

## **NIVA BUPA(HEART BEAT)**

### **Description&features:**

#### **Gold Plan:**

Offers base sums insured ranging from ₹5 lakhs to ₹15 lakhs, with floater sums insured up to ₹15 lakhs. Covers inpatient care, room rent, pre and post-hospitalization expenses, alternative treatments, and more. Maternity benefits up to ₹40,000, and newborn coverage included. Offers emergency ambulance coverage, mental disorder treatment, and loyalty additions of 10% annually up to 100%. Health check-ups worth ₹1,250 annually and OPD treatments up to ₹15,000. Optional benefits include hospital cash, personal accident cover, and critical illness cover. Co-payment options available.

#### **Platinum Plan:**

Features higher base sums insured, from ₹7.5 lakhs to ₹30 lakhs, with floater sums up to ₹50 lakhs. Benefits include comprehensive coverage for maternity (up to ₹60,000), newborns, emergency ambulance, and worldwide emergency evacuation (excluding USA, Canada, and India). Health check-ups worth ₹1,875 annually and OPD treatments up to ₹20,000. Includes optional benefits like hospital cash, personal accident, and critical illness cover, with co-payment options.

#### **Silver Plan:**

Provides a base sum insured from ₹10 lakhs to ₹15 lakhs and floater sums up to ₹50 lakhs. Includes coverage for maternity benefits (up to ₹70,000), newborns, and emergency ambulance. Health check-ups worth ₹2,500 annually and OPD treatments up to ₹35,000. Features optional hospital cash, personal accident, and critical illness covers. Co-payment options are available.

### **Family First Plans:**

#### **This plan only available for (Gold & Platinum)**

#### **Gold Plan:**

Offers base sums insured ranging from ₹15 lakhs to ₹50 lakhs. Provides maternity benefits up to ₹75,000 and newborn coverage. Includes extensive coverage for inpatient care, alternative treatments, and emergency services. Health check-ups worth ₹3,750 annually and OPD treatments up to ₹50,000. Optional hospital cash and personal accident covers available.

#### **Platinum Plan:**

Features a base sum insured of ₹20 lakhs to ₹1 crore. Maternity benefits up to ₹80,000 and newborn coverage are included. Offers broad coverage including emergency Evacuation and

hospitalization. Health check-ups worth ₹5,000 annually and OPD treatments up to ₹50,000. Optional benefits include hospital cash and personal accident covers.

### **SILVER PLAN:**

The Silver Plan offers a base sum insured for each insured person at levels of ₹5 lakhs, ₹10 lakhs, and ₹15 lakhs. Additionally, it provides a floater sum insured that can be utilized on a floating basis over the base sum insured, with options of ₹3 lakhs, ₹4 lakhs, ₹5 lakhs, ₹10 lakhs, and ₹15 lakhs.