

## SENIOR -FIRST-A PROMISE OF LOVE

## Health Protection with a promise of love



**ReAssure Benefit**# Never run out of Sum Insured.



Day 1 Health Check-up



**No sub-limits on common health condition** No sub-limits applicable for common health conditions like cataract, joint replacements, cancer, or more.



No mandatory pre-issuance medical tests



#### Safeguard (Add-on)\*

Go truly cashless with coverage even for non-payable items like PPE Kits, gloves, masks, and more.



Annual Aggregate Deductible An optional benefit that makes your

An optional benefit that makes you health insurance free from co-pay



## Presenting 'Senior First' Health Insurance Plan *A promise of love*

Introducing Senior First, a tailor made health plan designed to provide unconditional support and care for our seniors in their golden years. With coverage options up to 25 lacs, no sub limits on common health conditions, heath check-ups from day 1, hassle free claims process and more, we assure healthcare and financial needs of seniors are taken care of with nothing but love.

## Health Protection with a promise of love

Senior First Health Plan has been packaged with features that give our seniors the assurance of good health at all times. So whether it's multiple treatments in the same year for the same illness or coverage for consumables, health coverage for our seniors is constant and unconditional.



Complete peace of mind with **Health Check-ups from Day 1 & Coverage for Day care treatments** like Angiography, Dialysis, Radiotherapy, Chemotherapy and more.



#### ReAssure# Benefit -

A promise of love with unlimited base sum insured for long term treatments and multiple illness to ensure our seniors always have enough funds for any treatment.



#### No sub-limits on common health conditions -

A promise to be there for our seniors by providing health coverage irrespective of existing health conditions like cataract, joint replacements, cancer, or more.

## Affordable and rewarding health protection for seniors.



#### Reduce Co-payment -

An optional benefit to reduce co payment from 50% to 20%/30%/40%



#### Swap co-payment for deductibles -

Choose your annual deductibles option as per your requirements and enjoy a co-payment free health cover.



#### Enhance Sum Insured up to 100% with No Claim Bonus -

Get rewarded for staying healthy with the no claim bonus feature. Add 10% to your base sum insured every claim free year. Max up to 100% of base Sum Insured.



Safeguard - Most opted Add-on\*. For a truly Cashless Experience.

- i. Coverage for non payable items like PPE kits, gloves, masks and more.
- ii. Inflation protection coverage<sup>^</sup> Increase in base sum insured on a cumulative basis each policy year based on Inflation Rate.
- iii. No Impact on No Claim Bonus There will be no impact on your no claim bonus, if claims in a policy year are up to INR 50,000.



#### Available Discounts -

- Tenure discount Get discount of 7.5% on the premium of second policy year if you pay for a 2-year policy term in advance, and additional 15% discount on third year's premium if you choose a 3-year policy term.
- Standing Instruction discount Get 2.5% discount on renewal premium if standing instruction for auto debit on renewal is provided and the policy is renewed using the same.
- Tax Savings Income tax benefit up to INR 21,372 under the Section 80D of the Income Tax Act, 1961<sup>%</sup>. Claim additional tax-saving benefit under 80D, if you pay premium on your parent's behalf.

#### Discount illustration to maximize savings

#### Individual policy (2 members)

At Inception	
Premium for 1 year	100 each member
Family Discount of 10%	20
Discount for opting 3 year term (7.5% on 2nd year and 15% on 3rd year)	40.5
Final Premium for 3 years	499.5
Premium for 3 years without any discount	600
Total saving	16.8%

At Renewal	
Additional Auto-debit discount of 2.5%	12.5
Final Premium for 3 years	487.0
Premium for 3 years without any discount	600
Total saving	18.8%

## **Complete peace of mind with hassle free** claim management process

#### CASHLESS **CLAIMS PROCESSING**

Avail **30 minutes**<sup>\$</sup> cashless claims processing at 7000+ Network<sup>\$</sup> Hospitals across India.

#### **HASSLE FREE REIMBURSEMENT PROCESS**



#### Non network hospitalisation

In case you wish to get treatment done at non-network hospital, please notify Max Bupa Health Insurnace within 48 hours of admission.

#### **STEP 1**



#### **Document Collection**

Collect all relevant documents. invoices, medical reports, discharge certificate from Hospital in originals and receipt of the payment made at the time of discharge.

## **STEP 2**



#### **Insta Reimbursements**

To avail Insta reimbursement, upload the requisite documents on Max Bupa website or Max Bupa Health app.

You can alternatively send the physical documents to us at Max Bupa Health Insurance Company Limited, 2nd Floor, Plot No D-5, Sec-59, Noida, Gautam Budhnagar, Uttar Pradesh - 201301.

### **STEP 3**

#### **Claim Settlement**

We review and make payment to you as per Policy terms and conditions

**STEP 1** 

**Document Submission** 

At the time of hospitalization. produce your Max Bupa Health Card<sup>®</sup>, or share your policy number along with identification documents like Passport/PAN card/ Voter's card.

For any further assistance in an unknown environment, vou can reach out to Max Bupa Point of care desks at select network hospitals.

#### STEP 2



#### **Document Verification**

Network hospital checks and submits preauthorization form to Max Bupa Health Insurance.

#### **STEP 3**



#### **Claims Processing and Settlement** Documents submitted by the network

hospital are verified by our in-house team of doctors to ensure hassle free and speedy payouts.

## Assistance. Anytime. Anywhere.



#### Max Bupa Health App

From locating a network hospital to keeping track of your health policy details or staying on top of your health with regular health tips and more, it's all possible in just a few taps on your phone. Available on both iOS and Android.



#### **CIA Chatbot**

Talk to our interactive chatbot CIA on www.maxbupa.com for anytime assistance!

# Comprehensive health protection with a promise to give our seniors a secure second innings.

Product Benefit Table (all limits in INR unless defined as percentage)			
Variant	Gold	Platinum	
Base Sum Insured	5 Lacs / 10 Lacs	5 Lacs / 10 Lacs / 15 Lacs / 20 Lacs / 25Lacs	
Benefits			
In-patient Care	Covered up to Sum Insurec		
Room Category <sup>(1)</sup>	Shared Room	Single Private Room	
Pre-Hospitalization (60 days)	Covered up to Sum Insured		
Post-Hospitalization (180 days)	Covered up to Sum Insured		
Day Care Treatment	Covered up to Sum Insured		
Modern treatments	Covered up to Sum Insured with sub-limit of INR 1 Lac per claim on few robotic surgeries		
Ambulance	Road ambulance: up to INR 2,000 per hospitalization		
Ampulance	Air ambulance: up to INR 2,50,000 per hospitalization		
AYUSH Treatments	Covered up to Sum Insured		
Treatment at home (Domiciliary Hospitalization)	Covered up to Sum Insured		
Organ Donor	Covered up to Sum Insured		
No Claim Bonus	Not applicable	In case of claim free year, increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)	
ReAssure <sup>#</sup>	Not applicable	Unlimited up to base Sum Insured (Applicable for both same & different illness)	
Health Check-up	Not applicable	Annual (From Day 1); For defined list of tests; up to INR 500 for every INR 1 Lac Base Sum Insured (Individual policy: maximum INR 5,000 per Insured; Family Floater policy: maximum INR 10,000 per policy)	
Co-payment <sup>(1)</sup>	50%		
Optional Benefits			
Annual Aggregate Deductible <sup>(2)</sup>	1 Lacs / 2 Lacs / 3 Lacs / 4 Lacs / 5 Lacs		
Modification in co-payment	40% / 30% / 20%		

<sup>1)</sup> 10% additional co-payment applicable, if treatment is taken in higher room category than eligible room category.
<sup>2)</sup> Deductible will be 1/5th of the base sum insured chosen. If deductible is opted, then co-payment will NOT apply

except as specified in point (1) for treatment taken in higher than eligible category of room.

## **Standard exclusions and waiting period**

**Standard Exclusions –** Investigation & Evaluation | OPD Treatment | Unproven Treatments, Unrecognized Physician or Hospital, Hazardous or Adventure sports, Dental/oral treatment, Sleep disorders, Treatment for alcoholism, drug or substance abuse, or any addictive condition and consequences thereof. Refer to the policy document for complete list of exclusions under Senior First Plan.

Applicable waiting periods - 30-day initial waiting period | 24 months waiting period on preexisting diseases | 24 months waiting period on specific diseases | 15 days free look period (30 days if the policy with Policy Period as 3 years has been sold through distance marketing).

### Easy to reach

If you would like to find out more, please reach out to our specialised sales team or your Max Bupa health advisor.

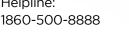


Say 'Hi' to us on WhatsApp: 9811956696



Website: www.maxbupa.com

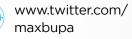




maxbupahealthinsurance



Email ID: customercare@maxbupa.com



#### MAX BUPA HEALTH INSURANCE COMPANY LIMITED

Registered Office Address: C-98 Lajpat Nagar 1, New Delhi-110024



section 80D is INR 50,000. The highest tax slab for an individual is (base rate 30%+ 37% SC = 41.1 % + 4% cess = 42.744%) INR 50,000 x 42.744% = INR 21,372. does not include pre-authorisation settlement at the time of discharge or system outage. The services can be availed at network hospitals only. Number of rate would be computed as the average consumer price index(CPI) of the entire calendar year published by the central statistics office. "Health card can be

Prohibition of Rebates (Under Section 41 of the Insurance Act 1938)

1. 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 published prospectuses or tables of the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which