



Health Pulse

Easy on Pocket. Good for Health.



The plan that makes it easier for you to protect your family's health with customised benefits & great value.



Pre & Post Hospitalisation:
Expenses covered up to Sum Insured



Boost Your Plan: Flexibility to boost your health cover with optional benefits such as personal accident, critical illness, e-consultation etc.



Annual Health Check-up: Available from second policy year onwards



Refill Benefit/Enhanced Refill Benefit[^]:
Sum Insured reinstates (up to 100% or 150% of base sum insured) if subsequent claim is made of a different illness/injury during the same policy year.



No Claim Bonus/Enhanced No Claim Bonus: Every claim free year adds up 10% or 20%[#] of base sum insured as bonus. Maximum up to 100% or 200% of base sum insured respectively.



Hassle-free Claims[‡]: 30 minutes cashless claim processing and in-house claim settlement. No co-payment at the time of claim with Enhanced plan.

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Product Benefit Table (all amounts are in INR unless defined as percentage or number)		
Base Sum Insured (SI) per Policy Year (in Lacs)	Classic - 3L/4L Enhanced - 3L/4L	Classic - 5L Enhanced - 5L/7.5L/10L/15L/20L/25L
Base Cover Benefits		
In-Patient Treatment	Covered up to Sum Insured	
Nursing Charges for Hospitalisation as an inpatient excluding Private Nursing charges		
Medical Practitioner's fees, excluding any charges or fees for Standby Services		
Physiotherapy, investigation and diagnostic procedures directly related to the current admission		
Medicines, drugs and consumables as prescribed by the treating medical practitioner		
Intravenous fluids, blood transfusion, injection administration charges and/or consumables		
Operation Theatre charges		
Cost of prosthetics and other devices or equipment if implanted internally during surgery		
Room Rent (per day)	Up to 1% of Base Sum Insured per day or Single Private Room, whichever is lower	Single Private Room
Intensive Care Unit charges	Up to 2% of Sum Insured per day	Covered up to Sum Insured
Pre-Hospitalisation Medical Expenses (30 days)	Covered up to Sum Insured	
Post-Hospitalisation Medical Expenses (60 days)	Covered up to Sum Insured	
Day Care Treatment	Covered up to Sum Insured	
Domiciliary Treatment	Covered up to Sum Insured	
Alternative Treatment	Covered up to Sum Insured	
Living Organ Donor Transplant	Covered up to Sum Insured	
Emergency Ambulance	Up to 1,500 per hospitalisation	Up to 2,000 per hospitalisation
Pharmacy and Diagnostic Services	Available	
No Claim Bonus ⁽¹⁾	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured; no increase in sub-limits; no reduction in No Claim Bonus in case of claim	
Re-fill Benefit ⁽²⁾	Up to 100% of Base Sum Insured	
Health Check up	Annual, from 2nd policy year onwards	
Mental Disorders Treatment	Covered up to Sum Insured (sub-limit applicable on few conditions)	
HIV/AIDS	Covered up to 10% of Base Sum Insured, subject to maximum of ₹50,000	
Co-Payment	Classic - 20% co-payment applicable for treatment in Delhi NCR, Mumbai (including Navi Mumbai and Thane), Kolkata and Gujarat. Enhanced - No co-payment	
Modern Treatments	Covered up to Sum Insured with sub-limit of ₹1 Lac on few robotic surgeries	

Optional Benefits (which may be added at customer level at an additional premium)	
Personal Accident cover -Accident Death -Accident Permanent Total Disability (125 % of PA cover SI) -Accident Permanent Partial Disability	Personal Accident cover will be equal to 5 times of Base Sum Insured; maximum up to 50 Lac
Critical Illness Cover	Critical illness cover will be equal to Base Sum Insured; maximum up to 10 Lac
e-Consultation	Unlimited tele / online consultations
Hospital Cash ⁽³⁾	For Base Sum Insured of 5 Lac and below: 1,000 per day; For Base Sum Insured greater than 5 Lac: 2,000 per day
Enhanced No Claim Bonus ⁽¹⁾	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured; no increase in sub-limits; no reduction in No Claim Bonus in case of claim
Enhanced Re-fill Benefits ⁽⁴⁾	Re-fill up to 150% of Base Sum Insured

Notes:
 (1) No Claim Bonus/Enhanced No Claim Bonus - Increase in expiring Base Sum Insured provided no claim has been made under the policy during the policy year.
 (2) Re-Fill benefit - Reinstate up to 100% of Base Sum Insured. Applicable for different illness
 (3) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible
 (4) Enhanced Re-Fill benefit - Reinstate up to 150% of Base Sum Insured. Applicable for different illness

Niva Bupa Health Insurance Company Limited
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