

## **NIVA BUPA(SENIOR FIRST):**

### **SENIOR FIRST GOLD & PLATINUM:**

#### **Benefits:**

#### **ReAssure Benefit:**

ReAssure Benefit will trigger after the 1st claim itself. It is unlimited. Each claim will be up to the base sum insured.

No mandatory pre-issuance medical tests

#### **Health Check-up:**

Avail Annual Health-check up from Day 1

#### **Safeguard (Add-on):**

Go truly cashless with coverage even for non-payable items like gloves etc.

No sub-limits on common health conditions

Like cataract, joint replacements, cancer or any other common health conditions

#### **Annual Aggregate Deductible:**

If deductible is opted, then co-payment will not apply.

#### **Base Sum Insured:**

5 Lacs/ 10 Lacs

#### **In-patient Care:**

Covered up to Sum Insured

#### **Room Category:**

Shared Room

#### **Pre-Hospitalization (60 days):**

Covered up to Sum Insured

#### **Post-Hospitalization (180 days):**

Covered up to Sum Insured

#### **Day Care Treatment:**

Covered up to Sum Insured

#### **Modern treatments:**

Covered up to Sum Insured with sub-limit of INR 1 Lac per claim on few robotic surgeries

#### **Road ambulance:**

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up to INR 2,000 per hospitalization

### **Air ambulance:**

up to INR 2,50,000 per hospitalization

### **AYUSH Treatments:**

Covered up to Sum Insured

### **Treatment at home (Domiciliary Hospitalization):**

Covered up to Sum Insured

### **Organ Donor:**

Covered up to Sum Insured

### **No Claim Bonus:**

Not applicable

### **Optional Benefits:**

### **Annual Aggregate Deductible:**

1 Lacs / 2 Lacs / 3 Lacs / 4 Lacs / 5 Lacs

### **Modification in co-payment:**

0% / 20% / 30% / 40%