



EMPOWER HEALTH PLAN

NIVA BUPA HEALTH INSURANCE CO. LTD.

YOUR ACCESS TO QUALITY HEALTHCARE



Coverage up to ₹ 5L



Coverage for individuals with Specified Disability



Coverage for individuals with HIV/AIDS



Hospitalization, Pre/Post Hospitalization, Modern Treatment covered¹

☎ 1860-500-8888

🌐 www.nivabupa.com

Product Benefit Table

Product Name	Empower Health Plan, Niva Bupa Health Insurance Co. Ltd.
Coverage Basis	Individual basis only
Category of Cover	Indemnity and Benefit
Sum insured available (in INR)	4 lacs and 5 lacs
Policy Period	1 Year
Eligibility	Age eligibility for adults: 18 years to 65 years Age eligibility for Children: Newborn to 17 years
Grace Period	For Yearly payment of mode, a fixed period of 30 days is to be allowed as Grace Period and for all other modes of payment a fixed period of 15 days be allowed as grace period.
Hospitalization Expenses	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. Time limit of 24 hours shall not apply in respect of Day Care Treatment.
Pre-Hospitalization	For 30 days prior to the date of hospitalization
Post Hospitalization	For 60 days from the date of discharge from the hospital
Sublimit for Room/Medical Practitioner's fee	1. Room Rent, Boarding, Nursing Expenses all-inclusive as provided by the Hospital/Nursing Home up to maximum of 1% of the sum insured per day. 2. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all-inclusive as provided by the hospital / Nursing Home up to maximum of 2% of the sum insured per day.
Cataract Treatment	Up to Rs.40,000/-, per each eye in one policy year
Modern Treatment	Covered for listed procedure up to 50% of sum insured available for Inpatient Hospitalization Care
Emergency Ground Ambulance	Expenses covered up to Rs. 2000 per hospitalization
AYUSH	Expenses incurred for Inpatient Care Treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to 100% of sum insured, during each Policy year as specified in the policy schedule
Pre-Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered.
Initial Waiting period	30 days for all claims except resulting from Accident and 90 days for lumpsum benefit under Section 7 policy document
PED waiting period	48 months (For pre-existing diseases other than the pre-existing Disability and HIV/AIDS covered)
Specific Disease/ illness waiting period	24 months
Waiting Period and specific Sublimit for HIV AIDS Cover	For HIV/AIDS cover: a. Initial waiting period of 30 days will be applicable for Indemnity basis cover and 90 days shall be applicable for Benefit basis cover b. Sum Insured would be available for Hospitalization Expenses as per terms and conditions of the policy.
Waiting Period and specific Sublimit for Disability Cover	For Disability Cover: 24 months initial waiting period is applicable for the pre-existing Disability covered under the policy.
Co-pay	20% on all claims made under the policy unless waiver for Co-pay is opted and premium is paid for the same

NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

Registered Office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024.

Disclaimer: Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited) (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logos are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. ¹ Sublimit applicable, refer policy wordings for more details. Registered Office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024, Customer Helpline No.: 1860-500-8888. Fax: +91 11 41743397. Website: www.nivabupa.com. CIN: U66000DL2008PLC182918. For more details on risk factors, terms, and conditions please read the sales brochure carefully before concluding a sale. Product Name: Empower Health Plan, Niva Bupa Health Insurance Co. Ltd. Product UIN: NBHHLIP23193V012223. UIN: NB/SS/CA/2023-24/043