

NIVA BUPA(Heart beat)

Benefits:

Inpatient Care:

Covered up to the sum insured.

Room Rent:

Covered up to the sum insured, excluding Suite or higher categories.

Pre-Hospitalization Expenses:

Covered up to the sum insured for 60 days.

Post-Hospitalization Expenses:

Covered up to the sum insured for 90 days.

Alternative Treatment:

Covered up to the sum insured.

Day Care Treatment:

Covered up to the sum insured.

Domiciliary Hospitalization:

Covered up to the sum insured.

Maternity Benefit:

Coverage ranges from ₹35,000 to ₹200,000, depending on the plan.

Newborn Baby Coverage:

Covered up to the sum insured until the end of the policy year.

Vaccinations for Newborns:

Covered until the baby turns one year old.

Living Organ Donor Transplant:

Covered up to the sum insured.

Emergency Ambulance:

Covered up to the sum insured for network hospitals; ₹2,000 per event for non-network hospitals.

Re-fill Benefit:

Available to reinstate the base sum insured; not applicable for some plans.

Pharmacy and Diagnostic Services:

Available through empaneled service providers.

HIV/AIDS Coverage:

Up to ₹50,000.

Emergency Assistance Services:

Covered up to the sum insured within India.

Mental Disorder Treatment:

Covered up to the sum insured, with a sub-limit of ₹50,000 on some conditions.

Loyalty Additions:

Increase of 10% of expiring base sum insured annually, up to 100% or 50% based on the plan.

Health Check-ups:

Annual coverage ranging from ₹1,250 to ₹5,000 per insured person.

OPD Treatment and Diagnostic Services:

Covered up to ₹15,000 to ₹50,000, depending on the plan.

Child Care Benefits:

Vaccinations and one consultation for nutrition and growth.

Emergency Medical Evacuation:

Covered worldwide, excluding the USA, Canada, and India.

Emergency Hospitalization for Specified Illnesses:

Covered as per plan terms.

Second Medical Opinion:

Available for specified illnesses or planned surgeries.

Modern Treatments:

Covered up to the sum insured, with some sub-limits.