Experience the premium standard of Health Insurance with our Platinum plan

I. International Coverage - Specified Illness

- Our platinum customers can avail treatment abroad for 9 specified illnesses. These specified illnesses are covered if detected in India by a Medical Practitioner and is subject to change without prior notice, please visit our website to access more details on inclusions, waiting period, risk factors, and is subject to change without prior notice, please visit our website to access more details.

II. Emergency Medical Evacuation and Repatriation

- To make your premium even more affordable you can opt for policy for 9 specified illnesses. These specified illnesses are covered if detected in India by a Medical Practitioner and is subject to change without prior notice, please visit our website to access more details on inclusions, waiting period, risk factors, and is subject to change without prior notice, please visit our website to access more details.

III. OPD Treatment and Diagnostic Services

- Our platinum customers can avail treatment abroad for 9 specified illnesses. These specified illnesses are covered if detected in India by a Medical Practitioner and is subject to change without prior notice, please visit our website to access more details on inclusions, waiting period, risk factors, and is subject to change without prior notice, please visit our website to access more details.

- Room rent Covered up to Sum Insured (except for Suite or above room category) Covered up to Sum Insured
- HIV / AIDS covered up to Rs 50,000
- Diabetes covered up to Rs 120,000
- Emission of Radiation (LASER) & Cyber Knife covered up to Rs 50,000
- Maternity Expenses covered up to Rs 1,00,000
- Robotic Assisted Surgery, Minimally Invasive Endoscopic & Laparoscopic Surgery covered up to Rs 1,00,000
- Artificial Life Maintenance covered up to Rs 1,00,000
- Circumcision covered up to Rs 10,000
- Other specified treatments covered up to Rs 20,000
- Alternative treatments covered up to Rs 20,000
- Reproductive medicine & other related hospitalisation covered up to Rs 20,000

- What is not covered?

- Awaiting complications
- Smoker's Illness
- Pulmonary Arterial Hypertension
- Brain Surgery
- Tuberculosis
- Tissue Infection
- Cancer in situ
- HIV / AIDS
- Reproductive medicine & other related hospitalisation
- Artificial Life Maintenance
- Circumcision
- Other specified treatments
- Alternative treatments
- Maternity Expenses
- Maternal & Child Care Benefits (Vaccinations for children up to 12 years including one annual checkup)
- IRrelevant or Incidental Diagnostic procedures
- Treatment of psychiatric disabilities, except where that treatment is a direct result of an accident. This waiting period does not apply in the case of Maternity Expenses.

- 5 days total waiting period

- All our Platinum treatment during the 5th day of the policy, the treatment is covered within the policy period.
- The waiting period is subject to the policy, the treatment is covered within the policy period.

- Optional Benefits

- Second Medical Opinion Covered, One opinion per Insured Person per Specified Illness / Condition
- Comprehensive cover that pays attention to cost and quality. A comprehensive cover that pays attention to cost and quality. A comprehensive cover that pays attention to cost and quality.
- Health Planner: Digitised health insurance advisor.
- Experience the premium standard of Health Insurance with our Platinum plan.
- Comprehensive cover that pays attention to cost and quality. A comprehensive cover that pays attention to cost and quality. A comprehensive cover that pays attention to cost and quality.

What is your goal? Please leave a note to Max Bupa here or contact your Max Bupa advisor. We will help you understand all documents and information(s) upto Max Bupa’s satisfaction. The above information is subject to change without prior notice, please visit our website to access more details on inclusions, waiting period, risk factors, and is subject to change without prior notice, please visit our website to access more details.

Pre-existing conditions:

- Awaiting complications
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- Cancer in situ
- HIV / AIDS
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Your family will be covered at the following two levels:

• Floater Sum Insured: Levels 1, 2, and 20%
• Individual Sum Insured: Levels 1, 2, and 20%

We cover charges incurred for OPD treatment and/or inpatient hospitalisation due to any covered condition.

Max Bupa Health Insurance Limited
www.maxbupa.com
Email: maxbupa@maxbupa.com
Phone: +91 11 30902010
Fax: +91 11 30902011
Why Heartbeat is the right health cover

1. Comprehensive Protection

2. Cashless Facility

3. Hospitalisation benefits

4. Maternity and newborn benefits

5. Health check-up

6. Nutrition and growth

7. Room rent

8. Day Care Treatment

9. Inpatient care

10. OPD Treatment and Diagnostic Services

11. Critical illness cover

12. Emergency Medical Evacuation

13. Vaccination of the newborn baby

14. Mental disorder treatment

15. HIV / AIDS

16. Additional benefits you can tax

17. Health check-up

18. Nutrition and growth

19. Room rent

20. Day Care Treatment

21. Inpatient care

22. OPD Treatment and Diagnostic Services

23. Critical illness cover

24. Emergency Medical Evacuation

25. Vaccination of the newborn baby

26. Mental disorder treatment

27. HIV / AIDS

28. Additional benefits you can tax

Product Benefits Table – Heartbeat (Family First)