Comprehensive health protection with a promise to give our seniors a secure second innings.

Product Benefit Table (all limits in INR unless defined as percentage)		
Variant	**Gold**	**Platinum**
Base Sum Insured	5 Lacs / 10 Lacs	5 Lacs / 10 Lacs / 15 Lacs / 20 Lacs / 25Lacs
Benefits		
In-patient Care	Covered up to Sum Insured	
Room Category[1]	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 few robotic surgeries (as specified in policy terms)	
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	
Loyalty Additions	Not applicable	Upon every completion of policy year, increase of 10% of the previous year's Base Sum insured; maximum up to 100% of the Base Sum Insured
ReAssure#	Not applicable	Unlimited up to base Sum Insured (Applicable for both same & different illness)
Health Check-up	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)
Co-payment[1]	50%	
Optional Benefits		
Annual Aggregate Deductible[2]	1 Lacs / 2 Lacs / 3 Lacs / 4 Lacs / 5 Lacs	
Modification in co-payment	0%## / 20% / 30% / 40%	

- **Entry age:** 61 to 75 years.
- **Family Combination:** 1 Adult or 2 Adults (Self & Spouse). 2 Adults policy can be taken on individual basis or floater basis sum insured.

[1] 10% additional co-payment applicable, if treatment is taken in higher room category than eligible room category.
[2] 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.

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 | 30 days free look period.

Easy to reach

If you would like to find out more, please reach out to our specialised sales team or your Niva Bupa health advisor.

Say 'Hi' to us on WhatsApp: 9811956696

Helpline: 1860-500-8888

Senior citizens may write to us at: **seniorcitizensupport@nivabupa.com**

Website: www.nivabupa.com

www.facebook.com/nivabupahealthinsurance

www.twitter.com/nivabupa

NIVA BUPA HEALTH INSURANCE COMPANY LIMITED
Registered Office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024
Fax No: +91 11 41743397

Disclaimer: This is only a summary of the product features and is for reference purpose only. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale. Insurance is a subject matter of solicitation. Niva Bupa Health Insurance Company Limited (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. Fax: +91 11 41743397 CIN:L66000DL2008PLC182918, Product Name: Senior First. Product UIN: NBHHLIP27053V022627 | Add-on Name: Safeguard, Add-on UIN: NBHHLIA24109V022324 | Add-On Name: Zero Co-Pay UIN: NBHHLIA22175V012122. UIN: Advertisement: UIN NB/BR/CA/2026-27/015. $Tax benefits are subject to changes in tax laws. Savings amount computed for an individual who is in highest slab of income tax and for senior citizens. Maximum deduction under section 80D is INR 50,000, when premium is paid for self or spouse only. The highest tax slab for an individual is (base rate 30%+ 37% SC = 41.1 % + 4% cess = 42.744%) INR 50,000 x 42.744% = INR 21,372. Tax saving can vary basis individual's income and policy coverage. Please consult your tax advisor for more details. $Niva Bupa processes pre-authorisation requests within 30 minutes for all active policies, subject to receiving all documents and information(s) up to Niva Bupa's satisfaction. The above commitment does not include pre-authorisation settlement at the time of discharge or system outage. The services can be availed at network hospitals only. $$Number of network hospitals shown is an approximate figure and is subject to change without prior notice, please visit our website to access latest and updated list of network hospitals and list of point of care desks at network hospitals. #Single claim under this benefit will be payable up to base sum insured. ^Inflation rate would be computed as the average consumer price index (CPI) of the entire calendar year published by the central statistics office. @Health card can be downloaded from Niva Bupa Health App or log in at www.nivabupa.com). ##Zero Co-pay is an add-on option. *Safeguard is an optional benefit and is available on payment of extra premium. ^^As per the list I under Annexure I of policy Terms and conditions. **Pre-Policy Medical check-up may be required as per underwriting guidelines. ***It is an optional benefit.

niva Bupa Health Insurance



SENIOR FIRST

A PROMISE OF LOVE

Health Protection with a promise of love

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

No mandatory pre-issuance medical tests**

Day 1 Health Check-up
Avail Annual Health-check up from Day 1

Safeguard (Add-on)*
Go truly cashless with coverage even for non-payable items like gloves etc.^^

No sub-limits on common health condition
Like cataract, joint replacements, cancer or any other common health conditions

Annual Aggregate Deductible***
If deductible is opted, then co-payment will not apply

niva Bupa Health Insurance

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, heath check-ups from day 1, hassle free claims process, 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.

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 any other common health conditions

Affordable and rewarding health protection for seniors.

Reduce Co-payment –
An optional benefit to reduce co payment from 50% to 0% / 20% / 30% / 40%

Swap co-payment* for deductibles –**
Choose your annual deductibles option as per your requirements and enjoy a co-payment free health cover.

Enhance Sum Insured up to 100% with Loyalty Additions–
Get 10% of your sum insured as loyalty additions every year. Maximum up to 100% of base sum insured.

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

i. Coverage for non payable items like gloves etc.
ii. Inflation protection coverage^ – Increase in base sum insured on a cumulative basis each policy year based on Inflation Rate.
iii. No Impact on Loyalty Additions – There will be no impact on your Loyalty Additions, 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

Individual policy (2 members)

At Inception	
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
Premium for 3 years without any discount	**600**
Total saving	**16.8%**

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

Complete peace of mind with hassle free claim management process

CASHLESS CLAIMS PROCESSING

Avail **30 minutes[$]** cashless claims processing at **8500+ Network[$$] Hospitals** across India.

STEP 1

Document Submission
At the time of hospitalization, produce your Niva Bupa Health Card®, 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 Insurnace 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

Assistance. Anytime. Anywhere.

Niva Bupa Health App
From locating a network hospital to keeping track of your health policy details or staying on top of your health with regular health tips and more, it's all possible in just a few taps on your phone. Available on both iOS and Android.

CIA Chatbot
Talk to our interactive chatbot CIA on www.nivabupa.com for anytime assistance!