

**Personal Waiting Period**

There are certain conditions mentioned in the Schedule. These will be subject to a waiting period of 24 months 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.

**Permanent Exclusions**

Addictive conditions and disorders; Ageing and puberty; Artificial life maintenance; Circumcision; Dental/oral treatment; Conflict and disaster; Congenital conditions; Convalescence and Rehabilitation; Cosmetic surgery; Drugs and dressings for Out-patient or take-home use; Eyesight; Experimental treatment; Health hydros, nature cure, wellness clinics etc.; HIV and AIDS; Obesity; Hereditary conditions; Items of personal comfort and convenience; Non-allopathic treatment; Neurological and Psychiatric and Psychosomatic Conditions; Out-patient Treatment; Reproductive medicine - Birth control & Assisted reproduction; Self-inflicted injuries; Sexual problems and gender issues; Sexually transmitted diseases; Unrecognised physician or Hospital; Sleep disorders; Speech disorders; Treatment for developmental problems; Treatment received outside India; Hospitalization undertaken for observation or for investigations only and where no medical treatment is provided; Active participation in adventure or hazardous sports including but not limited to para-jumping, rock climbing, mountaineering, motor racing, horse racing or deep-sea diving; Unlawful Activity.

For details of permanent exclusions please read the policy terms and conditions or visit [www.maxbupa.com](http://www.maxbupa.com)

**Co-pay**

For any insured person aged 65 years or above on the date of commencement of the coverage, we will only pay 80% of any admissible claim amount.

Health@Companion				
Benefit Table - Health Companion Health Insurance Plan (all limits in Rs unless defined as percentage)				
Overall Sum Insured (SI) Rupees	Silver			Gold
	2 Lacs	3 Lacs	4 Lacs	5 Lacs
<b>Baseline cover benefits (1), (2)</b>				
<b>In-patient treatment</b>				
Doctor's fees	Covered up to Sum Insured			Covered up to Sum Insured
Diagnostics Test	Covered up to Sum Insured			Covered up to Sum Insured
Medicines, drugs and consumables	Covered up to Sum Insured			Covered up to Sum Insured
Intravenous fluids, blood transfusion, injection administration charges	Covered up to Sum Insured			Covered up to Sum Insured
Operation theatre charges	Covered up to Sum Insured			Covered up to Sum Insured
Cost of prosthetics and other devices or equipment if implanted internally during a Surgical Operation.	Covered up to Sum Insured			Covered up to Sum Insured
Intensive Care Unit charges	Covered up to Sum Insured			Covered up to Sum Insured
<b>Hospital Accommodation</b>	Up to 2000/day			Up to 4000/day
<b>Pre and post-hospitalisation expenses including doctor's consultation, diagnostic tests, medicines, drugs and consumables</b>	30,000	45,000	60,000	100,000
<b>Day-care procedures</b>	Covered up to Sum Insured			Covered up to Sum Insured
<b>Organ Donor</b>	Covered up to Sum Insured			Covered up to Sum Insured
<b>Consultation and Diagnostic Tests (OPD Benefits)</b>	Not Covered			Not Covered
<b>Other Benefits</b>				
Emergency ambulance (3)	Covered at actual costs in Network hospitals			Covered at actual costs in Network hospitals
Domiciliary treatment	10,000	15,000	20,000	25,000
<b>Customer endorsements: Customer Level options</b>				
Hospital Cash (4)	1000/day			2000/day
Treatment only in Tiered Network (5)	Option available to Zone 2 & Zone 3 customers			Option available to Zone 2 & Zone 3 customers

Notes:  
 (1) Baseline cover includes a 48 month waiting period for pre-existing conditions, a 2 yr waiting period for specific diseases/conditions & a 30 day Initial waiting period from inception. Age at entry for adults is from 18 years to 65 years and from 91 days to 21 years for children. New born children can be added to existing policies at renewal.  
 (2) A compulsory Co-pay of at least 20% applies to all insured older than 65 years.  
 (3) Emergency Ambulance - Maximum of Rs. 2000/- per event for out-of-network. Covers only emergency road transportation  
 (4) Hospital Cash - Minimum 48 hrs of continuous hospitalization required for hospital cash claim applies. Maximum coverage offered for 30 days/policy year. Payment made from day one subject to hospitalization claim being admissible.  
 (5) Tiered Network - Zone 2 & 3 customers can avail cashless treatment in Max BUPA's network hospitals in Zone 2 & Zone 3 locations. Customers can also avail treatment (reimbursement basis) in Zone 1 hospitals with 20% co-pay. Customer opting for this option will get a 10% discount.  
 Note - Policy offers both individual and family floater cover options with defined relationships allowed of Husband, wife and children. Upto 4 children and first 4 children are allowed

**Zone 1:** Any of the following cities and their sub-urban areas: Delhi/NCR, Mumbai (inc. Thane and Vashi), Bengaluru, Chennai, Pune, Hyderabad, Kolkata, Ahmedabad  
**Zone 2:** Any of the following cities and their sub-urban areas: Itanagar, Dispur, Patna, Raipur, Panaji, Gandhinagar, Chandigarh, Shimla, Srinagar & Jammu, Ranchi, Thiruvananthapuram, Bhopal, Imphal, Shillong, Aizwal, Kohima, Bhubaneswar, Jaipur, Gangtok, Agartala, Dehradun and Lucknow  
**Zone 3:** Rest of India



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 UAN No.: MB/BR/2011-12/81

**Disclaimer:** This is only a summary of the product features and is for reference purpose only. For more details on terms and conditions, exclusions and waiting period, please read sales brochure carefully before concluding a sale.

**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 plan, nor shall any person taking out or renewing or continuing a plan 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 five hundred rupees.



Health Insurance that cares for you and your family



## Now enjoy life without worrying.

You want the best of health for your family. However an unexpected illness could wipe out your savings. That's why you need a health insurance plan that gives you the best health cover. With Max Bupa, you will have easy access to the very best of healthcare, whenever the need arises. This health insurance plan will give you peace of mind as it not only protects your loved ones but also safeguards your hard earned assets.

## Max Bupa: Combining local understanding with global expertise

Max India and Bupa, an international health insurance company, have joined hands to bring Max Bupa Health Insurance to India. We believe in nurturing long-term relationships with our customers by providing the highest level of quality in service.

### Max India Limited: A reputation for excellence

Max India Group brings expertise in Insurance and Healthcare through Max New York Life Insurance and Max Healthcare. A Rs. 7,700 crore group, it has over 1,00,000 people, each focused on delivering value to its 4 million customers<sup>1</sup>.

### Bupa: 60 years of care

Established in 1947 as the British United Provident Association, Bupa today has over 11.3 million customers across 190 countries. In addition to quality Health Insurance, Bupa runs Care Homes for elderly and young disabled people. It also provides health assessments, health coaching and workplace health programmes<sup>2</sup>.

Source: <sup>1</sup>Max India Ltd. Annual Report 2010-11; <sup>2</sup>www.bupa.com as on June 2010

## Health@Companion Advantages

Simple to buy and easy to understand, Health Companion Health Insurance Plan is a family oriented health insurance cover. It provides protection against sudden medical expenses and also enables you to provide the best medical treatment for your loved ones.

### DIRECT CLAIM SETTLEMENT



You talk to us directly, not through any third parties. All your claims and service requests are settled directly by us because we believe you should focus on the treatment of your loved ones rather than running after claim settlement.

### CASHLESS AT QUALITY HOSPITALS



You can access our cashless facility at quality network hospitals.

### ASSURED POLICY RENEWAL FOR LIFE



We assure you renewability for life. At renewal there are no extra loadings based on your claim history. You pay premium based on your completed years of age, rather than individual premium based on your claim history.

### ALL DAY CARE PROCEDURES COVERED



We cover all day care procedures, not a select few.

### FREE LOOK PERIOD



Our policies are transparent and easy to understand. If you are not satisfied, we provide a 15 day free look period within which you can cancel your plan stating the reason.

### 24X7 CUSTOMER SERVICE



Our helpline provides you services including pre-authorisation, plan and payment related queries and claims information.

### INFORMATION AT YOUR FINGER TIPS



As a Max Bupa Policy holder you can access your own page on the Max Bupa website for storing your claims history, your favourite health information, your health profile, including records of tests you may have taken while enrolling with us.

### RESPONSIBLE ENROLLMENT



To start a lifelong relationship, we understand your health profile before you sign up. So that when you need us, we are there to provide speedy support and faster settlement of claims.

### TAX SAVINGS



You will save tax under Section 80D of The Income Tax Act. Tax benefits are subject to change in the tax laws, please consult your tax advisor for details.

## Optional Benefit

### HOSPITAL CASH



This benefit provides you a lump sum payment for each day of hospitalisation in addition to the in-patient treatment benefits. This benefit is over and above the Sum Insured. The benefit is payable for up to 30 days of hospitalisation.

### TIERED HOSPITAL NETWORK OPTIONS



If you reside at any location in India outside the following cities or their sub-urban areas: Delhi/NCR, Mumbai (inc. Thane and Vashi), Bengaluru, Chennai, Pune, Hyderabad, Kolkata and Ahmedabad, you get the option to choose between a National or Local Cashless hospital network as per your specific needs.

- **National Network:** All Max Bupa network hospitals across India.
- **Local Network:** National Network excluding hospitals in the eight locations named above. Choosing Local Network would give you a 10% discount in your premium.

Note: If you choose Local Network option, all claims for treatment at hospitals located in the eight metro locations listed above, will be settled on re-impbursements basis only and a 20% co-pay will apply for all such claims.

## Choose your plan

You can choose either an individual plan or a family floater plan.

Individual:

1 Adult

The family floater plan is available in any of the following combinations:

Family Floater:

1 Adult + 1 Child

1 Adult + 2 Children

1 Adult + 3 Children

1 Adult + 4 Children

2 Adults

2 Adults + 1 Child

2 Adults + 2 Children

2 Adults + 3 Children

2 Adults + 4 Children

The Policy can be purchased either for a one year tenure or for a two year tenure.

## What is not covered

Claims for the following are not covered:

### Pre-Existing Conditions

Benefits will not be available for Pre-existing Conditions until 48 months of continuous coverage have elapsed since the inception of the first Policy with us.

### 30 Days Waiting Period

We will not cover any treatment taken during the first 30 days since the commencement of the Policy, unless the treatment needed is a result of an Accident. This waiting period does not apply for any subsequent and continuous renewals of your Policy.

### Specific Waiting Period

For all Insured Persons the conditions listed below will be subject to a waiting period of 24 months 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:

- Stones in biliary and urinary systems
- Lumps/Cysts/Nodules/Polyps/Internal Tumours
- Gastric and Duodenal Ulcers
- Surgery on Tonsils/Adenoids
- Osteoarthritis/Arthritis/Gout/Rheumatism/Spondylosis/Spondylitis/Intervertebral Disc Prolapse
- Cataract
- Fissure/Fistula/Haemorrhoids
- Hernia/Hydrocele
- Chronic Renal Failure or end stage Renal Failure
- Sinusitis/Deviated Nasal Septum/Tympanoplasty/Chronic Suppurative Otitis Media
- Benign Prostatic Hypertrophy
- Knee/Hip Joint replacement
- Dilatation and Curettage
- Varicose veins
- Dysfunctional Uterine Bleeding/Fibroids/Prolapse Uterus/Endometriosis
- Diabetes and related complications
- Hysterectomy for any benign disorder