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Max Bupa launches â??Health Premiaâ??

27 December 2019 | News

Provides coverage for planned treatments taken overseas for critical illnesses



Max Bupa has launched its most comprehensive health insurance plan, ‘Health Premia’ - a disruptive product that combines comprehensive features and benefits any customer across age groups would expect in a health insurance plan, with sum insured up to INR 3 crores.

The newly launched product will fulfill the aspirations of people who want a 360-degree health cover in India as well as provide coverage while traveling abroad. This product also provides coverage for up-to 19 relationships with an individual sum insured for everyone and a floater cover which is common to all.

Health Premia features health checkup for adults as well as children from Day 1 based on their preference, worldwide maternity cover and newborn cover without any additional premium from the day baby is born till policy year end. The plan offers international coverage for specified illnesses and medical emergencies, along with in-built travel insurance coverage. Health Premia has a one--year waiting period for specified diseases which is one of the lowest in the industry. The plan also covers advanced treatment methods such as Cyber knife and Robotic surgeries, Laser treatment and Bariatric surgery.

Speaking on the launch, Ashish Mehrotra, MD & CEO, Max Bupa Health Insurance said, “We are very excited about Health Premia, our most comprehensive product till now. It is another testimony to our wide product portfolio and reinforces our belief in giving greater value to our customers while also meeting their changing healthcare requirements. The product will cater to the evolving healthcare needs of customers who want a high-quality health insurance solution and don’t want to compromise when it comes to health and wellbeing. Health Premia is a result of thorough analysis of the evolving customer needs, market intelligence and our laser sharp focus on customer centricity and innovation. With rising personal incomes and changing lifestyle, Indians are spending over 60% more overseas on a year on year basis. A substantial portion of this spending is on medical expenses for those suffering from critical illnesses. Keeping this in mind, Health Premia has been designed to provide coverage for emergencies as well as critical illnesses abroad. The plan has indeed been designed as a comprehensive health insurance plan for covering healthcare expenses that a regular health insurance plan may not be able to cover.”

With an aim to provide greater benefits to customers, Health Premia addresses the daily health needs of people including in-patient hospitalization, OPD, diagnostics, personalized health coaching, 2nd medical opinion, pharmacy & diagnostic services and many more. Health Premia also has an enhanced pre and post hospitalization coverage along with the refill benefit on partial exhaustion of the sum insured, which can be used for the same illness as well. The customers of Health Premia will also have access to top-of-the-class exclusive services.

Health Premia offers features such as Premium Waiver which allows the premium for next year to be waived off, if the proposer of policy passes away or is diagnosed with a specified illness during the policy period. Health Premia also brings Loyalty Additions which gives 10% increase in the base sum insured annually even if the person has claimed in the previous year.