HealthPREMIA

Your health deserves nothing less.

PLATINUM VARIANT BROCHURE
PRESENTING PREMIA

Health

Your health deserves nothing less.

Comprehensive Plan
COVID-19 Covered
Your Health First
Max Bupa

Max Bupa Health Insurance Company Ltd. is a leading standalone health insurance provider serving 3 million plus customers since 2010. At Max Bupa, our mission is to help our customers live healthier and more successful lives by providing expertise as their healthcare partners. For us, health insurance is not just an annual transaction. Rather, it is about building a long-term relationship with our customers.
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.
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, excluding USA & Canada. 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.**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>01 Tax Saving</strong></td>
<td><strong>05 Tenure Discount</strong></td>
</tr>
<tr>
<td>Income tax benefit* as per Section 80D of the Income Tax Act, 1961.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>02 Zonal Coverage</strong></td>
<td><strong>06 Premium Waiver</strong></td>
</tr>
<tr>
<td>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 &amp; 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.</td>
<td>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).</td>
</tr>
<tr>
<td><strong>03 Re-fill Benefit</strong></td>
<td><strong>07 Loyalty Additions</strong></td>
</tr>
<tr>
<td>When the same or different illness strikes in the same policy year, your base sum insured is re-filled and made available to you.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>04 15 Day Free Look Period</strong></td>
<td></td>
</tr>
<tr>
<td>As per IRDAI guidelines, 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.</td>
<td></td>
</tr>
</tbody>
</table>

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

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>01 Personal Accident Cover</strong></td>
<td><strong>04 International Coverage Extension</strong></td>
</tr>
<tr>
<td>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.</td>
<td>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*.</td>
</tr>
<tr>
<td><strong>02 Critical Illness Cover</strong></td>
<td><strong>05 Hospital Cash</strong></td>
</tr>
<tr>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>03 Enhanced Loyalty Addition</strong></td>
<td><strong>06 Health Coach</strong></td>
</tr>
<tr>
<td>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.</td>
<td>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.</td>
</tr>
</tbody>
</table>
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 4800+ Wide Network Hospitals
Avail cashless facility across India at 4800+ 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.
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.

<table>
<thead>
<tr>
<th>FAMILY MEMBERS</th>
<th>AGE</th>
<th>BASE SUM INSURED (IN LACS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FATHER</td>
<td>56</td>
<td>5</td>
</tr>
<tr>
<td>MOTHER</td>
<td>55</td>
<td>5</td>
</tr>
<tr>
<td>SON</td>
<td>30</td>
<td>5</td>
</tr>
<tr>
<td>DAUGHTER-IN LAW</td>
<td>25</td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BASE SUM INSURED FOR ALL INSURED PERSONS TAKEN TOGETHER</th>
<th>20 Lacs</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAMILY FLOATER SUM INSURED</td>
<td>20 Lacs</td>
</tr>
<tr>
<td>SUM INSURED</td>
<td>40 Lacs</td>
</tr>
</tbody>
</table>

### 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.

1. **Fill the application form.** At this stage please ensure you disclose details correctly for all members to ensure smooth claims processing when the need arises.

2. **Undergo pre-policy medical check-up,** if applicable at our network centre.

3. **An offer is made post evaluating your case and the premium may be loaded basis the health disclosures of all proposed insured.**

4. **Read the offer document carefully and ask the sales representative for details on your policy features, benefits, exclusions and waiting periods.**

5. **In case of any doubt, reach out to us on our customer helpline number or website.**

6. **Accept the offer.**

Pro Tip - At the time of purchase, ensure you opt for the auto debit option to ensure timely and hassle-free renewals.
# PRODUCT BENEFIT TABLE - HEALTH PREMIA - PLATINUM VARIANT

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Platinum Individual</th>
<th>Family/Spouse</th>
<th>Minimum Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulatory Surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Room</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Lab Services</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Dental Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Equipment</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Home Health Care</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Home Hospice Care</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Hospice Care</td>
<td></td>
<td></td>
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<tr>
<td>Personal Transportation</td>
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<tr>
<td>Psychological Services</td>
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<tr>
<td>Other Services</td>
<td></td>
<td></td>
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<tr>
<td>Timelines</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Wait Period</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claim Limitations</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Condition</th>
<th>Coverage</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Benefit Periods</th>
<th>Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acute Care</td>
<td>Covered up to $3,500</td>
<td>$750</td>
<td>20% of allowable charges</td>
<td>6 months</td>
<td>None</td>
</tr>
<tr>
<td>Inpatient Care</td>
<td>Covered up to $20,000</td>
<td>$5,000</td>
<td>20% of allowable charges</td>
<td>36 months</td>
<td>None</td>
</tr>
<tr>
<td>Outpatient Care</td>
<td>Covered up to $5,000</td>
<td>$1,000</td>
<td>20% of allowable charges</td>
<td>36 months</td>
<td>None</td>
</tr>
</tbody>
</table>

**Notes:**
- Benefits are subject to coverage limits and exclusions.
- Maximum benefits and limits are based on plan design.
- Deductibles and coinsurance apply to each benefit period.
- Coverage may vary by geographic location.
- Always check your plan details for specific benefits and limitations.

**Important Contacts:**
- Member Services:
- Claims:
- Provider Relations:
- Customer Service:
- Managed Care:

**Important Information:**
- This plan is designed to provide comprehensive health coverage to Platinum Variant members.
- Benefits included in this plan are subject to change based on plan modifications and regulatory requirements.

**Reference Materials:**
- Plan Language:
- Member Handbook:
- Utilization Review:
- Provider Information:

**Additional Resources:**
- Online Tools:
- Mobile App:
- Customer Support:

**Contact Information:**
- Toll-Free Phone:
- Email Address:
- Website:

**Document Information:**
- Revision Date:
- Version Number:
- Effective Date:
- Issued by:

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**Disclaimer:**
This document is intended for informational purposes only and should not be relied upon as legal or tax advice. Always consult with a qualified professional for any legal or tax questions.

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**Appendix:**
- Plan Comparison:
- Benefit Exclusions:
- Evidence-Based Medicine:
- Medical Necessity:

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**Back Matter:**
- Policy Documents:
- Member Agreements:
- Plan Amendment:

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**Index:**
- Covered Benefits:
- Exclusions:
- Limitations:

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**Endnotes:**
- [Plan Document Number]
- [Plan Language]
- [Plan Version Number]
- [Plan Effective Date]
- [Plan Issued by]

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**Resources:**
- Health Plan Website:
- Member Login:
- Customer Portal:

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**Sponsors:**
- Health Plan Provider:
- Health Plan Administrator:
- Health Plan Funders:

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**Acknowledgments:**
- Thanks to all contributors for their valuable input and support.
- Special thanks to the dedicated members of the planning and editing teams.

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**Appendix:**
- Plan Comparison:
- Benefit Exclusions:
- Evidence-Based Medicine:
- Medical Necessity:

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- Limitations:

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- [Plan Document Number]
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- [Plan Version Number]
- [Plan Effective Date]
- [Plan Issued by]
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
Facebook: www.facebook.com/maxbupahealthinsurance
Twitter: www.twitter.com/maxbupa

MAX BUPA HEALTH INSURANCE COMPANY LIMITED
Registered Office Address: B-1/I-2, Mohan Cooperative Industrial Estate, Mathura Road, New Delhi-110044

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. $Max Bupa processes pre-authorisation requests 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. **Number of network hospitals shown is an approximate figure and is subject to change without prior notice, please visit our website to access latest and updated list of network hospitals. $By default, coverage is not available for USA & Canada. However, coverage can be extended to USA & Canada on payment of additional premium. $Max Bupa indemnity plans cover COVID-19 related hospitalisation. For more details on inclusions, waiting period, risk factors, terms and conditions, please read sales brochure carefully before concluding the sale. CIN: U66000DL2008PLC182918, Product Name: Health Premia. Product UIN: MAXHLIP20056V01F1920. UIN: MB/BR/CA/2020-21/059.

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

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Comprehensive Plan
COVID-19 Covered
Your Health First

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 Health Insurance Company Ltd. is a leading standalone health insurance provider serving 3 million plus customers since 2010. At Max Bupa, our mission is to help our customers live healthier and more successful lives by providing expertise as their healthcare partners. For us, health insurance is not just an annual transaction. Rather, it is about building a long-term relationship with our customers.

**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 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 excluding USA & Canada. 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**

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**
As per IRDAI guidelines, 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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Silver (Individual and Family Plan)</th>
<th>Gold (Individual and Family Plan)</th>
<th>Silver (Family First)</th>
<th>Gold (Family First)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Base Sum Insured (in Rs)</td>
<td>5 Bc.</td>
<td>7.5 Bc.</td>
<td>10 Bc.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Covered up to Sum Insured</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Benefits

- **Pre-hospitalisation**
  - Medical referral
  - Air ambulance services (only within India)

- **Post-hospitalisation**
  - Medical repatriation
  - Repatriation of minor children
  - Return of mortal remains

- **Freeborn Baby (Covered up to the end of Policy Year)**
  - Vaccination of the newborn baby
  - Covered until the newborn baby completes one year; vaccinations as per predefined list

- **Emergency Ambulance**
  - Network Hospital: Covered up to Sum Insured
  - Non-network Hospital: Covered up to Rs. 5,000 per event

- **IV/ABB (waiting period of 4 years)**
  - Covered up to Rs. 5,000

- **Major Dental Treatment (waiting period of 3 years)**
  - Covered up to Sum Insured amount subject to Rs. 50,000 applicable on fee condition

## Platinum Water

- **Pharmacy and diagnostic services**
  - Available through our empanelled service provider

- **Hospitalisation**
  - Unlimited bed / surgical consultations

## Life

- **Illness benefits**
  - Benefits up to base Sum Insured, applicable for same & different illness as well

## Loyalty Benefits

- **Increase of 10% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 50% of Base Individual Sum Insured**

## Room Rent

- **Covered up to Sum Insured**
  - (except for deluxe or above room category)

## Maturity Benefit (Covered for up to 3 pregnancies or sterilizations)

- **Covered up to Rs. 50,000**

## Health Check-up (From Day 0)

- **Covered up to Rs. 50,000**

## Weight loss (Surgical) surgery (waiting period of 2 years)

- **Covered up to Rs. 50,000**

## CyberKnife/Robotic surgery

- **Covered up to Rs. 50,000**

## LASIK surgery (covering period of 3 years)

- **Covered up to Rs. 1,000,000**

## International coverage (outside the geographical boundaries of India for worldwide excluding USA & Canada)

- **Covered up to International Sum Insured**
  - Condition: One single trip (max 180 days) per Insured Person, International Insured Sum Insured up to Rs. 50,000 per Insured Person

## Emergency Hospitalisation

- **Covered up to Rs. 1,000,000**

## Emergency Medical Evacuation

- **Covered up to International Sum Insured**

## Compassionate visit

- **Covered up to International Sum Insured**

## Care and/or Transportation of minor children

- **Covered up to International Sum Insured**

## Return of mortal remains

- **Covered up to International Sum Insured**

## Medical repatriation

- **Covered up to International Sum Insured**

## OPD cover

- **Covered up to International Sum Insured with a co-payment of 20%**

## Loss of passport

- **Covered up to Rs. 20,000**

## Loss of checked-in baggage

- **Covered up to Rs. 10,000**

## Trip Cancellation & Interruption

- **Rs. 25,000**

## Trip Delay

- **Rs. 10,000**

## Delay of Check-in Baggage

- **Rs. 5,000**

## Personal Accident (for Insured aged 56 years & above on individual basis)

- **Rs. 25,000**

## Critical Illness cover (for Insured 56 years & above on individual basis)

- **Rs. 50,000**

## Enhanced Loyalty Addition

- **Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 50% of Base Sum Insured**

## International coverage extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)

- **Covered up to International Sum Insured**

## Hospital Cash

- **Rs. 2,500/day**

## Enhanced Geographical Scope for International coverage

- **Covered up to International Sum Insured**

## Health Coach

- **Personalised health coaching for insured aged 18 years & above for any 90 days per Policy Year**

### Notes:

1. **Subject to a continuous coverage of 24 months of the Insured Person since the inception of the Policy which offers Maternity benefit with us.**
2. **Hospital Cash - Minimum 6 nights of continuous hospitalisation required. Maximum coverage offered for 20 days per policy/year/insured person. Payment made from day one subject to hospitalisation 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.

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.

**1. Fill the application form**
At this stage, please ensure you fill the details correctly for all members to ensure smooth claims processing when the need arises.

**2. Undertake pre-policy medical check-up**
If applicable at our network centers.

**3. An offer is made post evaluating your case and the premium may be loaded based on health disclosures of all proposed insured**

**4. Read the offer document carefully and ask the sales representative for details on your policy features, benefits, exclusions and waiting periods.**

**5. In case of any doubt, reach out to us on our customer helpline number or website.**

**6. Accept the offer.**

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 #4800+ Wide Network Hospitals**
Avail cashless facility across India at #4800+ 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.

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 | Eyelash & 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.

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Twitter: www.twitter.com/maxbupa

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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.

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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 lakhs rupees.