



# WHEN IT COMES TO YOUR FAMILY'S HEALTH, MAKE THE RIGHT CHOICE.

Presenting Health Plus



## Key Features



Maternity Coverage for Maximum 2 Delivery/Termination for Normal & Caesarean Procedures (36 Months Waiting Period)



Coverage for hospitalisation for Up to 1% of Base Sum Insured per Day (2% per day for ICU) will be covered



536 day care treatments will be covered



Co-Payment of 15% applicable in respective plans

For more details, please contact your branch manager.

Product Name: Health Plus | Product UIN: NBHHLGP22157V032122

Health Plus		
Plan	Option 1	Option 2
<b>Indemnity</b>		
Policy Tenure	1 year	1 year
Entry Age	Adult: 18 years to 75 years; & 75+ years. Child: 91 days to 25 years	Adult: 18 years to 55* years. Child: 91 days to 25 years
Plans	1A, 1A1C, 1A2C, 1A3C, 1A4C, 2A, 2A1C, 2A2C, 2A3C, 2A4C	1A, 1A1C, 1A2C, 1A3C, 1A4C, 2A, 2A1C, 2A2C, 2A3C, 2A4C
Relationship	Self, Spouse, Parents, Children	Self, Spouse, Parents, Children
Base Sum Insured	2/3/4/5/7.5/10/15 lakh	2/3/4/5/7.5/10/15 lakh
<b>Hospitalisation coverage</b>		
Inpatient Care	Up to Base Sum Insured	Up to Base Sum Insured
Hospital accommodation- Room Rent/day	1% of Base Sum insured	1% of Base Sum insured
Hospital accommodation- ICU/day	2% of Base Sum insured	2% of Base Sum insured
Day Care Treatment	Listed 536 Day Care Treatments covered up to Base Sum Insured	Listed 536 Day Care Treatments covered up to Base Sum Insured
Pre-hospitalisation Medical Expenses	Up to Base Sum Insured 90 days	Up to Base Sum Insured 90 days
Post-hospitalisation Medical Expenses	Up to Base Sum Insured 180 days	Up to Base Sum Insured 180 days
e-Consultation	Within Network Provider only	Within Network Provider only
Domiciliary Hospitalisation	Up to Base Sum Insured	Up to Base Sum Insured
Organ Transplant	Up to Base Sum Insured	Up to Base Sum Insured
Modern Treatment	Up to Base Sum Insured as per T&C	Up to Base Sum Insured as per T&C
Alternative Treatments	Up to Base Sum Insured	Up to Base Sum Insured
No Claim Bonus/Cumulative bonus	10% per annum for every claim free year. Up to 100% of Base Sum Insured	10% per annum for every claim free year. Up to 100% of Base Sum Insured
Emergency Ground Ambulance-Within India (one transfer per Hospitalisation)	INR 2,000 per hospitalisation	INR 2,000 per hospitalisation
Maternity	Up to 4.5 Lakh Sum Insured: Up to INR 10,000 per delivery, Maximum 2 delivery/termination (36 months waiting period) 5 Lakh and Above: Up to INR 25,000 per delivery, Maximum 2 delivery/termination (36 months waiting period)	Up to 4.5 Lakh Sum Insured: Up to INR 10,000 per delivery, Maximum 2 delivery/termination (36 months waiting period) 5 Lakh and Above: Up to INR 25,000 per delivery, Maximum 2 delivery/termination (36 months waiting period)
Co-Payment	15% on each claim	Not Applicable
Waiting period for Pre-Existing Diseases (PED) <sup>a</sup>	36 months	
Initial Waiting Period <sup>a</sup>	30 days	
Specific Disease waiting period <sup>a</sup>	24 months	

Disclaimer: Insurance is a subject matter of solicitation. Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited) (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. CIN:U66000DL2008PLC182918, Product Name: Health Plus | Product UIN: NBHHLGP22157V032122. UIN: NB/SS/CA/2023-24/714. Registered Office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024, Customer Helpline No.: 1860-500-8888. Fax: +91 11 41743397. Website: www.nivabupa.com. \*For Entry age above 55 years at the time of renewals or new business please contact your branch manager. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale. Bandhan Bank Ltd. is a Corporate Agent of Niva Bupa Health Insurance Company Limited and is registered with Insurance Regulatory and Development Authority of India bearing registration number CA0530. The purchase of an insurance plan by the customer is purely on voluntary basis and is not linked to availment of any other facility from the bank. The health Insurance product is underwritten by Niva Bupa Health Insurance Company Limited.

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Health Plus with Deductible							
	Option - 1					Option - 2	
<b>Policy Tenure</b>	1 year						
<b>Entry Age</b>	Adult: 18 years to 75 years; & 75+ years. Child: 91 days to 25 years					Adult: 18 years to 55* years. Child: 91 days to 25 years	
<b>Plans</b>	1A, 1A1C, 1A2C, 1A3C, 1A4C, 2A, 2A1C, 2A2C, 2A3C, 2A4C						
<b>Relationship</b>	Self, Spouse, Parents, Children						
<b>Sum insured with chosen deductible</b>	2 Lakh	3 Lakh	4 Lakh	5 Lakh	7.5 Lakh	10 Lakh	15 Lakh
<b>Deductibles</b>	50,000 1,00,000 1,50,000 2,00,000	50,000 1,00,000 1,50,000 2,00,000 2,50,000 3,00,000	50,000 1,00,000 1,50,000 2,00,000 2,50,000 3,00,000 3,50,000 4,00,000	50,000 1,00,000 1,50,000 2,00,000 2,50,000 3,00,000 3,50,000 4,00,000 4,50,000 5,00,000	1,00,000 1,50,000 2,50,000 3,00,000 4,00,000 4,50,000 5,00,000 6,00,000 7,00,000 7,50,000	1,00,000 2,00,000 3,00,000 4,00,000 5,00,000 6,00,000 7,00,000 8,00,000 9,00,000 10,00,000	1,50,000 3,00,000 4,50,000 6,00,000 7,50,000 9,00,000 11,00,000 12,00,000 13,50,000 15,00,000
Hospitalisation coverage							
<b>Inpatient Care</b>	Up to Sum Insured with chosen deductible						
<b>Hospital accommodation - Room Rent/day</b>	1% of Sum Insured with chosen deductible						
<b>Hospital accommodation-ICU/day</b>	2% of Sum Insured with chosen deductible						
<b>Day Care Treatment (Refer to policy wording for list)</b>	Listed 536 Day Care Treatments covered up to Sum Insured with chosen deductible						
<b>Pre-hospitalisation Medical Expenses</b>	Up to Sum Insured with chosen deductible 90 days						
<b>Post-hospitalisation Medical Expenses</b>	Up to Sum Insured with chosen deductible 180 days						
<b>e-Consultation</b>	Within Network Provider only						
<b>Domiciliary Hospitalisation</b>	Up to Sum Insured with chosen deductible						
<b>Organ Transplant</b>	Up to Sum Insured with chosen deductible						
<b>Modern Treatment (Refer to policy wording for list)</b>	Up to Sum Insured with chosen deductible as per T&C						
<b>Alternative Treatments</b>	Up to Sum Insured with chosen deductible						
<b>No Claim Bonus/Cumulative bonus</b>	10% per annum for every claim free year. Up to 100% of Sum Insured with chosen deductible						
<b>Emergency Ground Ambulance- Within India (one transfer per Hospitalisation)</b>	INR 2,000 per hospitalisation						
<b>Maternity</b>	Up to 4.5 Lakh Sum Insured: Up to INR 10,000 per delivery , Maximum 2 delivery/termination (36 months waiting period) 5 Lakh and Above: Up to INR 25,000 per delivery, Maximum 2 delivery/termination (36 months waiting period)						
<b>Co-Payment</b>	15% on each claim					Not Applicable	
<b>Waiting period for Pre-Existing Diseases (PED)<sup>&amp;</sup></b>	36 months						
<b>Initial waiting period<sup>&amp;</sup></b>	30 days						
<b>Specific disease waiting period<sup>&amp;</sup></b>	24 months						

&: Waiting Period is applicable since the inception of the original policy and not from date of porting.

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