

MAX BUPA HEALTH INSURANCE

Health Companion Version 3 Individual and Family Floater Plan Benefits:-

- 1. Accidental emergency covered from Day 1st. (After Policy Issuance)**
- 2. Policy cover starts after 30 days. (Sickness Hospitalization)**
- 3. 24 Months Specific waiting period*(Only 15 Disease- Almost Same in every company)**
- 4. Flexibility to choose any room up to Deluxe. (No Capping)**
- 5. No Capping on ICU Charges (Actual Cost Paid)**
- 6. All day care Procedure Covered (24 hour hospitalization not mandatory).**
- 7. 30 Days Pre Hospitalization up to 100% of Sum Insured (Before Hospitalization)**
- 8. 60 Days Post Hospitalization up to 100% of Sum Insured (After Discharge)**
- 9. Donor Expenses are also covered up to the 100% of the Sum Insured.**
- 10. AY.U.S.H treatment is also covered up to the 100% of the Sum Insured.**
- 11. AY.U.S.H 30 days Pre & 60 days Post treatment is also covered (Unique)**
- 12. 100% Refill weather you have exhausted partially of completely base S.I.(Unique)**
- 13. Free Health Check Ups Every Year to Every Member above 18 Year at Renewal.**
- 14. 20% No Claim Bonus every claim free year maximum up to 100% of basic cover.**
- 15. Your Earned bonus will not reduces even after making claims. (Unique)**
- 16. Animal Bite Vaccination Up to Rs. 5000 in Variant 2 & Up to Rs. 7500 in Variant 3.**
- 17. Ambulance up to Rs. 3000/- Per Hospitalisation.**
- 18. Cash less approval within 30 Minutes.(Initial approval at the time of hospitalization)**
- 19. Assure renewal for Whole Life & 24*7 Customer Service-180030103333.**
- 20. Save tax under section 80D Up to Rs.55000/- .25k Self 30K Senior Citizen Parents.**
- 21. Cash less Treatments in Network Hospitals & Reimbursement for Non Network.**
- 22. NO Third Party, Direct Claim Settlement, Early Claim Settlement**

***Specific Waiting Period for following Diseases (24 Months)**

1. Pancreatitis and Stones in Biliary and Urinary System,
2. Cataract, Glaucoma and other disorders of lens, disorders of Retina,
3. Hyperplasia of Prostate, Hydrocele and spermatocele,
4. Abnormal Utero-vaginal bleeding, female genital Prolapse, Endometriosis/Adenomyosis, Fibroids, PCOD, or any condition requiring dilation and curettage or Hysterectomy,
5. Hemorrhoids, Fissure or Fistula or Abscess of anal and rectal region,
6. Hernia of all sites,
7. Osteoarthritis, Systemic Connective Tissue disorders, Dorsopathies, Spondylopathies, inflammatory Polyarthropathies, Arthrosis such as RA, Gout, Intervertebral Disc disorders,
8. Chronic kidney disease and failure,
9. Diabetes and its related complications,
10. Varicose veins of lower extremities,
11. Disease of middle ear and mastoid including Otitis Media, Cholesteatoma, Perforation of Tympanic Membrane,
12. All internal or external benign or In Situ Neoplasms/Tumours, Cyst, Sinus, Polyp, Nodules, Swelling, Mass or Lump,
13. Ulcer, Erosion and Varices of Upper Gastro Intestinal Tract,
14. Tonsils and Adenoids, Nasal Septum and Nasal Sinuses,
15. Internal Congenital Anomaly

For further Clarification, Kindly contact:

Health Insurance Consultant:

Name:

Variant2. = 5Lac, 7.5Lac, 10Lac, 15Lac

Variant3. = 15Lac, 20Lac, 30Lac, 50Lac, 1 Cr.

Mobile No:

Number of Members			Mobile No.				
			Email Id				
Sr. No	Member Name	Member Dob	Relationship	Height	Weight	Education	Profession
1							
2							
3							
4							
5							

 **Health Insurance Sum Insured Planning** 

- What is the today's average medical cost of your city if admitted in hospital? (Be wise & Think twice)
 5 Lac 10 Lac 15 Lac 20 Lac & above
- How much medical costs increase in your city year on year? (Be Aware- Example OPD paid last year & this year)
 5% 10 % 15 % 20 % or above
- Where would you go for treatment in case of medical emergency? (Just think about Heart Attack & Brain Stroke)
 Best Private Hospital of your city Govt. Hospitals
- If you any of your family member admitted in the hospital due to medical emergency not having sufficient health insurance from where you would arrange the funds for future course of treatment .
 Savings/Fixed Deposits Credit Cards/Other Debts Family/Friends Through Selling Assets

Plan Suggested:

Family Floater: Without Hospital Cash

5 Lac	10 Lac	15 Lac	20 Lac	30 Lac	50 Lac

Family Floater: With Hospital Cash

5Lac with 2000	10Lac with 2000	15Lac with 4000	20Lac with 4000	30Lac with 4000	30Lac with 4000

Variant	Final	Sum Insured Final	Premium 1 Year	Premium 2 Year

Kindly Note: If you will pay for 2 Year Premium you will get 12.50% discount on 2nd Year premium. 😊

Why you should choose Higher Sum Insured?

- Medical Costs are increasing day by day due to Medical Inflation.
- If any major disease is diagnose no company will increase your S.I whole Life.
- On high S.I you get high bonus & refill up to sum insured.
- High Sum Insured cost you less money.
- On higher S.I you get more in benefits in terms of features & services.
- Major Surgeries can exhaust your Low S.I at one time.