

We care for your family
just like you would.



Heartbeat Health Insurance plan



Max Bupa

Health Insurance



We all aspire to provide the very best to our families. Nothing is more important to us than their wellbeing. And what would be better than an easy access to the very best of healthcare in the hour of need. A good health insurance cover gives you peace of mind and the freedom to protect your hard earned assets.

Heartbeat is a simple to buy and easy to understand Health Insurance Plan. It provides you a comprehensive health cover, which helps you to take care of your family.

Here are some good reasons why we are the right health insurance partners for you.

1 // Comprehensive Cover

- We provide covers ranging from Rs 2 lacs to Rs 1 Cr
- All day care treatments covered, and not a selected few.
- Limited exclusions: Heartbeat has limited exclusions, whether it is one year, two years or permanent exclusions. So you stay protected at all times.

2 // Cashless facility

We offer you the the best in healthcare, with over 3500 quality hospitals in our network offering you cashless hospitalisation.

3 // Complimentary Health Check-up

We offer Health check-up on renewal (as per plan chosen), because your health is precious and should be well looked after.

4 // High Deductible Option

If you think that your current health cover is inadequate just top-up your current coverage which provides you comprehensive cover at affordable costs.

5 // Cover for maternity and New Born child

Maternity benefit: The Family Floater and Family First plans provide you maternity benefits for up to two deliveries. The benefit is available to the insured after two years of continuous coverage.

Newborn coverage: The newborn baby (if maternity claim is accepted) is automatically covered from day 1 upto sum insured until the next renewal of the plan. **Vaccinations for children:**

First year vaccinations for the newborn (if maternity claim is accepted) are covered.



NEW

6 // Health Relationship loyalty program

Most healthcare policies offer a no-claim bonus. But what's the use of a health insurance policy if you can't use it to take care of your loved ones? Our Loyalty program offers you two options of rewards to choose from, irrespective of claim.

A. Earn and redeem

- You can earn points worth 10% of your last paid annual premium after you renew your policy
- You can redeem these points on our website for various health and lifestyle products and services

B. Increase Sum Insured

- You will get 10% additional Sum Insured each policy year of expiring base sum insured .
- The additional sum insured can be accumulated up to 50% of renewal base sum insured

Illustration: Let's assume Mr. Ashok buys a Heartbeat Plan for Rs. 2 lacs in year 1. In year 2, his sum insured will increase to Rs. 2.2 lacs, even if he makes a claim in year 1. Likewise, his cover would keep on increasing by 10%, year on year (Rs. 2.4 lacs in year 3, Rs. 2.6 lacs in year 4) till 50% of base sum insured.

Note: You can choose between option A and B. If option B is selected, you can not go back to option A next year.

7 // Discount on two years plan (optional)

When you take a policy for two years, you get 12.5% discount on the second year premium.

8 // Optional Co-payment

If you are less than 65 yrs of age then you can choose either a 10% or 20% co-payment to avail discount on premium.

More Reasons to choose Heartbeat

- We process your claim directly and not via a third party
- We cover medical expenses for all day-care procedures
- We have no age restriction and can cover your family members at any age
- Tax saving under Section 80D of the Income Tax Act
- We assure you renewability for life without any extra loadings based on your claim.
- Medical expenses for an organ donor's treatment for harvesting of the organ are covered
- We take care of your Medical expenses incurred upto 30 days immediately before hospitalization and 60 days after discharge from the hospital
- We cover costs incurred towards Emergency Ambulance

Product Benefit Table for Heartbeat Individual, Family Floater and Family First Plans

	Heartbeat Individual and Family Floater - Silver policy		Heartbeat Individual and Family Floater - Gold policy						Family First Silver Policy	Family First Gold Policy		
Base Sum Insured (Rupees)	2 lacs	3 lacs	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	50 lacs	Individual Base Sum Insured: 1Lacs, 2Lacs, 3Lacs, 4Lacs & 5Lacs per Insured Person	Individual Base Sum Insured: 1Lacs, 2Lacs, 3Lacs, 4Lacs, 5Lacs, 10Lacs & 15Lacs per Insured Person		
									Floater Base Sum Insured - (available on a floating basis over individual cover): 3Lacs, 4Lacs, 5Lacs, 10Lacs & 15Lacs.	Floater Base Sum Insured - (available on a floating basis over individual cover): 3Lacs, 4Lacs, 5Lacs, 10Lacs, 15Lacs, 20Lacs, 30Lacs & 50Lacs		
In-patient care												
Medical Practitioner's fees	Covered up to Sum Insured		Covered up to Sum Insured						Covered up to Sum Insured		Covered up to Sum Insured	
Diagnostic procedures												
Medicines, drugs and consumables												
Intravenous fluids, blood transfusion, injection administration charges												
Operation Theatre charges												
The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Operation												
Intensive Care Unit Charges												
Hospital Accommodation	Shared Room or 1% of the Base Sum Insured		Single Private Room						Rs 3,000 or Shared Room		Single Private Room	
Pre and post hospitalization expenses including doctor's consultation, diagnostics tests, intravenous fluid, blood transfusion, medicines, drugs and consumables	Covered up to 15% of Base Sum Insured		Covered up to 20% of Base Sum Insured						Covered up to 15% of Base Sum Insured		Covered up to 20% of Base Sum Insured	
All day care treatment	Covered up to Sum Insured		Covered up to Sum Insured						Covered up to Sum Insured		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	Covered up to Rs 40,000	Covered up to Rs 45,000	Covered up to Rs 50,000	Covered up to Rs 55,000	Covered up to Rs 65,000	Covered up to Rs 80,000	Covered up to Rs 25,000 per Policy Year		Covered up to Rs 50,000 per Policy Year	
New Born Baby Cover upto the end of current Policy Year	Covered up to Sum Insured		Covered up to Sum Insured						Covered up to Sum Insured		Covered up to Sum Insured	
Further benefits												
Health check-up at time of renewal	Once in two years		Annual						Once in two years		Annual	
Organ transplant when medically necessary	Covered up to Sum Insured		Covered up to Sum Insured						Covered up to Sum Insured		Covered up to Sum Insured	
Emergency Ambulance ⁽¹⁾	Covered at actual costs in Network hospitals up to Sum Insured		Covered at actual costs in Network hospitals up to Sum Insured						Covered at actual costs in Network hospitals up to Sum Insured		Covered at actual costs in Network hospitals up to Sum Insured	
Domiciliary Hospitalisation	Covered up to Rs 10,000	Covered up to Rs 15,000	Covered up to Rs 25,000	Covered up to Rs 37,500	Covered up to Rs 50,000	Covered up to Rs 60,000	Covered up to Rs 80,000	Covered up to Rs 200,000	Covered up to Rs 15,000		Covered up to Rs 37,500	
Health Relationship Loyalty Program ⁽²⁾	10% equivalent redeemable points of the Last Paid Annual Premium OR Additional 10% Sum Insured of expiring								Base sum insured upto a maximum of 50% of base		Sum Insured	
Optional Benefit/Feature												
Annual aggregate Deductible	1 lac/ 2 lacs /3 lacs		Not Available						Not Available		Not Available	
Co-payment for insured less than 65 yr old	Options of 10% and 20% co-payment		Options of 10% and 20% co-payment						Options of 10% and 20% co-payment		Options of 10% and 20% co-payment	

(1) Coverage of emergency ambulance is Maximum of Rs 2,000 per event for Non network hospitals (2) Additional Sum Insured - Additional 10% of expiring base Sum insured on renewal subject to a maximum of 50% of current base Sum Insured. Policy Tenure - 1 year or 2 years. for a 2 years policy 12.5% discount applicable on second year premium.

Choose your plan

Your Heartbeat plan can be customised according to your need. It allows you to choose between an individual and family cover. The family cover is further available in two options - Family Floater and Family First. You can choose between three categories of cover – Silver, Gold and Platinum.

Family Floater

This option is suitable for a nuclear family and is available in the following combinations:

1 Adult +1 Child, 1 Adult +2 Children, 1 Adult +3 Children, 1 Adult +4 Children, 2 Adult, 2 Adult +1 Child, 2 Adult +2 Children, 2 Adult +3 Children, 2 Adult +4 Children,

The premium for Family Floater plan depends on the age of the eldest insured member.

Family First

A first of its kind plan, which has been designed keeping in mind the health insurance needs of the Indian joint family. It covers not just you but up to 14 relationships in your family.

Your family is covered at two levels:

- 1. Individual Sum Insured:** This cover provides an individual Sum Insured for each member of the family. The Individual Sum Insured is the same for each of the family members.
- 2. Floater Sum Insured:** This cover is available as a pool for all family members and can be used by any member once his Individual Sum Insured is exhausted. This provides flexibility for families to decide their optimal cover, and get comprehensive coverage for each member. Any of the following relationships can be covered in this plan.
Grand Father, Grand Mother, Father in law, Mother in Law, Father, Mother, Self, Spouse, Son, Daughter, Son In law, Daughter in law, Grand son, Grand daughter.

Experience the premium standard of Health Insurance

International Coverage:

- i. **Specified illness cover for treatment abroad:** Our platinum customers can avail treatment abroad for 9 specified illnesses. These specified illnesses include critical illnesses like Cancer, Myocardial Infarction (Heart Attack), Coronary Artery Bypass Graft (CABG), Major Organ Transplant, Stroke, Surgery of Aorta, Coronary Angioplasty, Primary Pulmonary Arterial Hypertension, and Brain Surgery. They are covered if detected in India by a Medical practitioner within the policy period on cashless basis.
- ii. **Emergency Medical Evacuation and Hospitalization:** We also cover evacuation and hospitalisation for Medical Emergencies outside India as per terms and conditions.



Product Benefit Table For Heartbeat Platinum Plans

Base Plan Sum Insured (Rupees)	Heartbeat - Individual and Family Floater				Family First - Platinum Policy
	15 lacs	20 lacs	50 lacs	1 Cr	Individual Base Sum Insured: 5Lacs, 10 Lacs & 15 Lacs per Insured Person Floater Base Sum Insured: (available on a floating basis over individual cover): 15Lacs, 20 Lacs, 30 Lacs & 50 Lacs.
In-patient care					
Medical Practitioner's fees	Covered up to Sum Insured				Covered up to Sum Insured
Diagnostic procedures					
Medicines, drugs and consumables					
Intravenous fluids, blood transfusion, injection administration charges					
Operation Theatre charges					
The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Operation					
Intensive Care Unit Charges					
Hospital Accommodation					
Pre and post hospitalization expenses including doctor's consultation, diagnostics tests, intravenous fluid, blood transfusion, medicines, drugs and consumables					
All day care treatment					
Child care benefits					
Maternity cover for up to 2 deliveries (including pre & post hospitalization expenses)	Covered up to Rs 60,000	Covered up to Rs 75,000	Covered up to Rs 100,000	Covered up to Rs 150,000	Covered up to Rs 100,000 per Policy Year
New Born Baby Cover uptill the end of current Policy Year	Covered up to Sum Insured				Covered up to Sum Insured
Vaccinations for children up to 12 years and nutrition and diet consulting.					
Further benefits					
Health check-up at time of renewal	Annual tests				Annual tests
Organ transplant when medically necessary	Covered up to Sum Insured				Covered up to Sum Insured
Emergency Ambulance ⁽¹⁾	Covered at actual costs in Network hospitals up to Sum Insured				Covered at actual costs in Network hospitals up to Sum Insured
Domiciliary Hospitalisation	Covered up to Rs 75,000	Covered up to Rs 100,000	Covered up to Rs 250,000	Covered up to Rs 400,000	Covered upto Rs 250,000
Health Relationship Loyalty Program ⁽²⁾	10% of the Last Paid Premium OR Additional 10% of base sum insured up to at any time maximum of 50% of base sum insured				
OPD benefits					
Outpatient benefits covering specialist consultation and costs of diagnostics tests prescribed by them.	Covered up to Rs 10,000	Covered up to Rs 15,000	Covered up to Rs 20,000	Covered up to Rs 40,000	Covered up to Rs 30,000
International Medical treatment & Assistance⁽³⁾					
	Worldwide excluding USA and Canada (3)				
Emergency Medical Evacuation and Hospitalization outside India	Covered up to Rs 150,000	Covered up to Rs 200,000	Covered up to Rs 500,000	Covered up to Rs 1,000,000	Covered upto Rs 200,000 for Individual Base Sum Insured of 5 lac, Rs 300,000 for Individual Base Sum Insured of 10 lac and upto Rs 500,000 for individual Base Sum Insured of 15 lacs
Specified Illness Cover for treatment abroad	Covered up to Sum Insured Worldwide excluding USA and Canada (3)				Covered up to Sum Insured Worldwide excluding USA and Canada (3)
Optional Benefit/Feature					
Co-payment for insured less than 65 yr old	Options of 10% and 20% co-payment				Options of 10% and 20% co-payment

(1) Emergency Ambulance - Maximum of Rs. 2000/-per event for Non-Network (2) Additional Sum Insured - Additional 10% expiring base Sum insured and at any time up to a maximum of 50% of current base Sum Insured (3) For International Medical Treatment & Assistance, for these plans the coverage geography can be enhanced to include USA and Canada by paying additional premium. Both the sub-benefits under International Medical treatment & Assistance benefit will be provided on cashless and pre-authorized basis only

What is not covered?

- **Pre-existing conditions:** Benefits will not be available for pre existing conditions as per your policy plan:

Gold & Platinum variant: until 24 months of continuous coverage from first policy start date.

Silver Plan: until 48 months of continuous coverage from first policy start date.

- **90 days waiting period:** We will not cover treatment during the first 90 days of the plan, unless the treatment needed is a result of an accident or an emergency. This waiting period does not apply for renewal policies.

- **Specific waiting periods:** For persons above 60 years of age, some conditions will be subject to a waiting period of 24 months.

- **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; Drugs and dressings for OPD treatment or take-home use; Unproven/Experimental treatment; Eyesight; Health hydros, nature cure, wellness clinics etc; Hereditary conditions (specified); HIV and AIDS; Items of personal comfort and convenience; alternative treatment(except for Consultation and Diagnostic Tests (For Platinum Policyholders only)); Psychiatric and Psychosomatic conditions; Obesity; OPD treatment; Reproductive medicine - Birth control and 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(except for treatment undertaken under "Emergency Medical Evacuation and Hospitalization (for Platinum Policyholders only)" or "Specified Illness Cover for treatment abroad (For Platinum Policyholders only)" of the Policy Document); Unlawful activity; Unrecognised physician or Hospital, Genetic disorders; any other such permanent exclusions as may be specified in the Schedule, any expenses as mentioned below for hospitalization treatment.

Reducing Co-Payment

We reward our senior citizen customers with a reducing co-payment which becomes nil after 4 years of continuous renewal. The table and examples mentioned below will help you understand better:

No of Policy Years of continuous renewal at or later than the age of 65 years	Co-Payment
0 year	20%
1yr	15%
2 yr	10%
3 yr	5%
4 yr or more	0% (no Co-payment)

Example 1: If a person buys the policy at the age of 63, no co-payment will be applicable till he is 65 years of age. Then for the next two years 10% and 5% co-payment will be applicable. And again from the 67th year onwards there shall be no co-payment.

Example 2: No co-payment is applicable at the age of 65 or later if a person buys the policy at the age of 61 or below.

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.

How to reach us?



Website:

www.maxbupa.com



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24x7 Toll-Free No.:

1800-3010-3333



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Your health first

Max Bupa Health Insurance Company Limited

Corporate Office: Block B1/I-2, Mohan Cooperative Industrial Estate,
Mathura Road, New Delhi - 110044

Registered Office: Max House, 1, Dr. Jha Marg, Okhla, New Delhi - 110 020.
www.maxbupa.com

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UAN No: MB/WB/2014-2015/308. The tax benefits are subject to changes in tax laws.
Please consult your tax advisor for more details.

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 of Heartbeat Health Insurance Policy carefully before concluding a sale. Insurance is the subject matter of solicitation. 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.