

Max Life Lifeline – MediCash Plus Plan : *A defined benefit health insurance plan offering Fixed Cash Benefit in case of hospitalization or surgery along with ICU cash, Surgical Cash and Recuperation Cash Benefits*

Hospitalized?

Please focus only on your health and recovery. Hospitalization is enough of a problem. Do you want to worry about the hospital expenses?

You can leave the worrying about the expenses to us.

So what are the odds that in next ten years you will need to get hospitalized for conditions ranging from illness to accidents? And how are you planning to deal with it?

Would setting apart a lump sum really make difference? And what about post hospitalization care?

Please sample Max Life Insurance's proposed 3-step processes to complete recovery.

1. Select any of our 3035 network hospitals across the country. Get yourself treated while we take care of the hospitalization expenses
2. Walk out fully treated and without a hole in your pocket

Presenting **Max Life Lifeline - MediCash Plus**, a health Insurance plan from Max Life Insurance that provides you support by giving you hospital cash benefit, whenever you are hospitalized. With **Max Life Lifeline - MediCash Plus** plan, you will get a fixed benefit towards hospitalization, ICU and recuperating benefit (post hospitalization), which will help you with your expenses towards such events.

D) Key features of Max Life Lifeline - MediCash Plus

- ✓ Cashless hospitalization available in over 3035 network hospitals across the country Fixed daily hospitalization benefit available irrespective of amount of actual billing.
- ✓ Benefits are Payable in addition to any other health insurance cover that you may have with us or any other insurer
- ✓ The premiums are guaranteed for five years from the effective date. After such five years, Company may revise the premium rates based upon the actuarial review of the claims experience subject to prior approval of IRDA.
- ✓ Guaranteed Long-Term coverage for 10 years subject to payment of premium made by you and termination provisions.
- ✓ Premium discount incase policy is claim-free for first 5 years.
- ✓ Tax benefit on the premium paid Upto ₹ 15, 000 under section 80 D of the Income Tax Act.

Scale of Benefit/ Units

Max Life Lifeline – MediCash Plus^{Plan}
A Non Linked-Non Participating Health Insurance Plan
UIN: 104N045V01

The scale of benefits is denominated as ‘Units’ A unit is a representation of the collective set of benefit that you purchase when you opt for **Max Life Lifeline – MediCash Plus** policy. A listing of all the benefit structure for each unit is given as under

<i>Benefits</i>	<i>Number Of Units Bought</i>				
	1	2	3	4	5
Daily Hospital Cash (₹)	1000	2000	3000	4000	5000
Daily ICU Cash (₹)	2000	4000	6000	8000	10000
Recuperating Cash (Lump-Sum) (₹)	3000	6000	9000	12000	15000
Surgical Cash (Lump-Sum Upto (₹)	50,000	100000	150000	200000	250,000
Minor (10%) (₹)	5,000	10,000	15,000	20,000	25,000
Intermediate (15%)(₹)	7,500	15,000	22,500	30,000	37,500
Major (35 %) (₹)	17,500	35,000	52,500	70,000	87,500
Supra major (100%) (₹)	50,000	100,000	150,000	200,000	250,000
Others (₹)	Upto 10000	Upto 10000	Upto 10000	Upto 10000	Upto 10000
Annual Limit (Days) (Aggregated for all the benefits)	50 days of Hospitalization				
Policy Term Limit (Days) (Aggregated for all the benefits)	250 days of hospitalization				

*Maximum surgical benefit limit in a policy year will increase by 5% simple rate each policy year

Subject to the terms and conditions of the policy.

****Please note in respect of “other” category of surgeries, an amount equal to the actual hospital bill for carrying out the surgery shall only be reimbursed subject to a maximum payout of ₹ 10,000 in a policy year. The “actual hospital bill for carrying out the surgery” shall include the surgeon fee, operation theatre cost, medical consumables directly linked to the surgery and anesthesiast’s cost**

For example: If you are looking for a plan that can pay you for Daily Hospital Cash of only ₹ 2000, with reference to above table of benefits you will buy 2 units of MediCash Plus. When you are hospitalized the plan will provide you

- Daily Hospitalization Cash Benefit of ₹ 2000,
- ICU Cash Benefit of ₹4000 per day and
- Recuperating Benefit of ₹ 6000 (This benefit is applicable only in case of hospitalization for 7 or more consecutive days before discharge.)
- Surgical benefit of upto Rs 1,00,000 per policy year and 200% of the applicable* maximum benefit over the term of the policy,

*Maximum surgical benefit limit in a policy year will increase by 5% simple rate each policy year

Subject to the terms and conditions of the policy.

Max Life Lifeline – MediCash Plus Plan Benefits :

1. Hospital Cash Benefit

- In case of an unfortunate event of your being hospitalized for a medically necessary treatment or surgery for any illness or injury, for a continuous and consecutive period of at least 48 hours, the company shall pay fixed per diem benefit as per the unit/ scale of benefit applicable, for the period of hospitalization but excluding the first 24 hours of such hospitalization and subject to limits of the policy.

Please Note: Any period less than 24 hours spent by the life insured during hospitalization after the initial 48 hours will be counted for payment of full per diem rate

- This is a fixed amount paid irrespective of your actual hospital bill.
- In scenarios, when you are hospitalized again for the same illness or injury that occurred during previous hospitalization, within 30 days from the date of discharge, we will pay from the first 24 hours of such hospitalization.

2. ICU cash Benefit

- In case of your being required to be admitted into an intensive care unit for a medically necessary treatment or surgery of any illness or injury for a continuous period of 8 hours or more during hospitalization for a continuous period of 24 hours or more, in addition to hospital cash benefit, an intensive care unit cash benefit equivalent to **200%** of hospital cash benefit will be payable on per diem basis as per the unit/ scale of benefit subject to the terms and conditions of the policy.

Expenses don't stop at hospital discharge, do they? **Max Life Lifeline – MediCash Plus also** offers a fixed lump sum recuperation cash benefit to help you meet your follow-up investigation costs, consultation fees, cost of medicines etc.

3. Recuperating Cash Benefit

Provided there has been a continuous and consecutive period of hospitalization of 7 days or more and is discharged alive from the hospital. Then in addition to hospital cash and ICU cash benefit, a lump sum recuperating cash benefit equivalent to 300% of the hospital cash benefit will be payable as per the unit/ scale of benefit

4 Surgical Cash Benefit:

Over and above routine hospitalization expenses, a fixed Lump-sum amount will be paid under Lifeline – MediCash PlusTM for more than 400 listed surgeries that you may undergo. These surgeries are divided into 5 categories depending on clinical severity. Accordingly a certain percentage of the maximum benefit will be paid out for a surgery undergone by you

We also understand that cost of medical facilities is rising year by year. To partner with you in attempting to meet them, our surgical cash benefit will increase every year at a simple rate of 5% of the benefit amount at policy inception.

Total amount of Surgical Cash Benefit that can be availed throughout the policy term will be twice the applicable benefit amount for that particular year surgical cash benefit for a few surgeries is payable for few covered surgeries carried out in the first 90 days of the effective date and few covered surgeries carried out in the first 24 months of the effective date except where the surgery is carried out for treatment of an injury. List of such surgeries can be provided on demand.

The company reserves the right to add to or delete any surgery from the list of surgeries and change the categorization of the surgeries depending upon the experience and advancement in medical treatment and diagnostic techniques. The policyholder shall be notified in writing 30 days in advance about the same and the same shall be binding upon the policyholder.

A sample list of surgeries is given below:

Category of Surgery	Examples
Minor	Tonsillectomy, Fissurectomy,
Intermediate	Herniorraphy, Cataract,
Major	Hernioplasty, Total Hip Replacement
Supramajor	Removal of Brain tumors, Joint Replacement
OTHERS	~ NOT A DEFINED LIST ~ Will pay for surgeries that are not covered in any of the above categories and are not excluded from the scope of cover.

For detailed List of surgeries, visit our web site or please ask your agent advisor.

In case you undergo any other surgery, which is not listed in the above categories, we pay you a Fixed amount of Upto ₹ 10,000 or as per your actual hospital bill, whichever is lesser.

Maximum benefit in a policy year

Benefit shall be payable in aggregate across all benefits for a maximum of 50 days of hospitalization of the life insured in a policy year. The balance days, if not claimed, cannot be carried forward to the following policy year. Similarly, 100% of the maximum surgical benefit can be claimed during a policy year as per the scale of benefits.

Maximum benefit during the policy term

Benefits shall be payable in aggregate across all benefits for a maximum of 250 days of hospitalization of the life insured during the policy term. In case of these 250 days has been claimed, the policy will terminate and insurance cover would cease. Similarly, 200% of the applicable maximum surgical benefit as per the scale of benefits.

Advantages Of Max Life Lifeline – MediCash Plus Plan:

- 1) Multiple Claims:

MediCash Plus covers you for 50 days in any policy year and a total of 250 days thru the term of the policy. Within the above limits you can claim for cover any number of times however in case of surgical cash benefit; benefit can be claimed subject to maximum limit

In case the life insured undergoes more than one surgery during a policy year, under administration of the same dose of anesthesia, then 100% of the surgical cash benefit shall be payable for the surgery of the highest severity, 50% of the applicable surgical cash benefit for the second highest severe surgery, 30% of the applicable surgical cash benefit for third highest severe surgery and no surgical cash benefit shall be payable for the fourth highest severe surgery and thereafter

2) Premium Guarantee for First Five Years:

Even if you have multiple claims, the premium you pay for your policy is fixed for the first five years of the policy. This helps you to remain covered by paying the same premium, in spite of registering any claims with us. After five years, the premiums would get revised based on our claims experience and subject to prior approval from the IRDA. This change would be intimated to the policyholder at-least 30 days prior to making it effective.

3) Discount for a Claim Free Policy:

In case you do not claim for the first five years of the policy term, we would offer upto 20% discount on revised premium (if applicable) from the 6th Policy Anniversary. This ensures that you enjoy same benefits, at a lower premium, when your policy remains Claim Free for the first Five Years.

4) Payout In Addition to Other Plans:

You can avail benefit amount for the same insured event under this policy as well as any other medical insurance policy that you may already have with any other Insurance Company. All you would need to do is submit photocopies or duplicates of hospital bills, reports, discharge papers etc. The lump-sum benefit amount, as per your entitlement will get paid to you, irrespective of the actual expenses that you incur during hospitalization.

5) Transparency in Coverage Details:

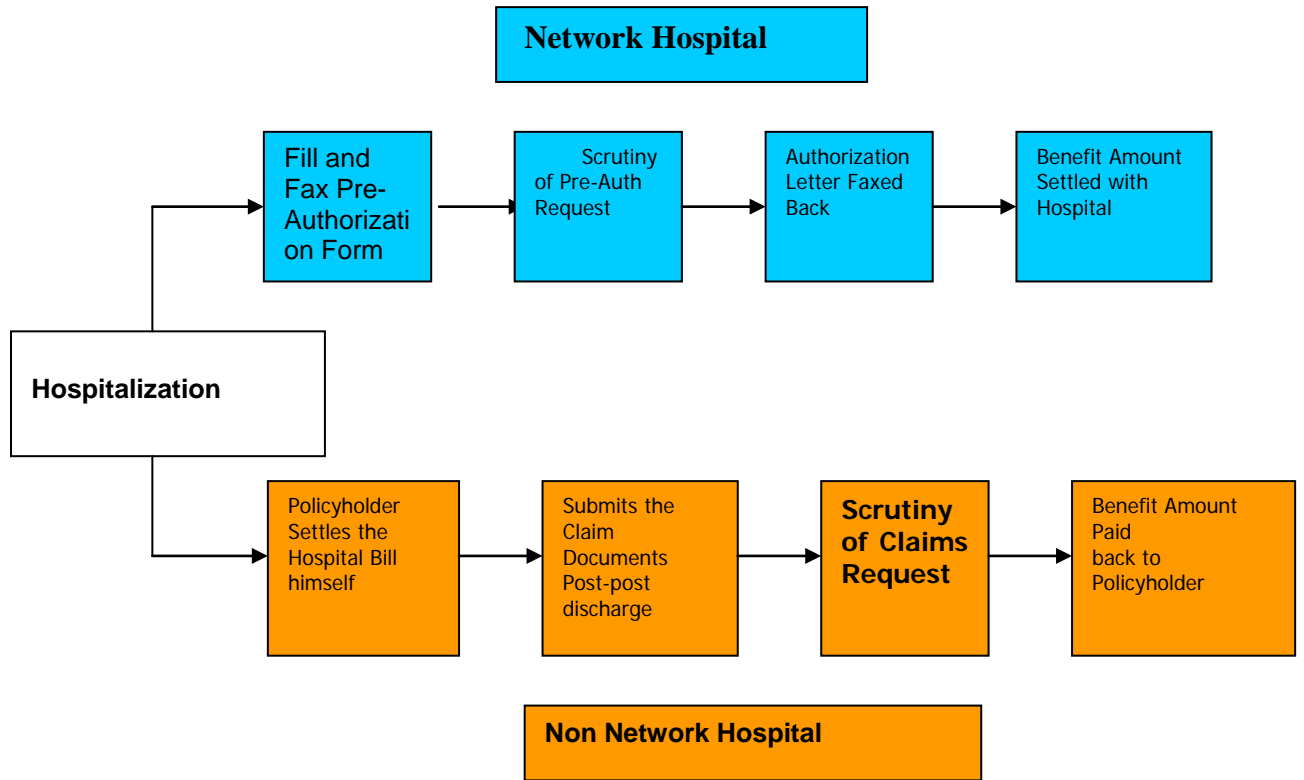
Simple to understand plan. This helps you to judge the amount of Benefit that is payable from our side for any event of hospitalization at the inception of the policy

6) Easy Claims Process- Fair, Fast and Friendly:

You can take advantage of the cashless hospitalization facility in over 4000 network hospitals across the country subject to the pre- securitization of your request. You will be required to fill a pre authorization form available with the hospital and hospital will fax the same to our Service provider and confirm to you within hours. You may be required to pay only if your expenses are more than fixed benefit as per your entitlement under this plan, directly to the network hospital you are hospitalized in.

Alternatively, in case you are hospitalized in a non-network hospital; you can submit your bills, reports, discharge summary etc at any of our offices. Our hassles-free claims procedure will assess your Claim Request and reimburse the amount of benefit up to the extent of your entitlement.

Following Flow- Chart depicts the Claims Process:



For more details, please ask your agent advisor.

ILLUSTRATED CLAIM SCENERIOS FOR YOUR BENEFIT: -

Example	Ailment	Number of Hospital Days	Units purchased	Daily Hospital Cash Benefit (₹)	Benefit Paid out (₹ X No. Of days)	Total Amount (₹)
Example 1	Fever (any origin)	4 days	2 Units	2000	2000 x 3 Room Days	6000
Example 2	Pneumonia	7 days= 4 days in Room +3 days in ICU	2 Units	2000	(2000 x 3 Room days) + (4000 x 3 ICU days) + 6000 of RB*	24,000
Example 3	Joint Replacement Surgery	12 days= 8 days in Room + 4 days in ICU	2 units	2000	(2000 x 7 Room Days) + (4000 x 4 ICU Days) + 6000- RB + 1, 00,000-SB**	1,36,000

RB* - Recuperating Benefit

SB -Surgical Benefit**

ELIGIBILITY CRITERIA:

Max Life Lifeline – MediCash PlusTM Plan			
Minimum / Maximum Age At Entry	18 years to 55 years (Age At Last Birthday)		
Policy Term	10 years		
Maximum Age at Maturity	65 years		
Premium Guarantee	5 years		
Premium Table (Sample*) (₹)	Units	3	
	Age (yrs)	Male	Female
	20	5886	5328
	30	6429	6078
	40	8424	8169
	50	13194	11922
Premium Payment Frequency	Half Yearly and Yearly		
Reinstatement after Lapse	Allowed only till 180 days from Lapse Date		
Premium Limits	Please select Units/Scale of Benefits as per your choice subject to payment of a minimum Yearly Premium of ₹ 2,500 and Minimum Half-Yearly premium of ₹ 1,300		
Waiting Period	90 days from policy commencement apart from hospitalization due to accidents		

*These Premiums are exclusive of Any Taxes. Service Tax and Education Cess would be levied as per applicable laws.

Grace period provision

A grace period of thirty days from the due date for payment of each premium will be allowed. During the grace period the Company will accept the premium without interest.

The insurance coverage continues during this grace period. but if the claim arises during the grace period, the Company shall be entitled to deduct the unpaid Premium from the Benefits payable under the Policy

Lapse

If a premium is not received by the company by the end of the grace period, the policy will lapse. All Insurance cover will end upon lapse of the policy. No benefit is payable for any hospitalization undertaken during the period when the policy has lapsed even though the policy may be subsequently revived.

Revival of Policy

Within 180 days from the due date of the premium (period of revival) and before termination of the policy, the policyholder may apply in writing for revival of the policy. The company may upon receipt of written request from the policyholder, along with a declaration of good health and at the absolute discretion of the company revive the policy on such terms and conditions as are applicable at the time of revival of the policy. All overdue premiums must be paid together with interest at such rates as may be intimated by the company from time to time. The revival of the policy shall take effect only after revival of the policy is approved by the company and communicated to the policyholder in writing.

If, at the end of the period of revival, the policy is not revived, the policy shall terminate, and no benefit shall be payable thereafter.

What is not covered under Max Life Lifeline – MediCash Plus Plan?

A. Notwithstanding anything to the contrary stated herein, no benefit under this policy will be payable in respect of the following:

- I. Admission into a hospital for treatment of a pre-existing condition.
- II. Any hospitalization within 90 days of the effective date except where such hospitalization is for medically necessary treatment of an injury.
- III. Admission into a hospital for routine examination, preventive medical check-up, vaccinations or any medical examination
- IV. Admission into a hospital for treatment for any psychiatric, mental or nervous condition.
- V. Admission into a hospital for dental treatment, supply or fitting of eyeglasses or hearing aids, LASIK, Photorefractive Keratectomy, Phakic IOL implants or any other procedures carried out for purpose of correcting refractive errors.
- VI. Admission into a hospital for pregnancy and childbirth, pregnancy complications such as toxemia, or hyperemesis gravidarum, abortion, contraceptive measures and fertility tests.
- VII. Admission into a hospital for treatment of infertility or of a sexually transmitted disease.

- VIII. Admission into a hospital for cosmetic or plastic surgery except where such surgery is medically necessary for treatment of an injury.
- IX. Admission into a hospital for a sex change operation.
- X. Admission into a hospital for an organ transplant procedure, where the life insured himself acts as a donor.
- XI. Admission into a hospital purely for convalescent care, rest care, hospice care, rehabilitation or similar such treatment.
- XII. Admission into a hospital where treatment and /or surgical procedure is not undertaken or carried out by a registered medical practitioner.

General exclusions to all or any benefits payable under Max Life Lifeline – MediCash Plus

Notwithstanding anything to the contrary stated herein, no benefit under this policy will be payable if the insured event occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, by one of the following:

- I. Admission into a hospital for treatment of a pre-existing condition.
- II. Opportunistic diseases associated with AIDS or HIV infection.
- III. Suicide or attempted suicide or intentional self-inflicted injury, by the life insured, whether sane or not at the time;
Any surgery/ surgical procedure carried out purely for the purposes of diagnosis, screening and investigation, e.g. lower/ upper GI endoscopy or true-cut needle biopsy.
- IV. Life insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a registered medical practitioner; war (declared or undeclared), invasion, civil war, riots, revolution or any warlike operations;
- V. participation by the life insured in a criminal or unlawful act;
- VI. service in the military/ para-military, naval, air forces or police organizations of any country in a state of war (declared or undeclared) or of armed conflict;

Participation by the life insured in any flying activity other than as a bonafide passenger (whether paying or not), in a licensed aircraft provided that the life insured does not, at that time, have any duty on board such aircraft;

- VII. life insured engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
- VIII. Exposure to the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- IX. Admission in a hospital outside India

Exclusions to the benefits payable under surgical cash benefit for “other” category of Surgeries.

Notwithstanding anything to the contrary stated herein, following surgeries or similar such surgeries under “others” category shall not be considered for payment under surgical cash benefit. The table below provides some examples of the type of the surgery under “other” category which is excluded for payment of benefit, however the examples are meant only to illustrate the nature the surgery and it is by no means an exhaustive list.

S No.	Name of surgery	An example of the surgery
a.	Any procedure done for treatment of illness arising from an HIV +ve status.	Surgery for Kaposi’s Sarcoma.
b.	Any procedure conventionally and customarily carried out on an out patient basis in an OPD / Hospital Casualty / Doctor’s clinic or performed at any place other than a hospital.	CLW suturing, Chalazion excision, Yag Laser capsulotomy, PDT laser treatment, superficial FB removals, FNAC or Tru Cut Needle Biopsy Suturing of a Contused Lacerated Wound under local anaesthesia.FNAC or Tru Cut Needle Biopsy, etc.
c.	Any procedure done for a pregnancy or maternity related issue.	MTP, D&C for missed or incomplete abortion, Cervical stitch, , normal delivery, LSCS etc.
d.	Any procedure carried out for sterilization or reversal of the same.	Cu T insertion or removal, removal of displaced IUD, Tubectomy, Vasectomy, Re-canalisation, surgery after Tubal ligation or Vasectomy.
e.	Any procedure or test that is done for or related to the treatment of male or female infertility or Bad Obstetric hist.	Diagnostic Laproscopy, Tuboplasty, Treatment for retroversion of Uterus, tubal patency testing, Oocyte retrieval,Oocyte insertion, IVF,GIFT etc.
f.	Procedure done for cosmetic reasons or as asked for by the patient as a medically necessary operation however, any reconstructive surgery following trauma or burns etc is covered. .	LASIK or related procedure for getting rid of glasses, Liposuction / Gastric banding for obesity, Breast enhancement or reduction surgery, Body piercing, Acne scar treatment, Laser Rx for skin blemishes, hair transplant etc.
g.	Sex change operation.	Intersex from female to male or male to female.
h.	Congenital Defect repairs – both internal and external problems.	Hare Lip, Cleft Palate, Hypospadias repair, Meckle’s Diverticulum, Congenital Hernias, Hole in the Heart like ASD or VSD, Club Foot etc.

Important terms and conditions:

For terms and conditions, please refer to the Policy Contract and Benefit Illustration and request your Agent Advisor or intermediaries for better understanding of the product before concluding the sale.

Tax Benefits: You may be entitled to certain applicable tax benefits on your premiums and Policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws.

Statutory impositions: Premiums payable and benefits secured under your policy will be subject to applicable statutory levy, cess and taxes including service tax at the prevailing rates and Policyholder will be responsible for paying these statutory impositions.

Free Look period

The policyholder has a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and where the policyholder disagrees with any of those terms or conditions, he has the option to return the policy stating the reasons for his objections, upon which he shall be entitled to refund of the premium paid subject to deduction of the proportionate risk premium for the period of cover and the expenses incurred by the company on medical examination and on account of stamp duty

Prohibition of Rebates:

Section 41 of the Insurance Act, 1938 states: no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives, or property, in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of insurer. A fine of ₹ 500 is applicable in case of non adherence to the same along with other applicable provision of law.

Non-Disclosure:

Non-Disclosure: Section 45 of the Insurance Act, 1938 states: "No policy of life insurance effected after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal form for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."

Nomination & Assignment:

If a policy has been taken on your own life, You can nominate a person to receive benefits secured under the policy. Such nomination only indicates the person who is authorized to receive the benefits and to give valid discharge to us of our liability under this policy. Change in nomination, if any, may be made by You at any time during the Policy Term and the same must be registered with Us.

You may assign the entire policy i.e. the benefits, rights and title under the policy in favor of the person named by you.

Expert Advice at Your Doorstep:

Our Agent Advisors have been professionally trained to understand and evaluate your unique financial requirements, and recommend a policy which best meets your needs. With experienced agents, we are fully resourced to help you achieve your life's financial objectives. Please call us today. We would be delighted to meet you.

Disclaimers

Max Life Insurance is a joint venture between Max India Ltd. and Mitsui Sumitomo Insurance Co. Ltd. Max Life Insurance Co. Ltd., 11th Floor, DLF Square Building, Jacaranda Marg, DLF Phase II, Gurgaon (Haryana) – 122002. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and Policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. Insurance is the subject matter of solicitation.

About Max Life Insurance Co. Ltd.

Max Life Insurance, one of the leading life insurers, is a joint venture between Max India Ltd. and Mitsui Sumitomo Insurance Co. Ltd. Max India is a leading Indian multi-business corporate, while Mitsui Sumitomo Insurance is a member of MS&AD Insurance Group, which is amongst the top general insurers in the world. Max Life Insurance offers comprehensive life insurance and retirement solutions for long term savings and protection. A financially stable company with sound investment expertise, Max Life Insurance has a strong customer-centric approach focused on advise-based sales and quality service.

Max Life Insurance Company Ltd
Registered Address:



Your Partner for Life

Max Life Lifeline – MediCash Plus^{Plan}
A Non Linked-Non Participating Health Insurance Plan
UIN: 104N045V01

Max Life Insurance Company Limited,
Max House, 3rd Floor, 1 Dr. Jha Marg, Okhla,
New Delhi - 110020
Tel: (011) 6933610

Corporate Address:

Max Life Insurance Company Limited,
11th Floor, DLF Square Building,
Jacaranda Marg, DLF City Phase II,
Gurgaon - 122002
Tel: (0124) 2561717

Toll free No. / Customer care no.

Call us on our toll free number 1800 - 180 - 5577

Customer Service Timings: 7:30 AM - 11:00 PM Monday to Saturday (except National holidays)

Website

www.maxlifeinsurance.com