Health PREMIA

Your health deserves nothing less.

A comprehensive health insurance plan, **'Health Premia'** provides the perfect coverage for you and your family according to your **needs** and **lifestyle.**

Health Premia Gold

KEY BENEFITS

- Day Care treatments covered up to Sum Insured$
- Refill benefit for any illness in a Policy Year#
- Loyalty Additions of 10% in Sum Insured Per Year
- Maternity and New born baby cover$$
- Health Check-up from Day 1
- In- built Travel Insurance@

Niva Bupa

Niva Bupa Health Insurance Company Ltd. is a leading standalone health insurance provider serving 3 million plus customers since 2010. At Niva Bupa, our mission is to help our customers live healthier and more successful lives by providing expertise as their healthcare partners. For us, health insurance is not just an annual transaction. Rather, it is about building a long-term relationship with our customers.

Presenting HEALTH PREMIA GOLD & SILVER PLAN

A comprehensive health insurance plan, 'Health Premia' provides the perfect coverage for you and your family according to your needs and lifestyle. So, whether it's going in for newborn child benefits or emergency medical treatments abroad, Health Premia ensures that you get the best in healthcare. After all, your health deserves nothing less.

In case of hospitalisation.

Hospitalisation of a family member can be stressful. That's why Health Premia has been thoughtfully designed to take care of all your healthcare expenses during hospitalisation, including room rent, doctor consultations, medicine expenses, and more.

- Coverage options up to ₹50 lacs
- Pre and post hospitalisation expenses of 90 days prior and 180 days post hospitalisation
- Day care treatments$$
- In-patient treatments taken under Ayurveda, Unani, Siddha and Homeopathy

Coverage for New-age Surgeries.

Use of new-age technology is now a part of many major medical practices. Which is why, under the Gold plan we cover medical expenses incurred, post serving a waiting period#, for a laser-assisted surgery.

Inbuilt travel Insurance.

There are times when you travel abroad, and an unplanned need for medical care arises. Health Premia's Gold plan comes with an inbuilt travel insurance of INR 30 Lacs per member for a maximum of 15 days in one single trip that covers emergency medical hospitalisation, emergency medical evacuation, OPD cover, compassionate visit, care and/or transportation of minor children, medical referral and medical repatriation in foreign countries excluding USA & Canada. We also give coverage for loss of passport, loss of checked-in baggage, return of mortal remains, trip cancellation & interruption, trip delay and delay of checked-in baggage. For activating this benefit, you have to get a Policy Schedule issued by us at least 7 days prior to your trip.

Coverage outside hospital.

We understand that not all treatments require hospitalisation. Which is why, we offer coverage to you even outside hospital by taking care of health check-ups from day 1, pharmacy & diagnostic services, domiciliary treatment coverage as prescribed by a medical practitioner and e-consultations. You even get coverage for emergency assistance services and ambulance costs, so at no moment do you feel that healthcare is far a way.

Good health comes with great benefits.

01 Income Tax*

Income tax benefit* as per Section 80D of the Income Tax Act, 1961.

02 Zonal Coverage

India being a vast country, the cost of healthcare varies across cities. If you would like the flexibility of getting treated anywhere in India, then, you can opt for Zone 1 pricing.
But if you live in a city other than Mumbai (including Navi Mumbai and Thane), Delhi NCR, Kolkata & Gujarat you can avail of a lower premium by opting for Zone 2 pricing, all you need to do is to bear 20% co-payment in the aforementioned cities.

03 Refill Benefit

When the same or different illness strikes in the same policy year, your base sum insured is re-filled and made available to you.

04 30 Day Free Look Period

As per IRDAI guidelines, you get the freedom to change your decision of continuing with the policy for a period of 30 days. For other cancellation clauses, please refer to the policy document on our website.

05 Tenure Discount

If you pay for 2 year policy term, you get a discount of 7.5% on the premium of second policy year. On the other hand, if you choose 3 year policy term, you get an additional discount of 15% on the third year's premium.

06 Premium Waiver

If an insured policy holder passes away or is diagnosed with a specified illness during the policy period, then the premium for next year will be waived off. (Not available under individual plan).

07 Loyalty Additions

For us, loyalty is a virtue. So, even if you've claimed in the previous year you get an additional coverage i.e. 10% (or 20% if Enhanced Loyalty addition is opted) of your base sum insured annually, subject to a maximum of 100% of the base sum insured.

Product Structure

Plans	Gold				
Base Sum Insured (in Rs)	**10 Lakhs**	**15 Lakhs**	**20 Lakhs**	**30 Lakhs**	**50 Lakhs**
Benefits					
Inpatient care	Covered up to Sum Insured				
Room rent	Covered up to Sum Insured				
Pre-Hospitalization Medical Expenses (90 days)	Covered up to Sum Insured				
Post-Hospitalization Medical Expenses (180 days)	Covered up to Sum Insured				
Day Care Treatment	Covered up to Sum Insured				
Domiciliary Hospitalization	Covered up to Sum Insured				
Alternative Treatment	Covered up to Sum Insured				
Living Organ Donor Transplant	Covered up to Sum Insured				
Emergency Ambulance	Network Hospital: Covered up to Sum Insured; Non-network Hospital: Covered up to Rs. 2,000 per event				
e-consultation	Unlimited tele / online consultations				
Maternity Benefit (covered for up to 2 pregnancies or terminations) (1)	Covered up to Rs 70,000	Covered up to Rs 75,000	Covered up to Rs 80,000	Covered up to Rs 1,00,000	Covered up to Rs 1,00,000
New Born Baby (covered uptill the end of Policy Year) (1)	Covered up to Sum Insured				
Vaccination of the new born baby	Covered until new born baby completes one year				
Health Check-up (from Day 1)	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 5,000 per Insured Person	Annual, tests covered up to worth Rs 7,500 per Insured Person
Re-fill benefit	Reinstate up to base Sum Insured. Applicable for same & different illness as well				
Premium Waiver	One time premium waiver if the Policyholder dies or suffers from specified illness				
Pharmacy and diagnostic services	Available through our empanelled service provider				
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured				
HIV / AIDS	covered up to Rs 50,000				
Emergency assistance services (only within India)	Covered Up to Sum Insured				
- Medical consultation referral					
- Emergency medical evacuation (air ambulance)					
- Medical repatriation					
- Compassionate visit					
- Care and/or transportation of minor children					
- Return of mortal remains					
Mental disorder treatment	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)				
LASER surgery cover	Covered up to Rs 50,000				
Second Medical Opinion	Not available				
Child Care Benefits					
Specified Illness Cover (2) (outside India for worldwide excluding USA & Canada)					
OPD cover					
Modern Treatments	Covered up to Sum Insured with sub-limit of Rs. 1Lac on few robotic surgeries				
International coverage (outside India for worldwide excluding USA & Canada)	"Condition: One single trip (max 15 days) per Insured Person; International Sum Insured: up to Rs. 30 Lacs per Insured Person"				
Emergency Hospitalization	Covered up to International Sum Insured				
Emergency Medical Evacuation	Covered up to International Sum Insured				
OPD cover	Covered up to International Sum Insured with a co-payment of 20%				
Compassionate visit	Covered up to International Sum Insured				
Loss of Passport	Covered up to Rs 20,000				
Care and/or transportation of minor children	Covered up to International Sum Insured				
Loss of checked-in baggage	Covered up to Rs 10,000				
Return of mortal remains	Covered up to International Sum Insured				
Trip Cancellation & Interruption	Rs 25,000				
Trip Delay	Rs 10,000				
Delay of Checked-in Baggage	Rs 5,000				
Medical Referral	Covered up to International Sum Insured				
Medical repatriation	Covered up to International Sum Insured				
Optional Benefits					
Safeguard*	- Claim Safeguard: All non-payable items will be covered (as per List I) - Sum Insured Safeguard: Inflation linked increase in base sum insured				
Safeguard+*	- Claim Safeguard+: All non-payable items will be covered (as per List 1, 2, 3, 4) - Sum Insured Safeguard+: Inflation linked increase in base sum insured				
Personal Accident cover (for insured aged 18 years & above on individual basis)	INR 50 Lakhs				
Critical illness cover (for insured 18 years & above on individual basis)	INR 10/15/25 Lakhs				
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured				
International coverage extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days				
Hospital Cash (3)	INR 5,000 per day				
Enhanced Geographical Scope for International coverage	USA & Canada included for Maternity Benefit under platinum plan, Specified Illness under platinum plan and International coverage				
Health Coach	Personalized health coaching for insured aged 18 years & above for any 90 days per Policy Year				

(1) subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with Us.
(2) The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with Us.
(3) Hospital Cash- Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.

We know that there is always room for more, which is why our care comes with additional benefits you can opt for.

01 Personal Accident Cover
In the most difficult times, we make sure we're by your side. Through this optional cover, a lump sum payout is offered in case of accidental death, permanent, total, or partial disability. This cover can be opted for by any member of your family aged 18 years or above.

02 Critical Illness Cover
For enhanced protection, an optional coverage against 20 major critical illnesses like Cancer, Open Heart surgery, Kidney Failure, Strokes etc. is available. Upon first diagnosis of any of these illnesses you get an additional coverage as a one-time lump sum payout. This payment will be over and above your hospitalisation expenses which are paid through the base policy. This cover can be opted for by any member of your family aged 18 years or above.

03 Enhanced Loyalty Addition
We make sure that your loyalty is rewarded, no matter what your claim history has been. You get an additional coverage of 20% instead of 10% of the expiring base sum insured every year as loyalty addition, subject to a maximum of 200% of the base sum insured.

04 International Coverage Extension
When you decide to travel abroad, we give you the option to increase your international coverage sum insured from INR 30 Lacs to INR 60 Lacs per member to cover all your international travel needs. In case you travel to USA / Canada, you can opt for enhanced geographical coverage[#]. Additional single trips of up to 30 days can also be opted for.

05 Hospital Cash
We know that your journey of getting better is not yours alone. There are loved ones who spend day and night by your side at the hospital. Which is why, our plan provides additional payout to cover miscellaneous expenses that you may incur during hospitalisation.

One plan, no matter how big the family.

With Family First variant you can get coverage for 19 relationships[$$] in a single policy. Your family will be covered at the following two levels:

01 Individual Sum Insured
This cover provides an individual sum insured for each member of the family. The individual sum insured is the same for each of the family members.

02 Floater Sum Insured
This cover is available as a pool for all family members and can be used by any member once his/her individual sum insured is exhausted.

6 Simple steps to purchase any Niva Bupa health insurance policy.

- STEP 1: Fill the application form. At this stage please ensure you disclose details correctly for all members to ensure smooth claims processing when the need arises.
- STEP 2: Undergo pre-policy medical check-up, if applicable at our network centre.
- STEP 3: An offer is made post evaluating your case and the premium may be loaded basis the health disclosures of all proposed insured.
- STEP 4: Read the offer document carefully and ask the sales representative for details on your policy features, benefits, exclusions and waiting periods.
- STEP 5: In case of any doubt, reach out to us on our customer helpline number or website.
- STEP 6: Accept the offer.

Pro Tip - At the time of purchase, ensure you opt for the auto debit option to ensure timely and hassle-free renewals.

Enabling smooth claims processing.

01 Direct Claims Settlement
For quick claims processing we ensure all claims are processed by our team of in-house doctors.

02 [##]7600+ Wide Network Hospitals
Avail cashless facility across India at [##]7600+ network hospitals.

03 30 Minute Cashless Claims Processing[$]
We aim to process all cashless claims in 30 minutes so that you can be with your loved ones in their hour of need.

04 Hassle-free Reimbursements
Sometimes, you may not be able to access a network hospital for availing cashless facility. In such cases, to get your claim reimbursed as fast as possible, all you need do is submit the requisite documents to us.

05 Point of Care Desk (POC)
At our select partner hospitals, a Niva Bupa representative is available to assist you through all the formalities like filling forms, submitting claims etc. so that you are at ease in an unfamiliar hospital environment. Visit our company website for a list of hospitals with this facility.

Our smooth renewal process only requires you to say yes and we will do the rest.

01 Life-long Renewal
We offer life-long renewal, regardless of your health status or previous claims made under your policy. Your renewal premium will increase as your age increases but will not alter based on your claim experience. Renewal premium rates for the product may be revised in future subject to IRDAI approval and in accordance with the IRDAI's rules and regulations as applicable from time to time.

02 Sum Insured Enhancement
To protect yourself from rising medical expenses, you can enhance your sum insured or add more members of your family in your existing policy at the time of renewal. We may reach out to you for additional information/medicals in case needed.

03 Loyalty Additions
On completion of each policy year, you get an additional coverage i.e. 10% (or 20% if Enhanced Loyalty addition is opted) of base sum insured under this benefit subject to policy terms & conditions.

04 Portability and Migration
You can port your policy at the time of renewal according to the IRDAI guidelines. Please reach out to us for any query regarding migration and portability.

Waiting period and exclusions under Health Premia

- Pre-existing Conditions - Benefits will not be available for pre-existing conditions as per your policy plan until 24 months of continuous coverage from first policy start date.
- 30 Days Initial Waiting Period - Treatment during the first 30 days of the plan will not be covered, unless the treatment needed is a result of an accident. This waiting period does not apply for renewal policies.
- Specific Waiting Periods - Few conditions like cataract, hernia, internal congenital anomaly, spinal disorder, etc. will be subject to a waiting period of 12 months.
- The following benefits will have a waiting period of 36 months since inception of the policy and subject to continuous renewal: Mental disorder treatment | LASER surgery cover.
- For HIV / AIDS cover, there will be a waiting period of 48 months since inception of the policy and subject to continuous renewal.
- For Critical Illness cover, a 90 days initial waiting period along with the pre-existing disease waiting period of 3 years and survival period exclusion of 30 days will apply for all conditions.

(The aforementioned waiting periods shall not apply to e-consultation, health check-up, premium waiver, pharmacy and diagnostic services, personal accident cover and health coach).
**Waiting period and exclusion are indictive, please refer to the policy wording for complete details.

Permanent exclusions

Investigation & Evaluation | Unproven Treatments, Unrecognized Physician or Hospital , Hazardous or Adventure sports, Dental/oral treatment, Sleep disorders, Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. | Refer to the policy document for complete list of Exclusions under this Plan.

Reach out to us, as
YOUR HEALTH
deserves nothing less

If you would like to find out more, please reach out to our specialised sales team or your Niva Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.

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