

## Presenting 'Senior First' Health Insurance Plan

### A promise of love

Introducing Senior First, a tailor made health plan designed to provide unconditional support and care for our seniors in their golden years. With coverage options up to 25 lacs, no sub limits on common health conditions, health check-ups from day 1, hassle free claims process and more, we assure healthcare and financial needs of seniors are taken care of with nothing but love.

### Health Protection with a promise of love

Senior First Health Plan has been packaged with features that give our seniors the assurance of good health at all times. So whether it's multiple treatments in the same year for the same illness or coverage for consumables, health coverage for our seniors is constant and unconditional.

Product Benefit Table (all limits in INR unless defined as percentage)		
Variant	Gold	Platinum
Base Sum Insured	10 Lacs	10 Lacs / 15 Lacs / 20 Lacs / 25Lacs
Entry age:	61 to 75 years	
Benefits		
In-patient Care	Covered up to Sum Insured	
Room Category <sup>(1)</sup>	Shared Room	Single Private Room
Pre-Hospitalization (60 days)	Covered up to Sum Insured	
Post-Hospitalization (180 days)	Covered up to Sum Insured	
Day Care Treatment	Covered up to Sum Insured	
Modern treatments	Covered up to Sum Insured with sub-limit of INR 1 Lac per claim on fewrobotic surgeries	
Ambulance	Road ambulance: up to INR 2,000 per hospitalization	
	Air ambulance: up to INR 2,50,000 per hospitalization	
AYUSH Treatments	Covered up to Sum Insured	
Treatment at home (Domiciliary Hospitalization)	Covered up to Sum Insured	
Organ Donor	Covered up to Sum Insured	
No Claim Bonus	Not applicable	In case of claim free year, increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)

<b>ReAssure#</b>	Not applicable	Unlimited up to base Sum Insured (Applicable for both same & different illness)
<b>Health Check-up</b>	Not applicable	Annual (From Day 1); For defined list of tests; up to INR 500 for every INR 1 Lac Base Sum Insured (Individual policy: maximum INR 5,000 per Insured; Family Floater policy: maximum INR 10,000 per policy)
<b>Co-payment(1)</b>	50%	
<b>Optional Benefits</b>		
<b>Annual Aggregate Deductible(2)</b>	1 Lacs / 2 Lacs / 3 Lacs / 4 Lacs / 5 Lacs	
<b>Modification in co-payment</b>	40% / 30% / 20%	
<b>Entry age:</b> 61 to 75 years. <b>Family Combination:</b> 1 Adult or 2 Adults (Self & Spouse). 2 Adults policy can be taken on individual basis or floater basis sum insured.		

- 10% additional co-payment applicable, if treatment is taken in higher room category than eligible room category.
- Deductible will be 1/5th of the base sum insured chosen. If deductible is opted, then
- co-payment will NOT apply except as specified in point (1) for treatment taken in higher than eligible category of room.

Complete peace of mind with **Health Check-ups from Day 1 & Coverage for Day care treatments** like Angiography, Dialysis, Radiotherapy, Chemotherapy and more.

#### **ReAssure# Benefit –**

A promise of love with unlimited base sum insured for long term treatments and multiple illness to ensure our seniors always have enough funds for any treatment.

#### **No sub-limits on common health conditions –**

A promise to be there to our seniors by providing health coverage without any sub-limits on common health conditions like cataract, joint replacements, cancer or more.

## Affordable and rewarding health protection for seniors.

### Reduce Co-payment –

An optional benefit to reduce co payment from 50% to 20%/30%/40%

### Swap co-payment for deductibles –

Choose your annual deductibles option as per your requirements and enjoy a co-paymentfree health cover.

### Safeguard – Most opted Add-on\*. For a truly Cashless Experience.

- i. Coverage for non payable items like gloves, masks and more.
- ii. Inflation protection coverage^ – Increase in base sum insured on a cumulative basis each policy year based on Inflation Rate.
- iii. No Impact on No Claim Bonus – There will be no impact on your no claim bonus, if claims in a policy year are up to INR 50,000.

### Available Discounts –

- Tenure discount - Get discount of 7.5% on the premium of second policy year if you pay for a 2-year policy term in advance, and additional 15% discount on third year's premium if you choose a 3-year policy term.
- Standing Instruction discount - Get 2.5% discount on renewal premium if standing instruction for auto debit on renewal is provided and the policy is renewed using the same.
- Tax Savings - Income tax benefit up to INR 21,372 under the Section 80D of the Income Tax Act, 1961%. Claim additional tax-saving benefit under 80D, if you pay premium on your parent's behalf.

### Discount illustration to maximize savings

<b>At Inception</b>	
Premium for 1 year	100 each member
Family Discount of 10%	20
Discount for opting 3 year term (7.5% on 2nd year and 15% on 3rd year)	40.5
Final Premium for 3 years	499.5
<b>Premium for 3 years without any discount</b>	<b>600</b>
<b>Total saving</b>	<b>16.8%</b>

At Renewal	
Additional Auto-debit discount of 2.5%	12.5
Final Premium for 3 years	487.0
<b>Premium for 3 years without any discount</b>	<b>600</b>
<b>Total saving</b>	<b>18.8%</b>

### Standard exclusions and waiting period

Standard Exclusions – Investigation & Evaluation | OPD Treatment | Unproven Treatments, Unrecognized Physician or Hospital, Hazardous or Adventure sports, Dental/oral treatment, Sleep disorders, Treatment for alcoholism, drug or substance abuse, or any addictive condition and consequences thereof. Refer to the policy document for complete list of exclusions under Senior First Plan.

**Applicable waiting periods** – 30-day initial waiting period | 24 months waiting period on pre-existing diseases | 24 months waiting period on specific diseases | 15 days free look period (30 days if the policy with Policy Period as 3 years has been sold through distance marketing).

### Health Protection with a promise of love



#### ReAssure Benefit<sup>#</sup>

ReAssure Benefit will trigger after the 1st claim itself. It is unlimited. Each claim will be equal to the base sum insured



#### No mandatory pre-issuance medical tests<sup>\*\*</sup>



#### Day 1 Health Check-up

Avail Annual Health-check up from Day 1



#### Safeguard (Add-on)<sup>\*</sup>

Go truly cashless with coverage even for non-payable items like gloves, masks, and more.



#### No sub-limits on common health condition

No sub-limits applicable for common health conditions like cataract, joint replacements, cancer, or more



#### Annual Aggregate Deductible

If deductible is opted, then co-payment will not apply

## Complete peace of mind with hassle free claim management process

### CASHLESS CLAIMS PROCESSING



Avail 30 minutes<sup>†</sup> cashless claims processing at 7600+ Network<sup>†</sup> Hospitals across India.



#### STEP 1



##### Document Submission

At the time of hospitalization, produce your Niva Bupa Health Card<sup>®</sup>, or share your policy number along with identification documents like Passport/PAN card/ Voter's card.

For any further assistance in an unknown environment, you can reach out to Niva Bupa Point of care desks at select network hospitals.



#### STEP 2



##### Document Verification

Network hospital checks and submits preauthorization form to Niva Bupa Health Insurance.



#### STEP 3



##### Claims Processing and Settlement

Documents submitted by the network hospital are verified by our in-house team of doctors to ensure hassle free and speedy payouts.

### HASSLE FREE REIMBURSEMENT PROCESS



##### Non network hospitalisation

In case you wish to get treatment done at non-network hospital, please notify Niva Bupa Health Insurance within 48 hours of admission.



#### STEP 1



##### Document Collection

Collect all relevant documents, invoices, medical reports, discharge certificate from Hospital in originals and receipt of the payment made at the time of discharge.



#### STEP 2



##### Insta Reimbursements

To avail Insta reimbursement, upload the requisite documents on Niva Bupa website or Niva Bupa Health app.

You can alternatively send the physical documents to us at Niva Bupa Health Insurance Company Limited, 2nd Floor, Plot No D-5, Sec-59, Noida, Gautam Budhnagar, Uttar Pradesh – 201301.



#### STEP 3



##### Claim Settlement

We review and make payment to you as per Policy terms and conditions|