

Presenting...



Health Recharge

SUPER TOP-UP PLAN

GO THE
EXTRA
MILE FOR
YOUR LOVED
ONES.

**95 Lakhs cover
in just
Rs. 4,339* only**

01

Plan combination

Individual and Family floater

Entry Age

Adult – 18 yrs to 65 yrs (last birthday),
Children :- 91 days to 25 yrs (dependent)

02

Floater policy

- a) Can include: Husband / Wife / Kids, b) Maximum of 2 Adults & 4 Kids
- c) Standalone policy not allowed for kids,

Family combination allowed:- (A = Adult, C = Child)

2A , 2A+1C , 2A+2C , 2A+3C , 2A+4C, 1A+1C, 1A+2C, 1A+3C, 1A+4C

03

Life time renewability

However in case of family floater, after 26 years, insured child need to take separate policy & continuity benefits will be given.

04

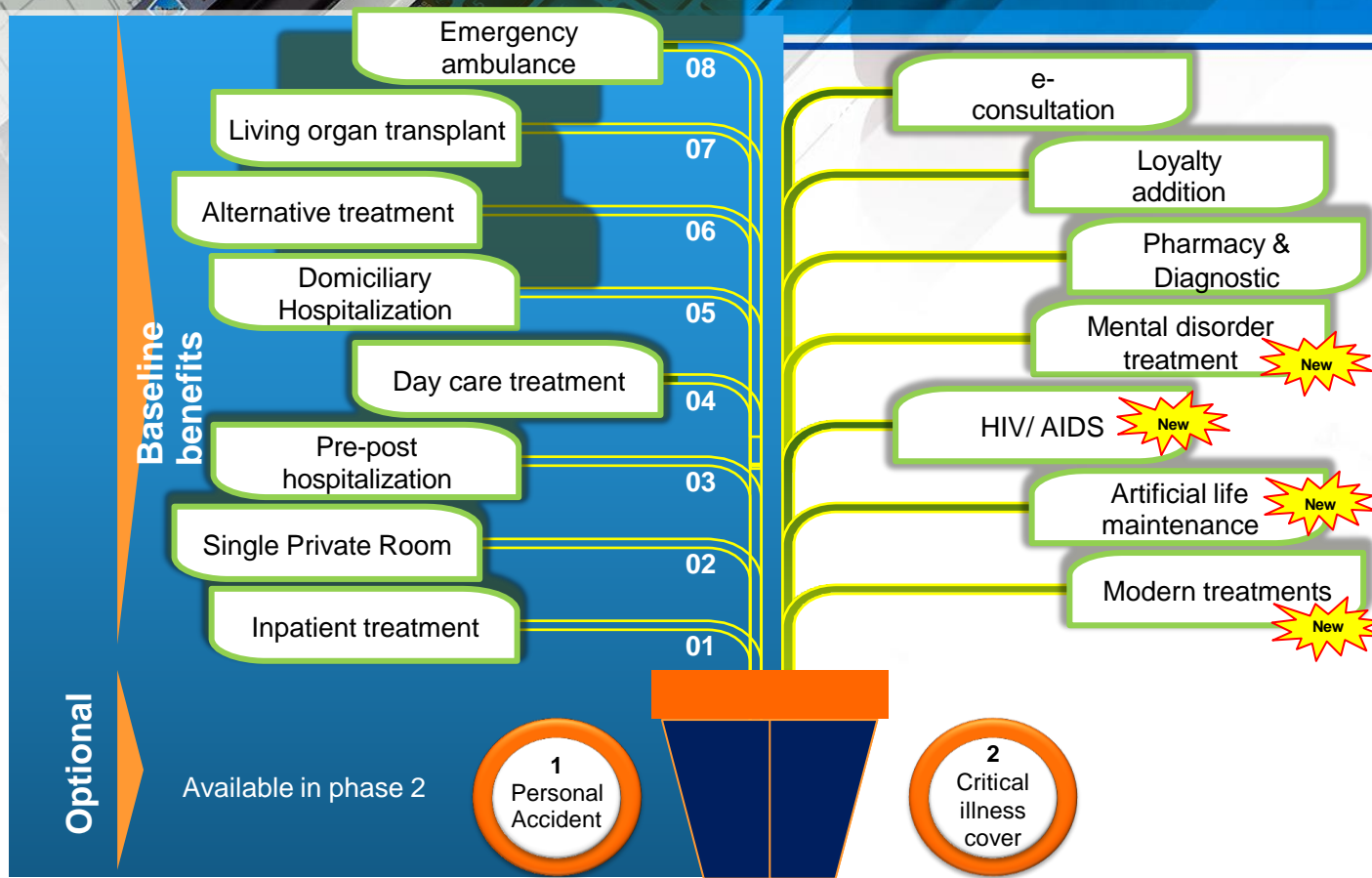
Multi year policy tenure (1,2,3 yrs.)

2 yrs policy : – 7.5 % discount on 2nd year premium

3 yrs policy :- 7.5 % discount on 2nd year premium & 15% discount on 3rd year premium

05

Health recharge coverage





1 Mental disorder treatment

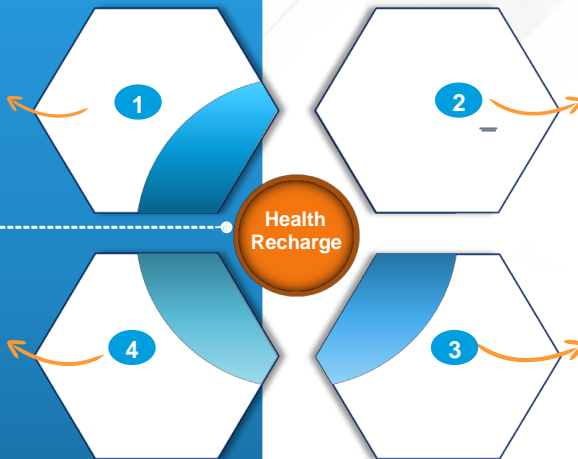
- Covered during In-patient hospitalization
- Treatment covered up to S.I;
- sub-limits apply on few conditions
- Pre & post hospitalization also covered

4 Modern treatment

- Covering modern day
- treatment to save time, precision in treatment & faster recovery chances
- Treatment covered up to S.I,
- sub-limit apply on few treatments
- □ E.g. robotics surgery, Oral

2 HIV / AIDS

3 Artificial life maintenance



Competition benchmarking with other major players

Product/feature	MBHI Max Health Recharge	HDFC Ergo Medisure super top up	Apollo Optima Super	Liberty Videocon Health Connect supra
Sum insured options available	7.5 L to 95L	3L to 20L	5L to 10L	2L to 100L
Deductible options available	3L / 4L /5L / 10L	2L / 3L /4L /5L	1L/ 2L/ 3L /4L /5L /6L /7L /10L	2L to 100L
Inpatient care	covered up to SI	covered up to SI	covered up to SI	covered up to SI
Room rent	covered up to SI	covered up to SI	covered up to SI	covered up to SI
Pre-Hospitalization Medical Expenses	60 days	30 days	60 days	30 days
Post-Hospitalization Medical Expenses	90 days	60 days	90 days	60 days
Alternative Treatment	covered up to SI	NA	NA	covered up to SI (optional)
Day Care Treatment	covered up to SI	covered up to SI	covered up to SI	covered up to SI
Domiciliary Hospitalization	covered up to SI	NA	NA	NA
Living Organ Donor Transplant	covered up to SI	NA	covered up to SI	NA
Emergency Ambulance	Up to Rs.1500 per hospitalization	NA	Up to Rs.2000 per hospitalization	NA
Loyalty Additions	Increase of 5% of expiring Base Sum Insured in a Policy Year ; maximum up to 50% of Base Sum Insured (irrespective of claim history) ,Applicable for SI 25 Lac and below only	NA	NA	In case of claim, auto increase in Sum Insured by 10 % on Sum insured for every claim free year up to max, of 100%
PED wait period	3 years	3 years	4 years	3 years
AGE	MBHI Max Health Recharge	HDFC Ergo Medisure super top up	Apollo Optima Super	Liberty Videocon Health Connect supra
5L deductible + 10L SI (Premium exclusive of tax,Delhi)				
30 years	1190	1298	2920	1317
35 years	1190	1298	2920	1317
45 years	2014	1558	4029	1720



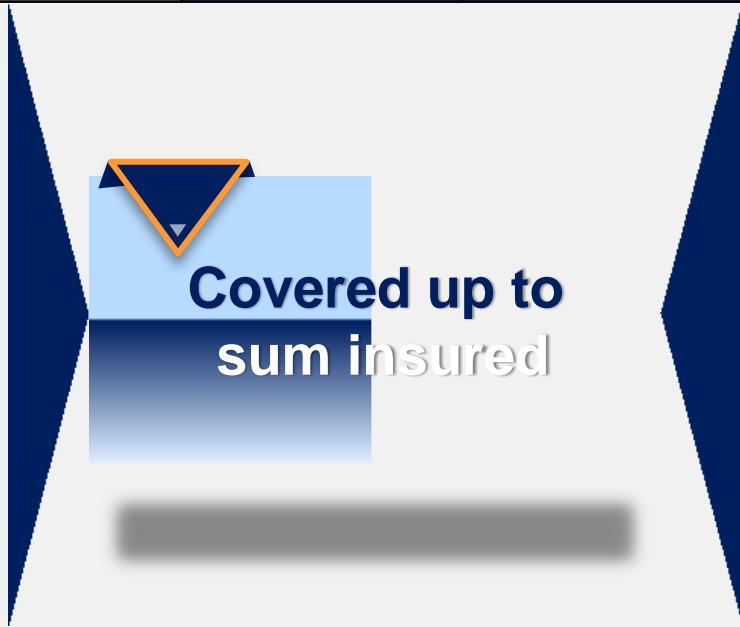
Benefits:-

1. Enhanced protection in future to provide better cover
2. No worries of risk cover rejection due to non underwrite
3. Helps in better financial management.



- The time of conversion, customer can buy any retail indemnity plan available for sale from Max Bupa.
- There will be no fresh medical underwriting for the sum insured equivalent to SI chosen in HR
- The waiting period continuity benefit will also be given.

Inpatient treatment & hospital accommodation

Inpatient treatment Hospital accommodation	Health Recharge	Base Sum Insured (SI) per Policy Year New		
		2L, 3L, 4L	5L, 7.5 L, 10 L, 15L, 25 L	40L, 45L, 65L, 70L, 90L, 95L
Pre & post hospitalization	as an inpatient excluding Private Nursing charges			
Day care	Medical Practitioners' fees, excluding any charges or fees for Standby Services			
Domiciliary hospitalization	Physiotherapy, investigation and diagnostics procedures directly related to the current admission			
Alternative treatment	Medicines, drugs and consumables as prescribed by the treating Medical Practitioner			
Living organ transplant	Intravenous fluids, blood transfusion, injection administration charges and /or consumables			
Emergency ambulance	Operation theatre charges			
E-consultation	The cost of prosthetics and other devices or equipment if implanted internally during Surgery			
Loyalty addition	Room Rent (per day)	Up to 1% of base sum Insured per day	Single private room & covered up to sum insured	
Pharmacy & diagnostic	Intensive Care Unit/Critical Care Unit charges (per day)	Covered up to sum insured	Covered up to sum Insured	

Pre & Post hospitalization expenses

Inpatient treatment

Hospital accommodation

Pre & post hospitalization

Day care

Domiciliary hospitalization

Alternative treatment

Living organ transplant

Emergency ambulance

E-consultation

Loyalty addition

Pharmacy & diagnostic

Coverage:

- Medical expenses (doctor fee, diagnostic test, medicines) up to **60 days** immediately before insured person's admission and **90 days** immediately after insured person's discharge for the same illness.
- Pre and post hospitalization expenses can be claimed as **reimbursement only**.
- Covered up to **sum insured**
- **Expenses will be covered, only if main claim under in-patient care / Day care / domiciliary treatment has been accepted.**
- Physiotherapy (under pre & post hospitalization medical expenses) will also be payable provided that such physiotherapy is medically necessary and advised by the treating medical practitioner and is directly related to current event that led to Hospitalization or Day Care Treatment.

Health Recharge	Base Sum Insured (SI) per Policy Year		
	2L, 3L, 4L	5L, 7.5 L, 10 L, 15L, 25 L	40L, 45L, 65L, 70L, 90L, 95L

Pre-hospitalization Medical Expenses (60 days)

Covered up to Sum Insured

Post-hospitalization Medical Expenses (90 days)

Covered up to Sum Insured



Inpatient treatment

Hospital accommodation

Pre & post hospitalization

Day care

Domiciliary hospitalization

Alternative treatment

Living organ transplant

Emergency ambulance

E-consultation

Loyalty addition

Pharmacy & diagnostic

Coverage:

improved

- On written advice of medical practitioner & medical necessary expenses for **All day-care procedures (< 24 hours) will be covered.**
- Any procedure undertaken on an **out-patient basis or diagnostic services will not be covered under this benefit.**
- Covered up to **sum insured.**



Inpatient
treatment

Hospital
accommodation

Pre & post
hospitalization

Day care

**Domiciliary
hospitalization**

Alternative
treatment

Living organ
transplant

Emergency
ambulance

E-consultation

Loyalty addition

Pharmacy &
diagnostic

Medical expenses for medical treatment for **domiciliary treatment** taken at home if this continues for **at least 3 consecutive days** as long as either:

- The attending **doctor confirms in writing** that the insured person could not be transferred to a hospital or
- The customer satisfies the company that a hospital **bed was unavailable**.
- **Covered up to Sum insured**



Inpatient
treatment

Hospital
accommodation

Pre & post
hospitalization

Day care

Domiciliary
hospitalization

**Alternative
treatment**

Living organ
transplant

Emergency
ambulance

E-consultation

Loyalty addition

Pharmacy &
diagnostic

Coverage:

Cashless coverage / reimbursement of medical expenses for in-patient alternative treatment taken under AYUSH (covering **ayurvedic, unani, sidha & homeopathy**) provided the treatment has been undergone in:

- A **government** hospital or in any institute **recognized by government** and / or accredited by quality council of India/national accreditation board on health.
- **Covered up to sum insured**
60 days pre & 90 days post hospitalization is also covered under alternative treatment.



Inpatient
treatment

Hospital
accommodation

Pre & post
hospitalization

Day care

Domiciliary
hospitalization

Alternative
treatment

**Living organ
transplant**

Emergency
ambulance

E-consultation

Loyalty addition

Pharmacy &
diagnostic

Coverage:

Expenses for an **organ donor's treatment** for the harvesting of the organ donated.

- Provided donation conforms to **the transplantation of human organs act 1994** and the organ is for the use of the insured person;
- The insured person has been **medically advised** to undergo an organ transplant;
- Covered up to **sum insured**

What's not covered:

- **Pre or post** medical expenses for the Organ Donor
- Stem cell donation except for Bone Marrow Transplant
- Screening expenses for the organ donor which are not incurred during the duration of Insured Person's hospitalization for organ transplant.
- **Experimental** or investigational transplant
- Any other **medical treatment** or complication in respect of the donor, **consequent to harvesting.**



Inpatient
treatment

Hospital
accommodation

Pre & post
hospitalization

Day care

Domiciliary
hospitalization

Alternative
treatment

Living organ
transplant

**Emergency
ambulance**

E-consultation

Loyalty addition

Pharmacy &
diagnostic

Coverage

Reasonable and customary ambulance(**surface transport**) expenses following an **emergency** to a hospital or from existing hospital to another as per the advise of treating doctor.

- The ambulance service is offered by a healthcare or ambulance service provider.
- The company has accepted an in-patient claim for the same illness or accident.
- Max. Liability for irrespective of network = **Up to Rs 1,500 per hospitalization**

This benefit is available for one transfer per Hospitalization

- We will not make any payment under this benefit if the insured person is transferred to any hospital or diagnostic centre for evaluation purposes only.



Inpatient treatment

Hospital accommodation

Pre & post hospitalization

Day care

Domiciliary hospitalization

Alternative treatment

Living organ transplant

Emergency ambulance

E-consultation

Loyalty addition

Pharmacy & diagnostic

Just contact us on
Max Bupa call
centre or website
chat

Get free
e-consultation
from our specialist

Take a right
decision for your
loved ones

- This benefit can be availed **unlimited times** by an insured person **during a policy year** for normal day to day illnesses.
- **The insured person is free to choose** whether or not to obtain e-consultation and if obtained then whether or not to act on it in whole or in part.



Loyalty addition sl 25 lack or below Applicable

Inpatient treatment

Hospital accommodation

Pre & post hospitalization

Day care

Domiciliary hospitalization

Alternative treatment

Living organ transplant

Emergency ambulance

E-consultation

Loyalty addition

Pharmacy & diagnostic

Loyalty addition will be done in policy at the end of policy year, irrespective of claim or no claim in previous year.

- **5% increase** on the expiring base sum insured up to a maximum of **50% of the base sum insured** of that policy year.
- **Sub-limits** applicable to various benefits will remain the same and **shall not increase proportionately**. Benefit is also **not available for e-consultation & optional cover** (if opted)
- Provided that the policy is **renewed continuously**.
- Loyalty addition once accrued does not get reduced in case of claim, however it will change proportionality in case of decrease in sum insured.

Example:-

Year	Current Base Sum Insured	Loyalty Addition	Cumulative Loyalty Addition	Total Sum Insured
1	10,00,000	-	-	10,00,000
2	10,00,000	50,000	50,000	10,50,000
3	10,00,000	50,000	1,00,000	11,00,000
4	5,00,000	25,000	75,000	5,75,000
5	5,00,000	25,000	1,00,000	6,00,000
11	5,00,000	25,000	2,50,000	7,50,000
12	5,00,000	-	2,50,000	7,50,000



Inpatient
treatment

Hospital
accommodation

Pre & post
hospitalization

Day care

Domiciliary
hospitalization

Alternative
treatment

Living organ
transplant

Emergency
ambulance

E-consultation

Loyalty addition

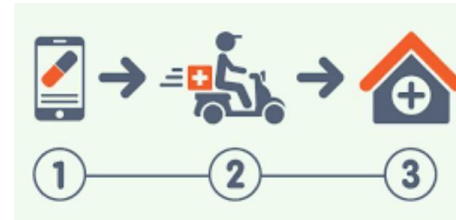
**Pharmacy &
diagnostic**

**Services
available on click
of a button**

**Ease of
experience**

**One window for
different
services**

**Avail special
discount offer time
to time**



Mental disorder treatment

New

Mental disorder
treatment

HIV AIDS

Artificial life
maintenance

Modern
treatment

No need to worry about
mental illness now

Take inpatient
treatment for mental
illness cover

Coverage up to S.I
(sublimit applicable
only for listed
conditions)

60 day pre & 90 day
post hospitalization
coverage too
within sublimit



**Covered up to 10% of base S.I or 50,000 Rs. which ev
conditions only:-**

Severe Depression, Schizophrenia, Bipolar Disorder, Post traum
Generalized anxiety disorder

What is not covered

1. The condition which is not clinically significant or is related to an relationship or academic problems, acculturation difficulties or w
2. Treatment related to intentional self inflicted Injury or attempted suicide by any means.
3. Any neuro-developmental delays and disorders.
4. Mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence



Mental disorder
treatment

HIV AIDS

Artificial life
maintenance

Modern
treatment

**Covers inpatient /
daycare treatment of
illness arising due to
HIV /AIDS**

**60 days pre & 90
days post
hospitalization is
also covered**

**Covered up to sum
insured**

**Benefit available
after initial waiting
period of 30 days**



- A. The Hospitalization or Day Care Treatment is Medically Necessary and the Illness is the outcome of HIV / AIDS. This needs to be prescribed in writing by a registered Medical Practitioner.
- B. The coverage under this benefit is provided for opportunistic infections which are caused due to low immunity status in HIV / AIDS resulting in acute infections which may be bacterial, viral, fungal or parasitic.
- C. The patient should be a declared HIV positive

What is not covered:

1. Chronic health conditions including ischemic heart disease, chronic liver disease, chronic kidney disease, cerebro-vascular disease/ stroke, bronchial asthma and neoplasms which are not directly related to the patient's immunity status would not be covered under this benefit.
2. Lifestyle diseases like diabetes, hypertension, heart diseases and dyslipidemia which are not related to HIV / AIDS would not be covered under this benefit.

Pre policy medical check-up

Underwriting Grid - HRV2		
Channels	Agency, Telesales, TPD, DST, Web Aggregators (Except PB)	Additional Considerations
Age Band	Super Top-up	
0 to 44 years	Nil	Medical underwriting may be triggered based on health declaration by the proposer or based on BMI or BMI for Age value*
45 to 54 years	Nil	
55 to 60 years	Tele UW	
61 years & above	PPMC	
✓ A health declaration will result in referral to the underwriter. Based on the assessment and information available, the medical underwriter may trigger a PPMC.		
✓ Ported policies will be referred for underwriting and necessary risk assessment.		
✓ For less than 18 years of age, BMI for age will be considered and for above 18 years of age BMI will be considered.		
✓ Critical Illness benefit can be offered subject to acceptance of base cover under 'E-saver' or 'Super Top-up'. (Age - >60years / SI - >10L)		
✓ Acceptance of Critical Illness is not automatic and will be independently assessed even if indemnity cover is offered		

The medical checkups are spread in levels depending on the age, type of plan and sum insured.
Standard Tests under PPMC may include tests such as (but not limited to): MER, RUA, T Cholesterol, LDL, HbA1c, ECG, SGPT, SGOT, S Creatinine, GGT.

Accepted Proposal	Decline Proposal
100% of cost to be borne by Max Bupa	100 % to be borne by Proposer



Pragnesh Desai - 98984 45164

PRIME INVESTMENT SERVICES

Your Financial Success is Our Prime Concern

Valsad Office : "Millennium", 1st floor , Office No 103, Opp. Pragji Tower, Halar Road ,Valsad -396 001
T - 02632-245313, M- 98984 45164, 81400 70888 E – primeinvestmentsc@gmail.com

www.primeinvestment.co.in