

## Benefit Table - Health Companion (All limits in ₹ unless defined as percentage)

Plan Type	Individual / Family Floater (Variant 1)			Individual / Family Floater (Variant 2)				Individual / Family Floater (Variant 3)					Family First
Base Sum Insured (SI) - in ₹	2 lacs <sup>(5)</sup>	3 lacs	4 lacs	5 lacs	7.5 lacs	10 lacs	12.5 lacs	15 lacs	20 lacs	30 lacs	50 lacs	100 lacs	Base Sum Insured: 1 Lac, 2 Lacs, 3 Lacs, 4 Lacs, 5 Lacs & 10 Lacs per Insured Person Floater Base Sum Insured - (available on a floating basis over Base Sum Insured): 3 Lacs, 4 Lacs, 5 Lacs, 10 Lacs, 15 Lacs & 20 Lacs
Benefits													
	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Inpatient Care													
Room rent	Covered up to Sum Insured (except for Suite or above room category)			Covered up to Sum Insured (except for Suite or above room category)				Covered up to Sum Insured (except for Suite or above room category)					Covered up to Sum Insured (except for Suite or above room category)
Pre-Hospitalisation Medical Expenses (30 days)	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Post-Hospitalisation Medical Expenses (60 days)	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Day Care Treatment	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Living Organ Donor Transplant	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Emergency Ambulance	Up to ₹ 3,000			Up to ₹ 3,000				Up to ₹ 3,000					Up to ₹ 3,000
No Claim Bonus	In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured			In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured				In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured					In case of no claim, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured
Refill Benefit <sup>(1)</sup>	Up to Base Sum Insured			Up to Base Sum Insured				Up to Base Sum Insured					Not available
Vaccination for Animal Bite <sup>(2)</sup>	Upto ₹ 2,500			Upto ₹ 5,000				Upto ₹ 7,500					Upto ₹ 5,000
Alternative Treatments	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Health Check-up	Once in 2 years, as per Annexure			Annual, as per Annexure				Annual, as per Annexure					Annual, as per Annexure
Domiciliary Hospitalisation	Covered up to Sum Insured			Covered up to Sum Insured				Covered up to Sum Insured					Covered up to Sum Insured
Optional benefits													
Hospital Cash <sup>(3)</sup>	₹ 1,000/day			₹ 2,000/day				₹ 4,000/day					₹ 1,000/day or ₹ 2,000/day
Claim cost sharing options													
Annual aggregate Deductible	Deductible of ₹ 1,2,3,4,5 and 10 lacs			Deductible of ₹ 1,2,3,4,5 and 10 lacs				Deductible of ₹ 1,2,3,4,5 and 10 lacs					Deductible of ₹ 1,2,3,4,5 and 10 lacs
Treatment only in Tiered Network <sup>(4)</sup>	Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy			Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy				Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy					Available only to renewal customers (for life) who opted this cost sharing option in the expiring Policy

Policy Tenure - 1 year or 2 year. For 2 year policy 12.5% discount applicable on second year premium .

There is a 48-month waiting period for Variant 1 and 36-month waiting period for Variant 2, Variant 3 and Family First for pre-existing conditions - 2-year waiting period for specific diseases/conditions - a 30-day Initial waiting period from inception.

**Notes:** <sup>(1)</sup>Re-Fill benefit - Reinstate upto Base Sum Insured. Applicable for different illness

<sup>(2)</sup>Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit upto defined limit as part of overall limit

<sup>(3)</sup>Hospital Cash - Minimum 48 hrs of continuous hospitalisation required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalisation claim being admissible.

<sup>(4)</sup>Tiered Network - By selecting this cost sharing option, customers can avail cashless treatment in Our Network Providers in locations except Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad, Surat. Customers can also avail treatment (reimbursement basis) in Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad, Surat hospitals with 20% co-payment. Customer opting for this option will get a 10% discount.

<sup>(5)</sup>Sum Insured of ₹ 2 Lacs will be available for life to renewal customers who opted this Sum Insured in the expiring Policy.

**Note** - Policy offers both individual and family floater cover options with defined relationships allowed of husband, wife and children. (Upto 4 children are allowed)

**Family First - Policy covers 19 relationships:**

1. Legally married spouse as long as he or she continues to be married to You 2. Son 3. Daughter-in-law 4. Daughter 5. Father 6. Mother 7. Father-in-law as long as Your spouse continues to be married to You 8. Mother-in-law as long as Your spouse continues to be married to You 9. Grandfather 10. Grandmother 11. Grandson 12. Granddaughter 13. Son-in-law 14. Brother 15. Sister 16. Sister-in-law 17. Brother-in-law 18. Nephew 19. Niece

**Annexure - Health Check-up**

Complete Blood Count, Urine Routine, ESR, HBA1C, S Cholesterol, Sr. HDL, Sr LDL, Urea, Kidney Function Test

**Disclaimer:** Insurance is the subject matter of solicitation. Max Bupa Health Insurance Company Limited. For more details on terms and conditions, exclusions, risk factors and waiting period, please read sales brochure of Health Companion Health Insurance Policy before concluding a sale. Max Bupa processes pre-auth requests within 30 minutes for all active policies, subject to receiving all documents and information(s) up to Max Bupa's satisfaction. The above commitment does not include pre-authorization settlement at the time of discharge or system outage. Max', Max Logo, 'Bupa' and HEARTBEAT logo are trademarks of their respective owners and are being used by Max Bupa Health Insurance Company Limited under license. Product name: Health Companion Product UIN: IRDAI/HLT/MBHI/P-H/VJII/2/2017-18. IRDA Registration No. 145, CIN No: U66000DL2008PLC182918, UIN: MB/BR/2017-2018/09, Fax: 011 30902010

\*The tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details.