



HEALTH COMPANION HEALTH INSURANCE PLAN - HEALTH COMPANION

Comprehensive Cover

We provide cover ranging from Rs 2 lacs to Rs. 1 Cr.

Freelook Period

In case you are not satisfied with the policy terms and conditions, you may cancel it within 15 days of receipt of the policy.

Complimentary Health Check

To ensure you and your family stay in good health, we provide you Complimentary Health Checkup as per your plan eligibility.

No Claim Bonus

For each claim free year, an increase in sum insured @20% of Base Sum Insured (Individual Base Sum Insured in case of Family First) subject to a maximum of 100% of Base Sum Insured (Individual Base Sum Insured in case of Family First). This increased sum insured will not get reduced in case of any claim in future.

AYUSH (Ayurveda, Unani, Siddha & Homeopathy) In-patient Treatment

With the growing trend of alternative treatments, you can now avail inpatient treatment for Ayurveda, Unani, Siddha and Homeopathy and live a healthier life.

Cashless Hospitalization

Cashless facility at more than 3,500 network hospitals.

Smart Top-Up Option

Our Top Up option helps you to further enhance your coverage to suit your growing needs.

Coverage up to 19 Relationships Under Family First

Now you can cover yourself with all your loved ones subject to the applicable relationships under the same policy.

Refill Benefit

Now you wouldn't need to worry in case you have exhausted your Base Sum Insured and/or No Claim Bonus partially or completely. For subsequent claims and un-related illness, you would still be entitled for an additional sum insured under individual or family floater policies.

More Reasons To Choose Health Companion Plan

- Direct claim settlement
- We cover all day care procedures where taken as inpatient for less than 24 hours
- We cover for emergency ambulance expenses*
- No entry age restriction and can cover every member of your family
- Tax savings U/S 80D*
- Assured renewal for life**
- 30 days pre and 60 days post hospitalization expenses covered where hospitalization claim is payable
- Domiciliary treatment covered
- In-patient medical expenses for organ transplantation to organ donors
- ICU expenses covered up to sum insured
- If you take a policy for 2 years, then you get 12.5% discount on the 2nd year premium

For more information please contact your Federal Bank Branch Manager

FEDERAL BANK
YOUR PERFECT BANKING PARTNER



HEALTH INSURANCE

BENEFIT TABLE - HEALTH COMPANION HEALTH INSURANCE PLAN (ALL LIMITS IN Rs. UNLESS DEFINED AS PERCENTAGE)

Overall Sum Insured (SI) Rupees	Overall Sum Insured (SI)							Family First Individual Base Sum Insured: 1 Lacs, 2 Lacs, 3 Lacs, 4 Lacs, 5 Lacs & 10 Lacs per Insured Person Floater Base Sum Insured: (available on a floating basis over individual cover): 3 Lacs, 4 Lacs, 5 Lacs, 10 Lacs, 15 Lacs & 20 Lacs.*
	Variant 1			Variant 2				
	2 lacs	3 lacs	4 lacs	5 lacs	7.5 lacs	10 lacs	12.5 lacs	
In-patient treatment								
Doctors' fees	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Diagnostics Tests	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Medicines, drugs and consumables	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Nursing Charges	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Intravenous fluids, blood transfusion, injection administration charges	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Operation theatre charge	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Cost of prosthetics and other devices or equipment if implanted internally during a Surgical Operation.	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Intensive Care Unit charges	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Hospital Accommodation	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Pre and post hospitalization expenses including doctor's consultation, diagnostics tests, medicines, drugs and consumables ⁽⁶⁾	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Day care procedures ⁽⁹⁾	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Organ Donor	Covered up to Base Sum Insured			Covered up to Base Sum Insured				Covered up to Sum Insured
Other benefits								
Emergency Ambulance	Up to Rs. 3,000			Up to Rs. 3,000				Up to Rs. 3,000
No Claim Bonus	20% of Base Sum Insured upto a max of 100%			20% of Base Sum Insured upto a max of 100%				20% of Individual Base Sum Insured upto a max of 100% of Individual Base Sum Insured
Refill Benefit ⁽³⁾	Up to Base Sum Insured			Up to Base Sum Insured				Not available
Vaccination (in case of Animal Bite) ⁽⁴⁾	Upto Rs. 2,500			Upto Rs. 5,000				Upto Rs. 5,000
Ayush Treatment ⁽⁵⁾	Up to Base Sum Insured			Up to Base Sum Insured				Covered up to Sum Insured
Health Check-up	Once in 2 years			Annual				Annual
Domiciliary Hospitalization	Covered upto Base Sum Insured			Covered upto Base Sum Insured				Covered upto Sum Insured
CUSTOMER LEVEL OPTIONS								
Top-up plan on annual aggregate basis	Deductible of Rs. 1,2,3,4,5 and 10 lacs			Deductible of Rs. 1,2,3,4,5 and 10 lacs				Deductible of Rs. 1,2,3,4,5 and 10 lacs
Treatment only in Tiered Network ⁽⁶⁾	Option available to Zone 2 customers			Option available to Zone 2 customers				Option available to Zone 2 customers
Hospital Cash ⁽⁷⁾	1,000/day			2,000/day				Rs. 1,000/day or Rs. 2,000/day

Notes:

- (1) Baseline cover includes a
 - 48 month waiting period for Variant 1 and 36 months waiting period for Variant 2 and Family First for pre-existing conditions
 - a 2 year waiting period for specific diseases/conditions
 - a 30 day Initial waiting period from inception

- Entry age for Adults is 18 years onwards and from 91 days to 21 years for children. New born children can be added to existing policies at renewal.

(2) No co-payment for insured of any age. (3) Refill benefit - Reinstatement up to base sum insured. Applicable for different illness. (4) Vaccination for Animal Bite (Post Bite Treatment) -OPD Benefit upto defined limit as part of overall limit. (5) AYUSH Treatment-Inpatient Treatment taken up in authorized Government Hospitals. (6) Tiered Network -Zone 2 customers can avail cashless treatment in Max BUPA's network hospitals in Zone 2 locations. Customers can also avail treatment (reimbursement basis) in Zone 1 hospitals with 20% co-payment. Customer opting for this option will get a 10% discount

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 offers coverage for 19 relationship as mentioned below

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
16 Sister-in-law	17 Brother-in-law	18 Nephew	19 Niece			15 Sister

Zone	Locations
Zone 1	Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Ahmedabad, Surat
Zone 2	Rest of India

(7) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year. Payment made from day one subject to hospitalization claim being admissible (8) Covered only where hospitalisation claim is payable (9) Taken as inpatient

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