and ` 500 for Zone 2 coverage
(3) Health check-up benefit - Defined list of tests. Applicable for Adults only. In lieu of Health check up, if diagnostics are taken, it will be both reimbursement and cashless facility basis up the specified amount. The amount of diagnostics tests shall be per adult basis, however the utilisation can be done by any of the insured persons including dependent child.
(4) The Second Medical Opinion under this Benefit shall be limited to defined criteria and not be valid for any medicolegal purposes.
(5) Health Coach: Available to Primary Insured or Primary insured with spouse. Discount in renewal base premium up to 20% shall be provided based on the health score.

illness or injury. These shall include services such as nursing care, investigations, medication (including oral and intravenous), chemotherapy, dialysis, transfusions, physiotherapy and postsurgical care. The Home Health Care Services



are covered only if we have accepted an In-patient Care hospitalisation claim and Home Health Care Services are availed immediately after that hospitalisation. The Home Health Care Services are provided through empanelled service provider in selected cities only. Please contact us to know the cities where Home Health Care services are covered.

12. Alternative Treatments

GoActive™ also covers medical expenses incurred for In-patient Care on treatment taken under Ayurveda, Unani, Sidha and Homeopathy.



Optional Benefits

Health Coach

Need a coach to guide and motivate you on a daily basis to reach your health goals? GoActive™ offers you just that. Download the app, discuss your short-term & long-term goals with a Personal Health Coach and receive on-going daily support, motivation and interpretation of your tracking data to help you stay on track to reach your

PRESENTING

Health Recharge

SUPER TOP-UP PLAN

GO THE
EXTRA
MILE FOR
YOUR LOVED
ONES.

NOW GET

₹25 LACS

MEDICAL COVER

WITH ₹5 LACS DEDUCTIBLE IN JUST

₹2,247⁽²⁾
ONLY

Key Features



COVERAGE Up to ₹25 Lacs*



e-CONSULTATION: Unlimited tele / online consultations



EASY CONVERTIBILITY: Convert your policy to an indemnity policy (without deductible) post 5 years*



PRE & POST HOSPITALISATION MEDICAL EXPENSES: Covered up to Sum Insured*



PHARMACY AND DIAGNOSTIC SERVICES: Available through our empaneled service providers



LOYALTY BENEFIT: Get loyalty addition of 5% on sum insured per year; maximum up to 50%

For your family's health insurance

Call: 1860-500-8888

visit www.maxbupa.com



HEALTH INSURANCE

Product Name: Max Bupa Health Recharge | Product UIN: MAXHLIP18129V011718

PRODUCT BENEFIT TABLE - MAX BUPA HEALTH RECHARGE

(All amounts are in INR unless defined as percentage or number)

BASELINE COVER BENEFITS	
Base Sum Insured ⁽¹⁾ (SI) Per Policy Year (In Lacs)	7.5 Lacs / 10 Lacs / 15 Lacs / 25 Lacs
Annual Aggregate Deductible ⁽¹⁾ (In Lacs)	3 Lacs / 4 Lacs / 5 Lacs
In-patient Treatment	Covered up to Sum Insured
Room Rent (per day)	Single private room; up to Sum Insured
*Pre-Hospitalisation Medical Expenses (60 days)	Covered up to Sum Insured
*Post-Hospitalisation Medical Expenses (90 days)	Covered up to Sum Insured
Day Care Treatment	Covered up to Sum Insured
Domiciliary Treatment	Covered up to Sum Insured
Alternative Treatment	Covered up to Sum Insured
Living Organ Donor Transplant	Covered up to Sum Insured
Emergency Ambulance	Up to ₹ 1,500 per hospitalisation
e-Consultation	Unlimited tele / online consultations
Pharmacy and Diagnostic Services	Available through our empaneled service provider
Loyalty Additions	Increase of 5% of expiring Base Sum Insured in a Policy Year; maximum up to 50% of Base Sum Insured; no increase in sub-limits
OPTIONAL BENEFITS (ON PAYMENT OF ADDITIONAL PREMIUM)	
Personal Accident Cover	Personal Accident cover will be equal to 5 times of Base Sum Insured; subject to maximum of 50 Lacs
Critical Illness Cover	Critical Illness cover will be equal to base Sum Insured; subject to maximum of 10 Lacs

Max Bupa Health Insurance Company Limited

Registered Office: B-1/I-2, Mohan Cooperative Industrial Estate, Mathura Road, New Delhi – 110044

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Product Name: Max Bupa Health Recharge | Product UIN: MAXHLIP18129V011718

Max Bupa Health Pulse

Easy on Pocket. Good for Health.

The plan that makes it easier for you to protect your family's health with customised benefits & great value.



Pre & Post Hospitalisation: Expenses covered up to Sum Insured



Refill Benefit*: Sum Insured reinstates (up to 100% or 150% of base sum insured) if subsequent claim is made of a different illness/injury during the same policy year.



Boost Your Plan: Flexibility to boost your health cover with optional benefits such as personal accident, critical illness, e-consultation etc.



No Claim Bonus: Every claim free year adds up 10% or 20%# of base sum insured as bonus. Maximum up to 100% or 200% of base sum insured respectively.



Annual Health Check-up: Available from second policy year onwards



Hassle-free Claims*: 30 minutes cashless claim processing and in-house claim settlement. No co-payment at the time of claim with Enhanced plan.

For your Family's Health Insurance

1860-500-8888

www.maxbupa.com

Product Benefit Table (all amounts are in INR unless defined as percentage or number)		
Base Sum Insured (SI) per Policy Year (in Lacs)	Classic - 3L/4L Enhanced - 3L/4L	Classic - 5L Enhanced - 5L/7.5L/10L/15L/20L/25L
Base Cover Benefits		
In-Patient Treatment	Covered up to Sum Insured	
Nursing Charges for Hospitalisation as an inpatient excluding Private Nursing charges		
Medical Practitioner's fees, excluding any charges or fees for Standby Services		
Physiotherapy, investigation and diagnostic procedures directly related to the current admission		
Medicines, drugs and consumables as prescribed by the treating medical practitioner		
Intravenous fluids, blood transfusion, injection administration charges and/or consumables		
Operation Theatre charges		
Cost of prosthetics and other devices or equipment if implanted internally during surgery		
Room Rent (per day)	Up to 1% of Base Sum Insured per day or Single Private Room, whichever is lower	Single Private Room
Intensive Care Unit charges	Up to 2% of Sum Insured per day	Covered up to Sum Insured
Pre-Hospitalisation Medical Expenses (30 days)	Covered up to Sum Insured	
Post-Hospitalisation Medical Expenses (60 days)	Covered up to Sum Insured	
Day Care Treatment	Covered up to Sum Insured	
Domiciliary Treatment	Covered up to Sum Insured	
Alternative Treatment	Covered up to Sum Insured	
Living Organ Donor Transplant	Covered up to Sum Insured	
Emergency Ambulance	Up to 1,500 per hospitalisation	Up to 2,000 per hospitalisation
Pharmacy and Diagnostic Services	Available	
No Claim Bonus	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured; no increase in sub-limits; no reduction in No Claim Bonus in case of claim	
Re-fill Benefit ⁽¹⁾	Up to 100% of Base Sum Insured	
Health Check up	Annual, from 2nd policy year onwards	
Mental Disorders Treatment	Covered up to Sum Insured (sub-limit applicable on few conditions)	
HIV/AIDS	Covered up to 10% of Base Sum Insured, subject to maximum of ₹50,000	
Co-Payment	Classic - 20% co-payment applicable for treatment in Delhi NCR, Mumbai (including Navi Mumbai and Thane), Kolkata and Gujarat. Enhanced - No co-payment	

Optional Benefits (which may be added at customer level at an additional premium)	
Personal Accident cover -Accident Death -Accident Permanent Total Disability (125 % of PA cover SI) -Accident Permanent Partial Disability	Personal Accident cover will be equal to 5 times of Base Sum Insured; maximum up to 50 Lac
Critical Illness Cover	Critical illness cover will be equal to Base Sum Insured; maximum up to 10 Lac
e-Consultation	Unlimited tele / online consultations
Hospital Cash ⁽²⁾	For Base Sum Insured of 5 Lac and below: 1,000 per day; For Base Sum Insured greater than 5 Lac: 2,000 per day
Enhanced No Claim Bonus	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured; no increase in sub-limits; no reduction in No Claim Bonus in case of claim
Enhanced Re-fill Benefits ⁽³⁾	Re-fill up to 150% of Base Sum Insured

Notes:
 (1) Re-Fill benefit - Reinstate up to 100% of Base Sum Insured. Applicable for different illness
 (2) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible
 (3) Enhanced Re-Fill benefit - Reinstate up to 150% of Base Sum Insured. Applicable for different illness

Max Bupa Health Insurance Company Limited
Registered Office:
 B-1/I-2, Mohan Cooperative Industrial Estate, Mathura Road, New Delhi – 110044

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LIFE IS UNPREDICTABLE!

BUT YOU CAN PLAN FOR UNFORESEEN INCIDENTS

"*1 ROAD ACCIDENT HAPPENS EVERY 1 MINUTE IN INDIA"



Presenting



A comprehensive Personal Accident Cover
from Max Bupa



Sum Insured
Up to 5 Cr

No Waiting Period
Applicable

Lifetime
Renewability Offered

Discount on 2 & 3
Year Policy Term

Child Education
Benefit

Temporary Total
Disability and Accidental
Hospitalisation Offered
(Optional)

Baseline Cover Benefits Under AccidentCare		
Age at Entry	For adults 18 - 65 years & for dependent children 2 - 21 years (Maximum 2 children can be covered)	
Policy Tenure	1 year, 2 years or 3 years	
Sum Insured (SI) -In Rs	5 to 25 Lacs	30 Lacs to 5 Cr
Coverage Allocation	For Individual: 100% of Sum Insured	
	For Family Option (individual limits):	
	Coverage for Self (policyholder) - 100% of Sum Insured;	
	Coverage for Spouse - 50% of Sum Insured or Rs 10 lacs (whichever is lower)	
Accident Death	100% of allocated coverage	
Accident Permanent Total Disability ⁽¹⁾	125% of allocated coverage	
Accident Permanent Partial Disability	As per the grid in the policy document	
Child Education Benefit ⁽²⁾	Minimum of 5% of Sum Insured or Rs 50,000 per child	Minimum of 5% of Sum Insured or Rs 5 Lac per child
Funeral Expenses ⁽³⁾	Rs 5,000	Rs 50,000

Optional Benefits Under AccidentCare	
Temporary Total Disability (TTD)	TTD Sum Insured - 10 lac & 20 lac only TTD Benefit - 1% of TTD Sum Insured payable per week. Such weekly payout shall be made for a maximum of 100 weeks
TTD Sum Insured Multiple	TTD Sum Insured not to exceed lower of (2 times of Annual Income or AccidentCare Sum Insured)
Accident Hospitalisation Limit (confined to Indian territory only)	Up to 2% of AccidentCare Sum Insured
- Surgical Operations	Covered upto the Accident hospitalisation limit. Claim settlement on reimbursement basis only and coverage limited to India only.
- Nursing Care, Drugs and Surgical Dressing	
- Medical Practitioner's / Surgeon's Fee	
- Room Rent	
- Operation Theater Charges	
- Anesthetics Fees (including administration) X-ray examinations or treatments, including CT	
- Diagnostic Procedures and Therapies	
- Prosthetic Implants	
- Emergency Ambulance (as a part of overall Sum Insured)	
- Physiotherapy (as a part of overall Sum Insured)	Limited to Rs 2,000/claim
	Limited to 10% of Accidental hospitalisation limit

AT MAX BUPA, WE FEEL THAT ANY INSURANCE
YOU BUY SHOULD GIVE YOU PEACE OF MIND
IRRESPECTIVE OF YOUR AGE, PLAN OR ANY
OTHER FACTOR. HERE ARE THE KEY REASONS
ON WHY YOU SHOULD CHOOSE A MAX BUPA
POLICY.

Choose The Sum Insured

Depending upon your income and risk assessment you have the flexibility to choose from different Sum Insured amounts available.

Child Education Benefit

In case you suffer from Accidental Death or Permanent Total Disability, we will pay additional lump sum amount towards the education of your children, so your child's future is secure.

Enhanced Protection

You can opt for Temporary Total Disability and Accidental Hospitalisation as additional benefits under the AccidentCare plan.

2 or 3 Year Term Available

2 or 3 year policy term is also available with the discount of 12.5% on second year premium & 15% on third year premium.

Lifetime Renewability Offered

We offer lifetime renewability to all members covered under the policy.

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Version-2, 31 Dec 2019



HEALTH INSURANCE

IS YOUR HEALTH INSURANCE COVERING WHAT'S CRITICAL?

With the changing lifestyle, critical illnesses have been on the rise with more and more people falling prey to them. These serious illnesses can come unannounced and create a crisis in your and your family's life, emotionally and financially.

CritiCare gives you protection from 20 critical illnesses and helps you and your family by compensating you for unforeseen financial burdens like loss of income, cost of treatment and other lifestyle changes.



CRITICARE BENEFITS

Choose Sum Insured

: Depending upon your income and risk assessment, you have the flexibility to choose from different sum insured amounts.

2 or 3 Year Term Available

: Two or three year policy term is also available with a discount of 12.5% on second year premium and 15% on third year premium.

Fixed Benefits Under CritiCare

: You can choose any of the benefits mentioned below:

OPTION 1:
Sum Insured payable as lump sum.

OPTION 2:
Sum Insured payable as lump sum along with 10% of the sum insured payable each year for subsequent 5 years from the date of payment of lump sum.

Do note that benefit option once chosen cannot be changed at any time.

20 Critical Illnesses Covered

: We cover following conditions under the plan.

- | | |
|---|--|
| 1. Cancer of Specified Severity | 11. Multiple Sclerosis with Persisting Symptom |
| 2. First Heart Attack of Specified Severity | 12. End-Stage Liver Disease |
| 3. Open Heart Replacement or Repair of Heart Valves | 13. End-Stage Lung Disease |
| 4. Stroke Resulting in Permanent Symptoms | 14. Loss of Speech |
| 5. Permanent Paralysis of Limbs | 15. Deafness |
| 6. Coma of Specified Severity | 16. Aplastic Anaemia |
| 7. Kidney Failure Requiring Regular Dialysis | 17. Bacterial Meningitis |
| 8. Major Organ/Bone Marrow Transplant | 18. Fulminant Viral Hepatitis |
| 9. Motor Neurone Disease with Permanent Symptoms | 19. Muscular Dystrophy |
| 10. Open Chest CABG | 20. Third Degree Burns |

Lifetime Renewability

: We offer lifetime renewability to members covered in the policy.

Baseline Cover Benefits under CritiCare	
Age at Entry	For adults 18 to 65 years
Sum Insured (SI) - In Rs	3 Lacs to 2 Cr
Policy Tenure	1 year, 2 years or 3 years
Coverage Allocation	Individual: 100% of Sum Insured
	For Family Option (on Floater basis): Self (policyholder): 100% of Sum Insured Spouse: 100% of Sum Insured

Please note that the Insured person should survive for a minimum period of at least 30 days from the date of diagnosis of such Critical Illness for the claim to be admissible.

WAITING PERIOD AND EXCLUSIONS

Initial Waiting Period

Benefits will not become payable if the signs or symptoms of any of the listed critical illnesses commence within 90 days from the date of commencement of CritiCare coverage.

Pre-Existing Diseases:

Benefits will not be available for pre-existing diseases until 48 months of continuous coverage have elapsed since the inception of the first Policy

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