



A Max India Joint Venture

Silver



START A LIFE LONG
RELATIONSHIP

Heartbeat Health
Insurance Plan

Max Bupa
Health Insurance 

Your family's health comes first

We all aspire to provide the very best for our families. Nothing is more important than their well being, and that is surely at the top of your mind.

There is no better solace than knowing that the best treatment is there for you when you need it. And a good health insurance cover gives you just that. Peace of mind, and the freedom to protect your hard earned assets.

When it comes to your family's health, you need a partner you can trust. Someone who will be there for you, through thick and thin.

Be proactive. Start young and early, so that you can reap the benefits of this association over a lifetime.



“ Expertise is important when it comes to delivering excellence. ”

Introducing Max Bupa

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

Max India Limited: A reputation for excellence

The Max India Group brings expertise in insurance and healthcare with a strong presence in Life Insurance (Max New York Life Insurance Company Limited), Healthcare (Max Healthcare Institute Ltd.) and Clinical Research (Max Neeman Medical International Limited). A Rs.5,000 crore group, it has over 500 offices across India, more than 20,000 employees and 84,000 agents, focused on delivering value to its 3.5 million customers.

"Source Max India Ltd. Annual Report 2008-09"

Bupa: 60 years of care

Established in 1947 as the British United Provident Association, Bupa today has over 10 million customers across 190 countries. Bupa runs care homes for elderly and young disabled people. It also provides health assessment, health coaching and work place health programmes for customers. Bupa brings in a wealth of experience in serving customers directly in health insurance across the world.

Source - Half year financial report published on www.bupa.com in June 2009

“ It’s not about cover for a year,
but a relationship for life. ”

Heartbeat Health Insurance Plan -

Start a healthy relationship with us

Heartbeat Health Insurance Plan (Heartbeat) is a family oriented Health Insurance Policy which is simple to buy and very easy to understand. In addition to comprehensive health insurance that suits your needs, we also help you care for your health proactively over time.

We believe that a healthy relationship is built by understanding your needs. Here are 10 good reasons why Heartbeat Health Insurance Plan is right for you:

1. We talk directly to you

We talk to you directly, and not through any third parties. Because you should concentrate on getting better or looking after your loved ones, rather than chasing a “third party” for settlement of your claims.

2. Cashless facility at quality hospitals

You can access cashless facility at quality hospitals near you, thanks to our valued relationship with them.

3. Assured plan renewal for life

We assure you renewability for life. We are not here for just one year of your life, we are there for you for a lifetime.

4. Maternity & Child care benefits

- *Maternity benefit:* The Family Floater option provides you maternity benefits for up to two deliveries. This benefit is available after you and your spouse have been covered for 24 months continuously.
- *New born coverage:* All new born babies (where we have paid the maternity claim) are automatically covered from birth until the next renewal of the plan.
- *First year vaccinations:* First year vaccinations for all new borns (where we have paid the maternity claim) are covered under the plan.

5. Any age enrollment

We cover every member of your family, across every stage in life—from newborns to senior citizens. There is no minimum or maximum age for enrollment.

6. More comprehensive coverage

- *All day care procedures covered:* We cover all day care procedures, not a select few.
- *Limited exclusions:* Heartbeat has limited exclusions, whether it is for one year, two year or permanent exclusions.

7. Proactive health relationship & management

- *Health check-up on renewal (once every two years):* Because your health is precious and should be well looked after.
- *24/7 health line:* You can access health advice when you need it.
- *Health relationship loyalty programme:* You are eligible for health services and products worth up to 10% of your renewal premium, every year on renewal.



8. Responsible enrollment

To start a relationship that lasts a lifetime, we make every effort to understand your health profile before you sign up. So that when you need us, we are there to provide speedy and efficient claims support.

9. Round-the-clock customer service

Our 24x7 customer helpline is always there to help you whenever the need arises. It provides you a range of services including pre-authorisation, plan and payment related queries, claims information and other services you may need.

10. 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.



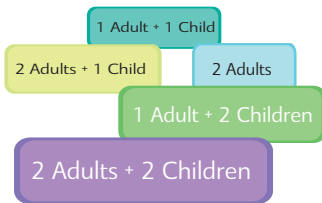
Choosing the right plan matters a lot.



Choose your plan

You can choose between two levels of cover, depending on your requirements. Each plan type comes with comprehensive family oriented benefits, to ensure your needs are well covered.

Heartbeat Health Insurance Plan can be issued to an individual customer and/or a family. The Family Floater option is available in the following combinations:



The premium for Family Floater option depends on the age of the eldest insured member. This plan is renewable for any age. You can be covered under this plan throughout your life.





My health insurance plan covers me
for accidents too.



What is covered

Overall Sum Insured (rupees)	2 Lacs	3 Lacs
In-patient treatment		
Surgical operations, including pre-and post-operative care	Covered up to Sum Insured	
Nursing care, drugs and surgical dressings		
Doctors' fees		
Operation theatre charges and intensive care		
Pathology, x-rays, diagnostic tests and therapies		
Prosthetic implants		
Hospital accommodation	Shared room	
Pre and post hospitalisation expenses including doctor's consultation, diagnostic tests, medicines, drugs and consumables	Covered up to 15% of Sum Insured	
All day care procedures	Covered up to Sum Insured	
Child care benefits		
Maternity cover for up to 2 deliveries	Covered up to Rs 20,000	Covered up to Rs 30,000
New born baby cover	Covered up to Sum Insured	
Further benefits		
Health check-up at time of renewal	Once in 2 years	
Organ transplant when medically necessary	Covered up to Sum Insured	
Emergency ambulance (*)	Covered at actual costs in Network hospitals up to Sum Insured	
Domiciliary treatment	Covered up to Rs 10,000	Covered up to Rs 15,000
Additional Services		
24x7 healthline	Available	
Health relationship programme		
Cumulative benefit every year on renewal	Up to 10% of renewal premium	

Co-pay of 20% of reasonable and customary charges for claims of persons above 65 years of age.

*Emergency ambulance - maximum of Rs. 2000 per event for out-of-network.



I need to be absolutely clear about what I am not covered for.




What is not covered

- **Pre-existing conditions:** Benefits will not be available for pre-existing conditions until 48 months of continuous coverage from first plan start date.
- **90 days waiting period:** We will not cover treatment during first 90 days of the plan, unless the treatment needed is a result of an accident or emergency. This waiting period does not apply for renewal plans.
- **Specific waiting periods:** For persons above 60 years of age some conditions will be subject to a waiting period of 24 months.
- **Co-pay:** If any person is 65 years or above on the date of commencement of the plan, we will pay 80% of reasonable and customary charges.
- **Permanent exclusions:** Addictive conditions and disorders; ageing and puberty; artificial life maintenance; congenital conditions; cosmetic surgery; dental/oral treatment; eyesight; experimental treatment; HIV and AIDS; hereditary conditions; non-allopathic treatment; obesity; neurological and psychiatric conditions; self-inflicted injuries; sleep disorders; speech disorders; treatment for developmental problems; treatment received outside India; unrecognised physician or facility.

*For details of what is not covered please visit
www.maxbupa.com/whatisnotcovered*

What to do next

If you would like to find out more, 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.

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

 **SMS** "Maxbupa" to 53030 or

 **Log on** to www.maxbupa.com

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 Plan document, and will be subject to the Plan terms, conditions and exclusions. Please call our customer service if you require any further information or clarification.

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.



Max Bupa Health Insurance Company Limited

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Insurance is the subject matter of solicitation.

UAN : MB/BR/09-10/12

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