

Health Insurance for your group & their family members

Health has become India's top priority. People are spending a major part of their income to provide the best of health facilities to their families. And there's nothing more important to them than the well-being of their loved ones. They are willing to go to any extent to ensure timely medical attention for their families.

We are sure that you would want the same for your group members and their families. That's why we designed our insurance plan to provide you more than just health insurance. A complete peace of mind.

Introducing Max Bupa

Max India and Bupa, an international Health Insurance Company have joined hands to form Max Bupa Health Insurance. We believe in nurturing long-term relationships with our customers by providing the highest levels 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, all focused on delivering value to its 4 million customers.

Bupa: 60 Years of Care

Established in 1947 as the British United Provident Association, Bupa today has over 10 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.

Swasthya Pratham Micro Insurance Product - Trust us with the health of your loved ones

Swasthya Pratham Micro Insurance Product Plan is a group health insurance that is easy to understand and simple to buy.

It is an affordable plan that not only provides health insurance cover to suit the needs of your group but also helps you to take care of the health of your group members and their dependants.

Policy Design

Swasthya Pratham Micro Insurance Plan covers the families of your group members comprehensively. Depending on their requirements, group members can choose from four different levels of cover. The plan can be issued to an individual or a family.

Source: www.maxindia.com
Source: www.bupa.com

The plan covers main members in the age group of 18-65 years and dependants in the age group of 3 months-65 years. Refer to the Product Benefits Table for details of the plan.

Product Features and Benefits

The plan covers the expenses incurred towards medical treatment taken during the Policy Period for an illness or an accident. We cover the following expenses:

- **In-patient Treatment:**
 - (i) Doctors' fees
 - (ii) Diagnostics tests
 - (iii) Medicines, drugs and consumables
 - (iv) Intravenous fluids, blood transfusion, injection administration charges
 - (v) Operation theatre charges
 - (vi) The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Operation.
 - (vii) Intensive Care Unit charges
 - (viii) Room (general ward), boarding expenses
 - (ix) Nursing expenses
 - **Hospital Accommodation:** The expenses incurred on the hospital accommodation.
 - **Pre and post hospitalisation medical expenses:** We cover the expenses incurred on the treatment for a time period ranging from 7 days before the admission in the hospital to 15 days after the discharge, subject to sub-limits.
 - **Day-care Procedures:** The Policy covers only those expenses incurred on a day care procedure where the group member was an In-patient in a Network hospital for a continuous period of less than 24 hours. No procedure undertaken as Out-patient will be covered.
- List of Day-care Procedures covered under the Policy is as follows:**
- Haemo-Dialysis, Parenaternal Chemotherapy, Radiotherapy, Eye Surgery, Lithotripsy (kidney stone removal), Tonsillectomy,

D&C, Surgery of Hydrocele, Surgery of Prostrate, Gastrointestinal Surgery, Genital Surgery, Surgery of Nose, Surgery of Throat, Surgery of Ear, Surgery of Urinary System, Treatment of fractures/dislocation (excluding hair line fracture), Contracture releases and minor reconstructive procedures of limbs which otherwise require hospitalisation, Laparoscopic therapeutic surgeries that can be done in a day care.

- **Cashless facility:** Your group members can avail cashless facility at pre authorised Network hospitals.
- **Reimbursement at non Network Hospitals**
- **Assured renewal for life:** We cover your group members not just for a year or two. They get assured renewal for life.

Additional Benefits that can be Purchased for Extra Premium

- **Maternity and newborn benefits**

Your group members can avail maternity benefits for up to two deliveries. These benefits are available only in case the group member and his/her spouse are covered under Family Floater Policy. However in case of a widow covered under the Policy, the benefit under this clause can be availed in respect of the pregnancy conceived by her when she and her husband were both covered under the immediately preceding Policy with us. The newborn will be covered automatically from day 91 till the renewal of plan.
- **Personal accident**

We pay the sum insured on the occasion of the death of the Insured Person or his spouse due to an accident which occurs during the Policy Period.
- **Out-patient benefits**

We cover the expenses incurred on the diagnostic tests, prescribed by a Doctor and conducted at a Network Hospital.

• Other benefits

1. **Meal allowance (subject to 48 hours hospitalisation):**

We will pay meal allowance per day if the Insured Person is admitted in a Network Hospital for each continuous and completed period of 24 hours of the hospitalisation, after first 48 hours of hospitalisation, provided that we have accepted an In-patient hospitalisation claim. We will pay Rs 30 per day maximum up to Rs 210 per cover under each Certificate of Insurance.

Claims made in respect of this benefit will not be subject to the Sum Insured.
2. **Wage loss allowance:** We will compensate for the loss of wage if the Primary Insured is admitted in a Network Hospital for more than 48 hours. A payment of Rs 100 will be made for each continuous and completed period of 24 hours maximum up to Rs 700 per cover under each Certificate of Insurance. Claims made in respect of this benefit will not be subject to the Sum Insured.
3. **Transport allowance (in case of In-patient treatment for emergency cases only):** maximum up to Rs 1000 per cover under each Certificate of Insurance and maximum Rs 600 per hospitalisation.

Claims made in respect of this benefit will not be subject to the Sum Insured.

4. **By-stander allowance (subject to 48 hours hospitalisation):**

Rs 50 per day maximum of Rs 350 per cover under each Certificate of Insurance.

Claims made in respect of this benefit will not be subject to the Sum Insured.
5. **The following waivers can be purchased by paying additional premium:**
 - (i) Pre-existing conditions
 - (ii) 30-day waiting period from the inception of the Policy
 - (iii) 24 month waiting period for specific exclusions

Swasthya Pratham - Micro Insurance Product Product benefit table

Overall Sum Insured (SI) Rupees	5,000	10,000	20,000	30,000
Base Line Cover Benefits (1%)				
In-patient treatment (**)				
Doctors' fees				
Diagnostics Tests				
Medicines, drugs and consumables				
Intravenous fluids, blood transfusion, injection administration charges				
Intensive Care Unit charges				
Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances				
Radiotherapy, cost of prosthetic devices, implants				
Medicines and drugs, diagnostic materials and X-ray, Dialysis, Chemotherapy				
Nursing Expenses				
Hospital Accommodation				
Pre and post hospitalisation expenses including Doctor's consultation, diagnostics tests, medicines, drugs and consumables (5%)				
Day-care procedures:				
i. Haemo-Dialysis				
ii. Parenaternal Chemotherapy				
iii. Radiotherapy				
iv. Eye Surgery				
v. Lithotripsy (kidney stone removal)				
vi. Tonsillectomy				
vii. D&C				
viii. Surgery of Hydrocele				
ix. Surgery of Prostrate				
x. Few Gastrointestinal Surgery				
xi. Genital Surgery				
xii. Surgery of Nose				
xiii. Surgery of Throat				
xiv. Surgery of Ear				
xv. Surgery of Urinary System				
xvi. Treatment of fractures/dislocation (excluding hair line fracture), Contracture releases and minor reconstructive procedures of limbs which otherwise require hospitalisation				
xvii. Laparoscopic therapeutic surgeries that can be done in a day care				
Other benefits				
Additional Benefits that can be purchased for Extra Premium				
Overall Sum Insured (SI) Rupees				
Maternity & Newborn benefits (**)				
Maternity cover for up to 2 deliveries in the entire Policy Period (Family Floater only)	Not Available			Covered up to Rs 3,000 for normal and Rs 5,000 for cesarean
Newborn Baby Cover	Not Available			Covered up to SI from day 91 with no extra premium till next renewal
Personal accident (Death) (1&1)				
Accidental Death (only to Adults)				Maximum equal 100% of Sum Assured and a minimum of Rs 10,000 per life available only to adults.
OPD				
Covers (ECG, X-ray, Hemoglobin, Blood sugar, Urea, Creatinine)				Upto Rs 500 (per cover under each Certificate of Insurance) in Network Hospital only
Allowances				
Wage Loss Allowances (subject to 48 hours hospitalisation)				Rs 100 per day of hospitalisation maximum of Rs 700 per cover under each Certificate of Insurance
Transport Allowance (in case of In-patient Treatment for emergency cases only)				Maximum up to 1000 per cover under each Certificate of Insurance and maximum 600 Rs per hospitalisation
By-stander Allowance (subject to 48 hours hospitalisation)				Rs 50 per day max of Rs 350 per cover under each Certificate of Insurance
Meal Allowance (subject to 48 hours hospitalisation)				Rs 30 per day maximum up to Rs 210 per cover under each Certificate of Insurance
Waivers available for purchase				
30 day no claim/waiting period from Policy inception				
24 month waiting period from for Specific Exclusions				Available to all groups
Pre-existing disease exclusions waivers				

(%) Individual Cover 5,000-30,000 and Family Cover 10,000-30,000 / Family (insured-spouse upto 3 kids). Main member age at entry 18-65 years and dependents 3 months to 65 years. There is no exit age.
 (***) Per hospitalisation limit of 80% of Sum Insured. (5%) 7 days Pre-hospitalisation and 15 Days Post-hospitalisation. (*) Expenses related to premature delivery. Pre and Post Hospitalisation would be part of overall maternity cover. (1&1) Cover available to only member and his/her spouse. Age 18-65 years only.

What is not covered

- Permanent Exclusions:** Addictive conditions and disorders, Ageing and puberty, Artificial life maintenance, Circumcision, Conflict and disaster, Congenital conditions, Convalescence and rehabilitation, Cosmetic surgery, Dental/oral treatment, domiciliary Treatment, Drugs and dressings for Out-patient or take-home use, Eyesight, Experimental treatment, Health hydros, Nature cure, Wellness clinics etc., HIV and AIDS, Hereditary conditions, Items of personal comfort and convenience, Non-allopathic treatment, Neurological and Psychiatric Conditions, Obesity, Organ Donor, Out-patient Treatment, Reproductive medicine - Birth control & Assisted reproduction, Self-inflicted injuries, Sexual problems and gender issues, Sexually transmitted diseases, Sleep disorders, Speech disorders, Treatment for developmental problems, Treatment received outside India, Unrecognised physician or facility, Unlawful activity.
- 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 (however a waiver can be purchased at a group level).
- 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 or Emergency. This waiting period does not apply for any subsequent and continuous renewals of Your Policy (however a waiver can be purchased at a group level).
- Specific Waiting Periods:** 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 (however a waiver can be purchased at a group level).

What to do next

If you wish to know more about Max Bupa's Swasthya Pratham Micro Insurance Product and/or would like a personal quote, speak to our specially trained sales team or your local advisor. They'll take time to fully understand your requirements and help you to select the right plan for you.

Call: 1800 3010 3333 (Toll Free) or 3300 3333

Log on to www.maxbupa.com

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 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 five hundred rupees.



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Give those who trust you something truly trustworthy.

Swasthya Pratham
 Micro Health Insurance Product

