

NIVA BUPA(HEALTH PULSE)

Description & Features:

These are applicable for both (Classic & Enhanced).

Health Pulse is a decent policy and it's fairly economical. However, they will make you wait 4 years before they start covering pre-existing diseases (like diabetes).

You'll never have to split the bill:

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.

Pre & Post hospitalization expenses covered:

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 - 30 days before you are hospitalized and 60 days after discharge. This includes the cost of medication by the way.

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.

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.

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.

What's bad here?:

Long 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 only after 4 long years. It could be much shorter you know? Like 2 years perhaps!

Hospitalization:

You can share a room or you could have a single room for yourself. But if you are looking for anything slightly fancy, be ready to foot a part of the bill.