



Aspire

START YOUNG

Introducing a Health Insurance that rewards you for starting young



M-iracle⁽¹⁾

Covers expenses around maternity, IVF, adoption, surrogacy and more. Carry forward the balance sum insured up to 10X.



Lock the Clock+⁽²⁾

Save as you age. Pay as per entry age, until you claim. M-iracle claim will not impact the AGE LOCK!



Booster+⁽³⁾

Don't lose what you don't use. Carry forward the balance sum insured up to 10X.



Cash-Bag⁽⁴⁾

Accumulate cashback on every claim-free year. Pay for premiums, deductible, co-payment, and OPD.



Fast Forward⁽⁵⁾

Don't wait for what you've paid. Bring forward the future Base sum insured and M-iracle sum insured.



Borderless⁽⁶⁾

Get treatment anywhere in the world.

For your Health Insurance, Call: 1800-309-3333 or visit: www.nivabupa.com

Benefits	Gold+	Diamond+	Platinum+	Titanium+
Base Sum Insured	INR 3 Lakh / 5 Lakh / 7.5 Lakh / 10 Lakh / 15 Lakh / 20 Lakh / 25 Lakh / 50 Lakh / 1 Crore			
Expenses in reaching a Hospital	Up to sum insured for Road & Air Ambulance .			
Expenses During Hospitalisation (Including AYUSH)	Covered up to sum insured for 2+ hours of hospitalisation . Covers all day-care also. (24+ hours for Ayush treatment)			
Modern Treatments	Covered up to sum insured.			
Expenses before and after a Hospitalisation	60 days and 180 days respectively. Covered up to sum insured.			
Home Care/Domiciliary	Covered up to sum insured.			
Organ Donor	Covered up to sum insured.			
Annual Health Check-Up (Cashless Only)	Covered for defined list of tests.			
ReAssure Forever⁽⁷⁾	Triggers after the 1 st claim. It is Unlimited. Each claim will be up to the Base sum insured.			
Lock the Clock⁽²⁾ Pay the premium as per your entry age, till a claim is paid	NA	Yes	Yes	NA
Lock the Clock+⁽²⁾ Pay the premium as per your entry age, till a claim is paid. M-iracle claim will not impact the AGE LOCK!	NA	NA	NA	Yes
Booster+⁽³⁾ Unutilised Base sum insured carries forward to the next policy year, as per your entry age.	Entry Age 18-35: up to 3X Entry Age 36-45: up to 2X Entry Age 46+: up to 1X	Entry Age 18-35: up to 5X Entry Age 36-45: up to 3X Entry Age 46+: up to 2X	Entry Age 18-35: up to 10X Entry Age 36-45: up to 5X Entry Age 46+: up to 3X	Entry Age 18-35: up to 10X Entry Age 36-45: up to 5X Entry Age 46+: up to 3X
M-iracle⁽¹⁾	Covered up to M-iracle sum insured. Carry forward unutilised M-iracle sum insured maximum up to Booster+ limits.			
M-iracle Waiting Period	48 Months	24 Months	9 Months	9 Months
Live Healthy⁽⁸⁾	Up to 30% discount on premium at the time of renewal.			
Second Medical Opinion	Unlimited times in a policy year (Network Only).			
E-Consultation	Unlimited e-consultation within our network.			
Optional Benefits				
Fast Forward⁽⁵⁾	Combine multi tenure sum insured to be used anytime. Applicable for Base and M-iracle sum insured.			
Future Ready⁽⁹⁾	Guaranteed issuance & continuity on waiting periods served by you for your future spouse.			
Borderless⁽⁶⁾	Get treatment anywhere in the world, up to sum insured. Co-payment options: 0% / 20% / 30% / 40% / 50%			
Cash-Bag⁽⁴⁾	Accumulate cashback on every claim free year in your Cash-Bag. Use it to pay for premiums, deductible, co-payment, and OPD. 10% of 1 st renewal premium and 5% of every subsequent renewal premium.			
Safeguard+	<ul style="list-style-type: none"> • Claim Safeguard+: All non-payable items will be covered (as per list I, II, III, IV) • Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000 • Sum insured Safeguard+: Inflation linked increase in Base sum insured 			
WellConsult (OPD)⁽¹⁰⁾	Get comprehensive coverage for Tele & Physical Consultations, Diagnostics, Pharmacy, Gym Membership, and host of Wellness benefits.			
Personal Accident	Equal to 5 times of Base sum insured. Maximum up to INR 1 Crore.			
Hospital Daily Cash⁽¹¹⁾	<ul style="list-style-type: none"> • Up to INR 5 Lakh Base sum insured: INR 1,000/day • Between INR 7.5 Lakh to INR 15 Lakh Base sum insured: INR 2,000/day • Above 15 Lakh Base sum insured: INR 4,000/day 			
Annual Aggregate Deductible	Choose a small deductible. INR 20,000 / INR 30,000 / INR 50,000 / INR 1,00,000			
Tiered Network	Get 15% discount on Premium. A co-payment of 20% would apply if treatment taken in a non-Tiered Network Hospital.			

Niva Bupa's Assurance of



30 Mins
Cashless Claim
Processing⁽¹²⁾



10,000+
Network
Hospitals⁽¹³⁾



24X7
Customer
Service



10 Lakh+
Claims
Processed⁽¹⁴⁾



1 Crore+
Lives
Covered

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Scan / click for
Product Video



WellConsult

An OPD Wallet



Unlimited Tele & Video Consultations⁽¹⁾

Enjoy unlimited consultations with general physicians anytime.



Physical Consultation Wallet⁽²⁾

Avail consultations with specialists or general physicians, up to INR 10,000. Cashless & reimbursement available (20% co-payment).



Diagnostic Wallet⁽²⁾

Get coverage for your prescribed diagnostics tests up to INR 10,000. Cashless & reimbursement available (20% co-payment).



Pharmacy Wallet⁽²⁾

Get coverage for your prescribed medicines up to INR 2,500. Cashless & reimbursement available (20% co-payment).



Emotional Wellness⁽¹⁾

Avail 10 cashless sessions on emotional wellness, through our App.



Gym, Fitness Coach & Diet-Nutrition Sessions⁽¹⁾

Get access to Gyms for 2 days in a week per adult. Enjoy unlimited sessions on fitness, diet & nutrition.

All Base Waiting Periods will apply on WellConsult also.

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Download the Niva Bupa Health App to access all the benefits under WellConsult.

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