

NIVA BUPA(GOACTIVE):

Coverage & Benefits:

Doctor consultations covered:

In the event, you are feeling sick and you want to visit your family physician for a general check up, the insurer will cover the costs, up to a certain limit. In this case, it's ₹2,000 annually with a cap on each visit ₹500 per consultation.

Copayment:

The insurer will bear the entire cost of treatment (up to the sum insured). You won't have to pay a single penny. Meaning this policy has no co-payment.

Accommodation:

Shared rooms are okay. Single private rooms are okay. Most rooms are okay unless it's a suite room — the expensive stuff. Then you'll have to start splitting the bill.

Pre & Post hospitalization:

No worries if the doctor had to run a host of diagnostic tests before or after hospitalizing you. The insurer has your back. They will cover this amount in full for a pretty reasonable duration - 90 days before you are hospitalized and 180 days after discharge. This includes the cost of medication by the way.

Full cover irrespective of the disease:

If your insurer hasn't explicitly stated they won't cover a certain illness, you can claim the full amount up to the sum insured, irrespective of the disease you're dealing with. Meaning this policy doesn't impose the dreaded disease wise sub-limits.

Day Care treatments covered:

If you're hospitalized for less than 24 hours in lieu of a minor procedure, then the insurer will cover these costs too. Think dialysis, chemotherapy or minor surgeries.

Free Health Checkups:

If you're planning on getting a full body checkup every year just to make sure you're in fine working condition, the insurer will cover the costs.

Domiciliary Care:

The insurer will bear the costs even if you are hospitalized at home due to a condition or the hospital running out of beds. In insurance lingo, they call this a policy with domiciliary cover.

Covers Alternative Medicine:

Think of getting Ayurvedic, Homeopathic or other alternative treatments to cure an illness? Your insurer will cover you fully, up to the sum insured.

Restoration Benefit:

Even after you claim part of the cover on one occasion, you will have 100% of the cover restored, if you are hospitalized one more time in a bid to treat a different complication. In the same year, by the way.

waiting period for pre-existing diseases:

If you're already dealing with diabetes, cardiovascular problems or any such illnesses, the insurer will cover all costs arising out of these pre-existing problems.

Personal Accident cover :

With this add-on, the insurance company will pay out a lumpsum amount of 25 or 50 lakhs based on option chosen, in case the proposer of the policy passes away in an accident.

Health Coach:

With this add-on, you get a personalized health coach to meet your health goals and avail of up to 20% renewal discount on the annual premium based on the health score .The insurer will cover all costs arising out of these pre-existing problems after you wait for 3 years.

I-Protect:

With this add-on, you get an increase in sum insured by 10% of the base sum insured for every renewal. This benefit will be provided for every policy year as long as the policy is renewed or until you request for - opting out of this benefit.