

Heartbeat Overview

Max Bupa Health Insurance Company Ltd



Objective

- By the end of this module we will be able to:
 - ❑ Present policy benefits of amended Heartbeat health insurance plan
 - ❑ Enumerate waiting periods and exclusions
 - ❑ Identify customer level option available for purchase
 - ❑ Explain underwriting and claims process in brief



Policy design

Sum insured options

- **Individual and Family Floater: Silver:** 2 lacs, 3 lacs, **Gold:** 5 lacs , 7.5 lacs, 10 lacs, **Platinum:** 15 lacs, 20 lacs, 50 lacs
- **Family First: Individual Cover:** 1Lacs, 2Lacs, 3Lacs, 4Lacs and 5Lacs per Insured Person, **Floater Cover (available on a floating basis over individual cover):** 3Lacs, 4Lacs, 5Lacs, 10Lacs and 15Lacs.

Plan combinations

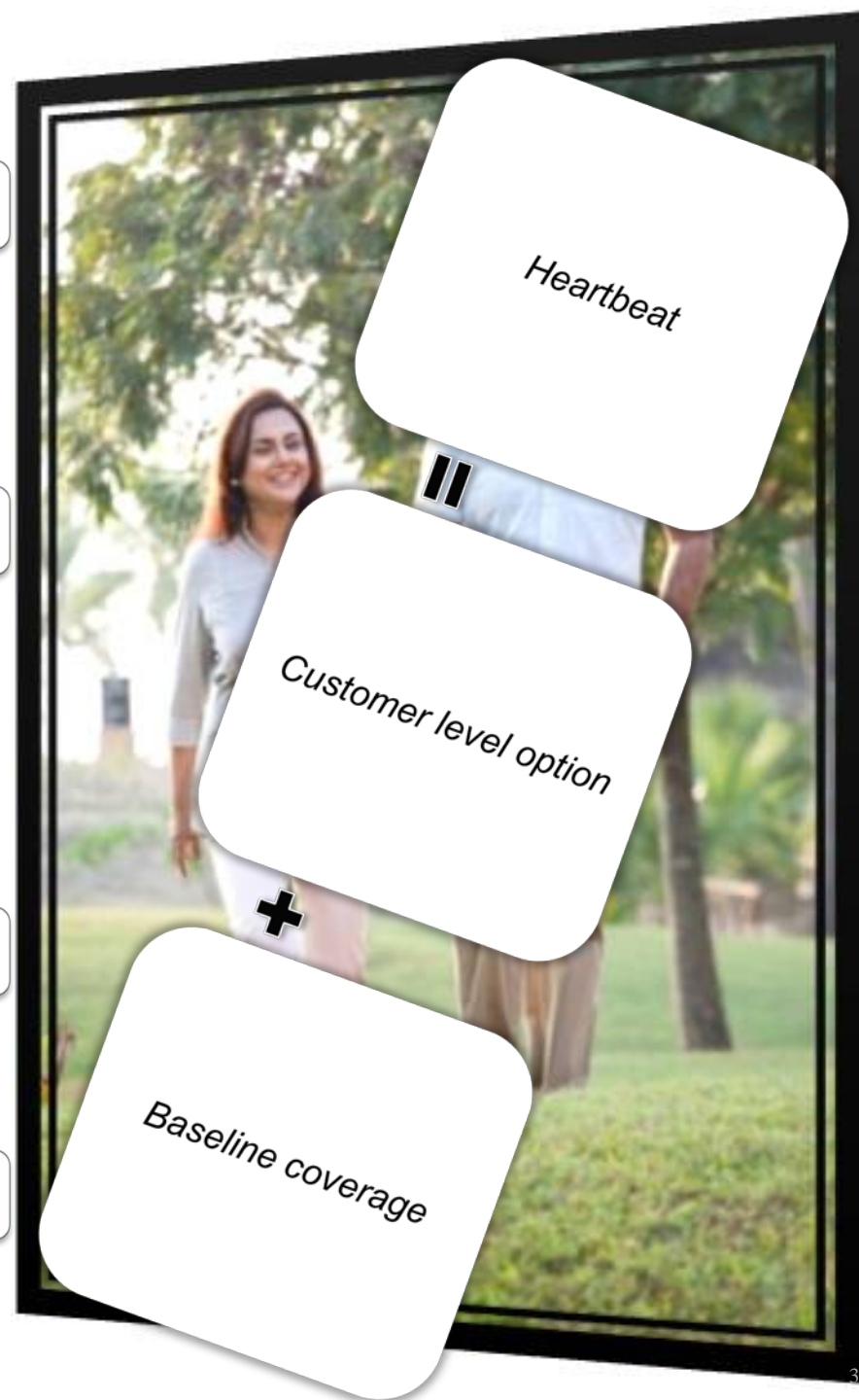
- **Individual**
- **Family floater:** Family includes spouse and dependent children: 1A + 1C, 1A + 2C, 2A, 2A + 1C, 2A + 2C
- **Family First:** Family includes Policyholder and the persons related to the Policyholder in the following manner: Spouse, Son, Daughter-in-law , Daughter , Father , Mother , Father-in-law, Mother-in-law, Grandfather , Grandmother, Grandson , Granddaughter

Age limits

- **Min entry age:** children = 0 days, adult = 18 yrs
- **Max entry age:** children = 21 years, adult = No maximum
- **There is no maximum cover ceasing age**

Policy tenure

- **Individual and Family Floater:** One year or two year
- **Family First:** One year





Policy design

Baseline coverage

In-patient treatment

Hospital accommodation

Pre & post hospitalization

All day care procedures

Maternity and childcare benefits

Health check ups

Organ donor

Out-patient cons. & diag.
(Platinum only)

Emergency ambulance

Domiciliary treatment

90d initial waiting

24m Specific Waiting Period
for age > 60 at entry

48m pre-existing disease

20% co-pay for age > 65 yr



Customer level options

Deductible option in Silver

2 year policy option



Policy coverage – Individual and Floater

Overall Sum Insured	Heartbeat Silver Policy		Heartbeat Gold Policy			Heartbeat Platinum Policy		
Rupees	2 lacs	3 lacs	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	50 lacs
In-patient treatment								
Surgical operations, including pre- and post-operative care	Covered up to Sum Insured		Covered up to Sum Insured			Covered up to Sum Insured		
Nursing care, drugs and surgical dressings								
Doctors' fees								
Operation theatre charges and intensive care								
Pathology, X-rays, diagnostic tests and therapies								
Prosthetic implants	Shared Room or 1% of the Sum Insured		Single Private Room			Upgrade to next level, subject to availability		
Hospital Accommodation								
Pre and post hospitalization expenses including doctor's consultation, diagnostics tests, intravenous fluid, blood transfusion, medicines, drugs and consumables	Covered up to 15% of Sum Insured		Covered up to 20% of Sum Insured			Covered up to Sum Insured		
All day care procedures	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 20000	Covered up to Rs 30000	Covered up to Rs 40000	Covered up to Rs 45000	Covered up to Rs 50000	Covered up to Rs 60000	Covered up to Rs 75000	Covered up to Rs 100000
New Born Baby Cover	Covered up to Sum Insured		Covered up to Sum Insured			Covered up to Sum Insured		
Vaccinations for children up to 12 years and nutrition and diet consulting.	NA	NA	NA	NA	NA	Covered up to Sum Insured		
Further benefits								
Health check-up at time of renewal	Once in two years, tests as per annexure		Annual, tests as per annexure			Annual, tests as per annexure		
Organ transplant when medically necessary	Covered up to Sum Insured		Covered up to Sum Insured			Covered up to Sum Insured		
Emergency Ambulance (*)	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 Treatment	Covered up to Rs 10000	Covered up to Rs 15000	Covered up to Rs 25000	Covered up to Rs 37500	Covered up to Rs 50000	Covered up to Rs 75000	Covered up to Rs 100000	Covered up to Rs 250000
Health Relationship Loyalty Program	10% of the Last Paid Premium (5% in two year policy)		10% of the Last Paid Premium (5% in two year policy)			10% of the Last Paid Premium (5% in two year policy)		
Out-patient benefits								
Outpatient benefits covering specialist consultation and costs of diagnostics tests prescribed by them.	NA	NA	NA	NA	NA	Covered up to Rs 10000	Covered up to Rs 15000	Covered up to Rs 20000
Optional Benefit/Feature								
Annual aggregate Deductible	1 lac/ 2 lacs / 3 lacs	1 lac/ 2 lacs / 3 lacs	Not Available			Not Available		

Notes:

- Policy Term: The default policy term for all plans is one year. A two year policy term option is also available for Heartbeat Individual and Family Floater plans
- We will only pay 80% of any amount We assess for payment or reimbursement in respect of any claim made by that Insured Person older than 65 years of age. (Please refer to Clause 3 of Policy Wording Document)

* Emergency Ambulance - Maximum of Rs. 2000/-per event for out-of-network.



Policy coverage – Family First

Benefit Table – Heartbeat Family First		
Family First – Variants	Silver Policy	Gold Policy
Sum Insured (Rs.)	Individual Cover: 1Lacs, 2Lacs, 3Lacs, 4Lacs & 5Lacs per Insured Person Floater Cover – (available on a floating basis over individual cover): 3Lacs, 4Lacs, 5Lacs, 10Lacs & 15Lacs.	
In-patient treatment		
Diagnostic procedures	Covered up to Sum Insured	Covered up to Sum Insured
Medicines, drugs and consumables		
Doctors' fees		
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	Single Private Room
Pre and Post hospitalization Medical Expenses	Covered up to 15% of Sum Insured	Covered up to 20% of Sum Insured
DayCare Procedures	Covered up to Sum Insured	Covered up to Sum Insured
Child care benefits		
Maternity Benefits (Refer Section 2.7 (3) of the T&C)	Covered up to Rs 25000 per Policy Year	Covered up to Rs 50000 per Policy Year
New Born Baby cover	Covered up to Sum Insured	Covered up to Sum Insured
Further benefits		
Health Check-up	Once in two years, tests as per annexure	Annual, tests as per annexure
Organ Donor	Covered up to Sum Insured	Covered up to Sum Insured
Emergency Ambulance (*)	Covered at actual costs in Network hospitals up to Sum Insured	Covered at actual costs in Network hospitals up to Sum Insured
Domiciliary Treatment	Covered up to Rs 15000	Covered up to Rs 37500
Health Relationship Loyalty Program	10% of the Last Paid Premium	10% of the Last Paid Premium

Notes:

- We will only pay 80% of any amount We assess for payment or reimbursement in respect of any claim made by that Insured Person older than 65 years of age. (Please refer to Clause 3 of Policy Wording Document)

* Emergency Ambulance - Maximum of Rs. 2000/-per event for out-of-network



Waiting periods and exclusions

90d waiting period:

We will not cover any treatment taken during the first 90 days since the commencement of the Policy, unless the treatment needed is a result of an Accident. This waiting period does not apply for any subsequent and continuous renewals of Your Policy.

24m Personal Waiting Period :

Conditions mentioned under Personal Waiting Period in the Schedule of Insurance Certificate will be subject to a waiting period of 24 months and will be covered from the commencement of the third Policy Year as long as the Insured Person has been insured continuously under the Policy without any break.

48m Pre-Existing Conditions:

Benefits will not be available for Pre-existing Conditions until 48 months of continuous coverage have elapsed since the inception of the first Policy with us.

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 Out-patient or take-home use| Eyesight| Experimental treatment | Health hydros, nature cure, wellness clinics etc. | HIV and AIDS | Obesity | Hereditary conditions | Items of personal comfort and convenience, | Non-allopathic treatment | Psychiatric and Psychosomatic Conditions | Out-patient Treatment | Reproductive medicine - Birth control & Assisted reproduction | Self-inflicted injuries | Sexual problems and gender issues | Sexually transmitted diseases | Unrecognised physician or Hospital | Sleep disorders | Speech disorders | Treatment for developmental problems | Treatment received outside India | Unlawful Activity | Unrecognised physician or Hospital | Genetic disorders | any other such permanent exclusions as may be specified in the Schedule.

24m Specific Waiting Period for age

> 60 at entry:

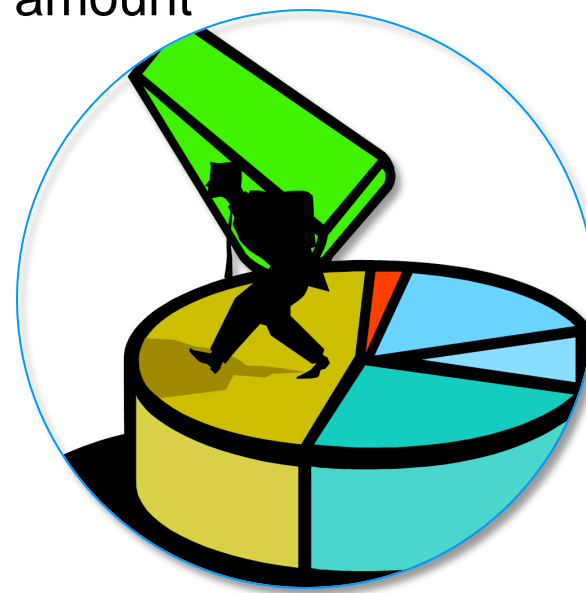
1. Stones in the urinary system (eg kidney/bladder)
2. Stones in biliary system (eg gall stones)
3. Cataract
4. BPH - Benign prostatic hypertrophy
5. Menorrhagia, Fibromyoma, Uterine prolapse including any condition requiring Hysterectomy.
6. Piles (Haemorrhoids)
7. Hernia (Inguinal/umbilical and gastric)
8. Degenerative disorders of knee/hip
9. Chronic renal failure or end stage renal failure
10. Retinopathy
11. Diabetes and related treatments



Co-pay

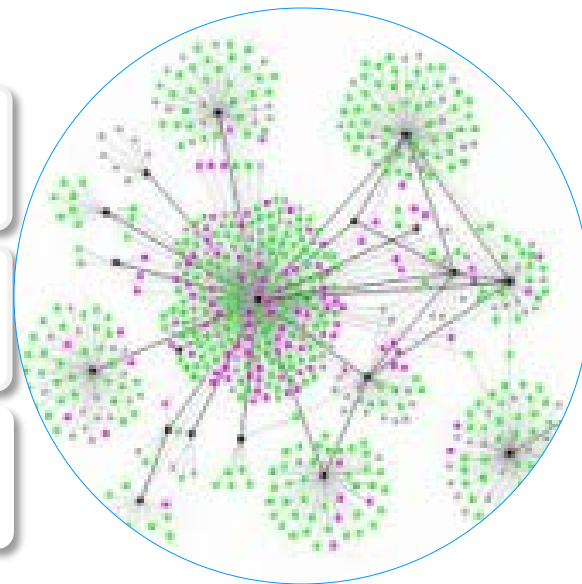
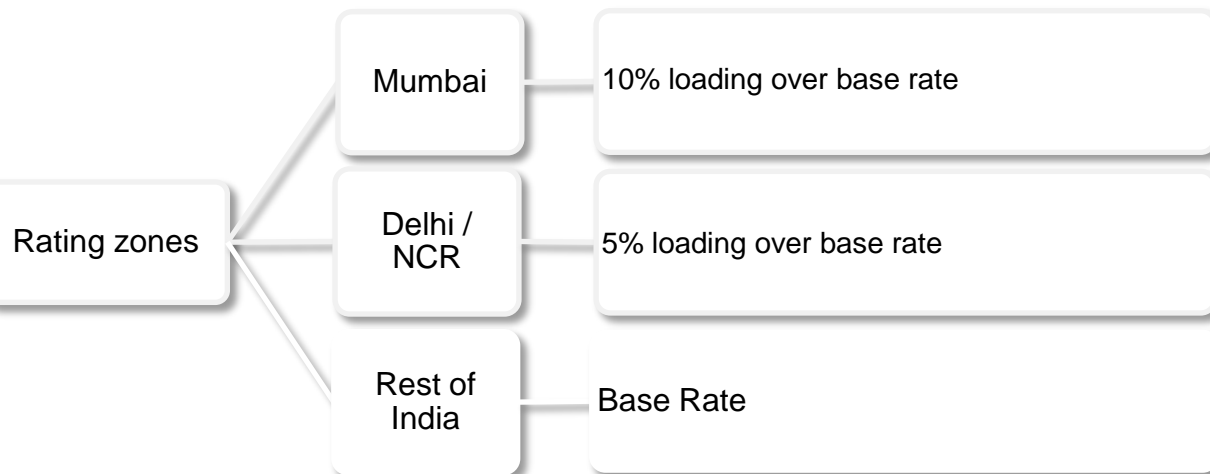
- Co-pay: If age > 65 years, we will pay 80% of amount assessed for payment or reimbursement.

Co-payment cashless example	Scenario 1	Scenario 2
Sum Insured	200000	200000
Pre Auth Requested Amount	100000	100000
Approved Amount (after deduction of 20% Co-pay)	80000	80000
Actual Final Bill Received	100000	90000
Co-pay @ 20% on Final Bill amount	20000	18000
Final Paid amount after deduction of Co-pay	80000	72000
Balance Sum Insured	120000	128000





Max Bupa's rating zones





High Deductible Top-up Option

- Choose from three optional deductibles of Rs 1 lac, Rs 2 Lacs and Rs 3 lacs to get discount:

Deductible Option	Available for Sum Insured (INR)
1 lac Deductible	2 lacs & 3 lacs
2 lac Deductible	2 lacs & 3 lacs
3 lac Deductible	2 lacs & 3 lacs

- Working of aggregate annual deductible:

- ❑ **Illustration 1:** When the Insured Person does not have any other Health Insurance Policy, Heartbeat Plan Opted for: Silver, Sum Insured Rs 300,000, deductible Opted for: Rs 200,000.

C A L C U L A T I O N S		Claim Amount Assessed by Us	Deductible Exhaustion	Balance Deductible	Available Sum Insured	Claim Amount paid by Us
	At Inception	-	-	Rs 200,000	Rs 300,000	-
	Claim 1	Rs 20,000	Rs 20,000	Rs 1,80,000	Rs 300,000	0
	Claim 2	Rs 1,90,000	Rs 1,80,000	0	Rs 300,000	Rs 10,000
	Claim 3	Rs 3,60,000	0	0	Rs 290,000	Rs 2,90,000



High Deductible Top-up Option discount

➤ Choose from three optional deductibles of Rs 1 lac, Rs 2 Lacs and Rs 3 lacs to get discount:

	Deductible Option	Product Type	Sum Insured	Factor over corresponding Heartbeat Premium Rates
(1.)	1 lac Dedcutible	Individual & All Family Floater Combinations	200K & 300K	0.75
(2.)	2 lac Dedcutible	Individual & All Family Floater Combinations	200K & 300K	0.67
(3.)	3 lac Dedcutible	Individual & All Family Floater Combinations	200K & 300K	0.55





2 year policy option

- Customers have the choice to purchase 2 year policy in which case they will be eligible for a discount.

Age Band	Factor over one year premium option
0-40	1.80
41-50	1.90
51+	2.00



Illustration

	Year 1	Year 2	2 year Option
Plan Type	Family Floater	Family Floater	Family Floater
Sum Insured	3lacs	3lacs	3lacs
Family Combination	2A+2C	2A+2C	2A+2C
Age of oldest member	40 years	41 years	40 years
Premium	11,632	12,102	20,938
Total Premium	23,734		20,938
Saving			13%



Calculating premium – Individual and Family Floater

1. Identify the set of tables as per the residential address of the proposer. There are three tables due to different rating zones.



2. Select the appropriate table as per the type of plan opted – Individual or Family Floater.



3. Determine the row and column which corresponds to the age of the proposer and Sum Insured chosen. In a Family Floater cover, age of the oldest member of the family will be taken.



4. If a annual aggregate deductible option is chosen, multiply the obtained value with appropriate factor given in the premium table.



5. In case a deductible option is selected in a Silver Plan, use deductible discount table to calculate the final premium by multiplying with the applicable factor.



6. If 2 year option is selected by the customer, apply 2 year option discount by multiplying with applicable factor,.



7. Apply service tax on Step 6 for final premium rates inclusive of service tax (or use premium table incl of tax to avoid this step).



How to buy Heartbeat

The customer is sold a Max Bupa policy, through Third Party Distributors, Agency, Telesales and Online channel.

Every Insured person will be assigned a unique customer identification number on the Max Bupa system.

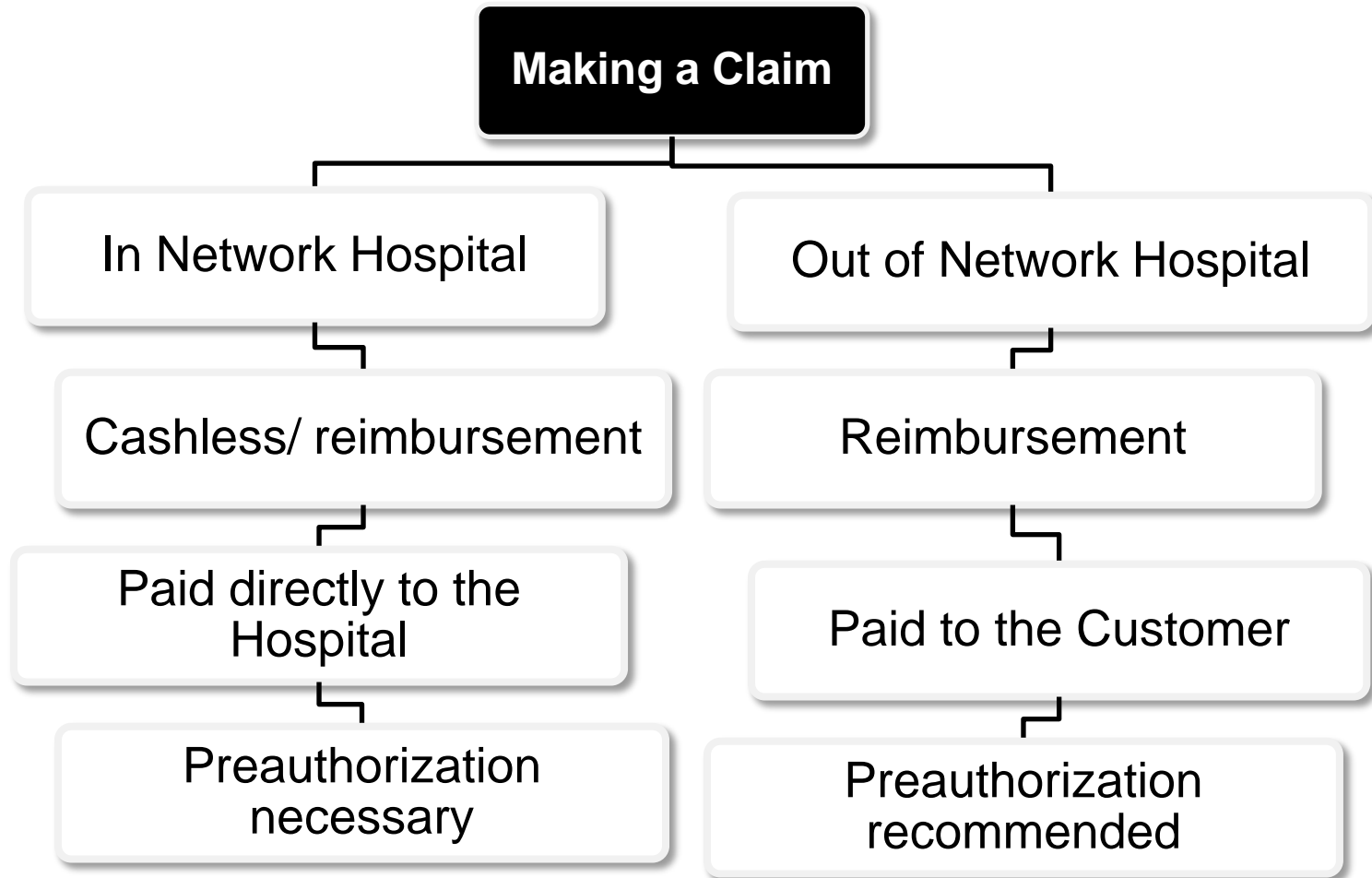
A proposal form is completed and an underwriting process will be followed. For specific ages, sum insured and BMI, a medical checkup is required.

Three potential options will be determined by underwriter: accept with no personal waiting period, accept with personal waiting period or decline policy cover.

If proposal is accepted, customer receives a policy welcome kit and a follow up welcome call. If declined, customer receives communication detailing reasons for decline.



Claims procedure overview





Summary

- By the end of this module we have learnt to:
 - ❑ Present policy benefits of amended Heartbeat health insurance plan
 - ❑ Enumerate waiting periods and exclusions
 - ❑ Identify customer level options available for purchase
 - ❑ Explain underwriting and claims process in brief



Thank You

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