

| FEATURES | CLASSIC | SELECT | ELITE | BLACK |
|--|---|------------------------|--|--|
| BASE SUM INSURED | UNLIMITED | | | |
| ROOM RENT | GENERAL WARD | TWIN SHARING | ALL ROOM COVERED EXCL.DELUXE/ SUITS | ANY ROOM COVERED |
| PRE & POST HOSPITALIZATION EXPENSES | 60 DAYS -PRE HOSP EXP 180 DAYS-POST EXP | | | |
| ROAD AMBULANCE | 2K per Hospitalization | 2K per Hospitalization | UPTO S.I. | UPTO S.I. |
| AIR AMBULANCE | N.A. | N.A. | 5L per HOSP | 5L per HOSP |
| AYUSH TREATMENT | UPTO S.I. | | | |
| MODERN TREATMENT | UPTO S.I. | | | |
| ORGAN TRANSPLANT | UPTO S.I. | | | |
| HOME CARE/DOMICILIARY | UPTO S.I. | | | |
| LOCK THE CLOCK | N.A. | N.A. | Pay the Premium as per Entry Age, till a CLAIM is PAID | Pay the Premium as per Entry Age, till a CLAIM is PAID |
| LIVE HEALTHY | UPTO 30% DISCOUNT on PREMIUM at the time of RENEWAL | | | |
| DAY 1-PED LOADINGS | Choose to pay ADDL. LOADINGS & get Covered for PED from Day-1 | | | |
| CONDT-1 | If 145 listed illness covered then loading & cover from Day-1 | | | |
| CONDT-2 | If 145 listed illness is not covered then loading & waiting period | | | |
| SECOND MEDICAL OPINION | UNLIMITED SECOND MEDICAL OPINIONS WITHIN OUR METWROK | | | |
| E-CONSULTATION | UNLIMITED E-CONSULTATION WITHIN OUR METWROK | | | |
| HEADSUP | If you Choose get 16% DISCOUNT IN PREMIUM | | | |
| CONDT-1 | Inform 48 Hrs before, you have to approach suggested hospital in case of PLANNED TREATMENT else PAY 20% COPAY | | | |
| CONDT-2 | In case of EMERGENCY TREATMENT, inform within 24 HOURS else PAY 20% COPAY | | | |
| SPECIFIC DISEASE WAITING PERIOD MODIFICATION | Modify the SPECIFIC DISEASE WAITING PERIOD from 36 MONTHS to 12 MONTHS | | | |
| PRE EXISTING DISEASE WAITING PERIOD MODIFICATION | Modify the PRE-EXISTING DISEASE WAITING PERIOD from 36 MONTHS to 24 MONTHS | | | |



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| CO-PAY | 0%, 10%, 20%, 30%, 40% & 50% | | | |
| PERSONAL ACCIDENT | UPTO 10L | UPTO 20L | UPTO 50L | UPTO 1 CR |
| HOSPITAL DAYCASH | 1K per day, Max.30 Days | 1K per day, Max.30 Days | 2K per day, Max.30 Days | 4K per day, Max.30 Days |
| ANNUAL AGGREGATE DEDUCTIBLE | INR 10K, 20K, 30K, 50K; INR 1L,2L,3L, 4L, 5L | | | |
| CLAIM SAFEGUARD+ | All NON PAYABLE ITEMS will be covered (As per List-I,II, III & IV) | | | |
| WELL CONSULT+ | Choose up to 5X of TOTAL PREMIUM for OPD COVERAGE like: Consultation, Diagnostics, Pharmacy, Gym Membership & 10 more comprehensive benefits- | | | |
| | Max. 1 L LIMIT, BENEFIT wise limit-20% CO-PAY APPLICABLE in RE-IMBURSEMENT | | | |
| SPECIFIED ILLNESS | 2 YEARS | | | |

Key Benefits of ReAssure 3.0

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|----------------------|--|
| UNLIMITED COVERAGE | Get a health cover that is completely inflation proof with UNLIMITED sum insured. With ReAssure 3.0, every plan variant offers unlimited coverage from day 1, as many times as you want, and for all the illnesses - you can now have the confidence to get unlimited coverage. Whether it's a single major treatment or multiple hospitalisations in a year, you never have to worry about exhausting your cover. This unmatched benefit gives you true financial freedom during medical emergencies. |
| DAY 1 PED COVERAGE | Get the confidence of immediate coverage for pre-existing diseases from day one. ReAssure 3.0 gives an option to get a waiver of waiting periods on up to 145 pre-existing conditions. You can choose get covered from day 1 or wait up to 3 years for getting covered for your existing conditions. This means complete peace of mind from the very start. |
| EXCLUSIVE MEMBERSHIP | Go beyond traditional health insurance with NivaBupaOne. This premium service gives you access to dedicated line, priority claims and customer service, and executive health check-up designed to offer convenience and comprehensive health assessment. Whether it's priority support or proactive wellness management, NivaBupaOne ensures you experience a truly elevated standard of healthcare coverage |

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| WELLCONSULT+ | Wellconsult+ extends coverage beyond hospitalisation for wellness and outpatient needs. You can choose up to 5X of the premium as your wellconsult+ sum insured and enjoy unlimited tele/video consultations, physical consultations, lab tests, and medicine covered. It's a right pick for the fitness lovers with access to gyms, diet & nutrition digital sessions, and physiotherapy sessions covered. Over and above all this you get coverage for Dental and Vision, making you health cover a complete package. | | | |

INDUSTRY WISE COMPARISON

| Feature / Benefit | NIVA BUPA (RA 3.0) | OTHER COMPANIES |
|--|---|--|
| SUM INSURED | UNLIMITED | LIMITED |
| CARRY FORWARD SUM INSURED (Allows you to CARRY FORWARD the unused sum insured to the next year.) | UNLIMITED SUM INSURED FROM DAY 1 | UPTO 7X |
| USE AND GET BACK YOUR COVERAGE - Allows you to reinstate your base sum insured again and again. Reinstated sum insured can be used for same illness, same person as well. | UNLIMITED SUM INSURED FROM DAY 1 | MAINLY ONCE IN A POLICY YEAR NEEDS FRESH ACTIVATION EACH YEAR |
| PAY AS PER YOUR ENTRY AGE, TILL A CLAIM IS PAID -Put a lock on your age when you buy the policy and protect yourself from the age linked increase of premiums at renewal. | YES -Pay the Premium as per Entry Age, till a CLAIM is PAID (only selected variants) | PREMIUMS INCREASES PER AGE SLOT |
| DAY 1 COVERAGE FOR PRE-EXISTING DISEASES - Covers the illnesses comes with you without any waiting period. | 30 ILLNESSES | MAXIMUM 4-5 ILLNESSES |
| MINIMUM HOSPITALISATION -Allows you get coverage even for the non-payable items which otherwise are excluded. | ALL 4 NON-PAYABLE ITEM LISTS | MAINLY ONLY 1 LIST COVERED |

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| NON-PAYABLE ITEMS ARE COVERED -Allows you to get coverage for all hospitalisation which are more than 2 hours. | 2+ HOURS | 24+ HOURS | | |
| COMPREHENSIVE OPD & WELLNESS -Physical Consultations, Lab tests, Medicines, Gym & Physiotherapy, Emotional Wellness, Dental, Eye & much more!!! | NO RESTRICTED NETWORK | RESTRICTED NETWORK | | |
| EXCLUSIVE ONE MEMBERSHIP -Executive Health check-up package and Priority Service from Niva Bupa | YES | NO | | |
| INSTANT GRATIFICATION -With welcome vouchers, annual health check-ups and cash bag on claim free year | YES | NO | | |
| TREATMENT OUTSIDE INDIA (WITH 0% CO-PAY) -Confidence to go beyond borders for getting the best medical treatment in the world | YES | ONLY FOR SPECIFIC ILLNESS | | |

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