

goals. What's more, your health assessment will earn you a health score, on the basis of which you will receive a renewal discount of maximum up to 20% of base premium.

### I-Protect

To safeguard yourself against rising medical costs and also to get rewarded for loyalty, renew the policy without a break, and you will receive a lifetime increase of 10% in Sum Insured, year after year. This is regardless of claim and comes without a cap. The yearly increase will be on the Base Sum Insured of the immediately preceding Policy Year.

### Personal Accident Cover

Personal Accident coverage against accidental death, permanent total and partial disability.

**WE BELIEVE THAT HEALTH INSURANCE SHOULD GIVE YOU PEACE OF MIND IRRESPECTIVE OF YOUR AGE, PLAN OR ANY OTHER FACTOR. HERE ARE THE KEY REASONS WHY NIVA BUPA IS THE RIGHT CHOICE FOR YOU & YOUR FAMILY.**

- We process retail claims directly and not via third party
- You may be eligible for Tax Saving under Section 80D of the Income Tax Act\*
- We assure you renewability for life without any extra loadings based on your claim
- Medical expenses for an organ donor's treatment for harvesting of the organ are also covered
- We take care of your medical expenses up to 90 days prior to hospitalisation and even 180 days after discharge from the hospital. This is subject to acceptance of in-patient or Day Care claim by the company
- We cover costs incurred towards emergency ambulance also

### Choose your plan

GoActive™ has been structured in a way so that you can choose your plan according to your needs. The first criteria to choose from is between an individual and family floater plan.



### Family Combinations

1 Adult
1 Adult + 1 Child
1 Adult + 2 Children
2 Adults
2 Adults + 1 Child
2 Adults + 2 Children
2 Adults + 3 Children
2 Adults + 4 Children

### Room Rent/Category

For Sum Insured < ₹ 5 Lakhs: 1% of Base Sum Insured (2% for ICU)

For Sum Insured >= ₹ 5 Lakhs: Up to Sum Insured (except Suite room and above)

### Zonal coverage

Following two zone coverage options available in the product.

- Zone 1: All India coverage
- Zone 2: All India coverage with 20% co-payment applicable for treatment in Mumbai (including Thane and Navi Mumbai), Delhi NCR, Kolkata & Gujarat state. This co-payment shall not be applicable on OPD Consultation, Emergency Ambulance, Health Check-up / Diagnostic Tests, Second Medical Opinion,

Behavioral Assistance Program and Personal Accident Cover.

### Entry Age and Renewal

18 years to 65 years for adults and 91 days for children. Lifelong renewability available.

### 30-Days Waiting Period

The benefits under the policy and any treatment taken unless the treatment needed is the result of an accident that occurs during the policy period, will be subject to a waiting period of 30 days since the inception of the first policy with us.

### Specific Waiting Period

For all insured persons, the conditions listed below will be subject to a waiting period of 24 months unless the condition is directly caused by Cancer (covered after Initial Waiting Period of 30 days) or an accident (covered from day 1) and will be covered in the third policy year as long as the insured person has been insured continuously under the policy without any break:

(a) Pancreatitis and Stones in Biliary and Urinary System, (b) Cataract, Glaucoma and other disorders of lens, disorders of Retina (c) Hyperplasia of Prostate, Hydrocele and spermatocele, (d) Abnormal Utero-vaginal bleeding, female genital Prolapse, Endometriosis/ Adenomyosis, Fibroids, PCOD, or any condition requiring dilation and curettage or Hysterectomy, (e) Hemorrhoids, Fissure or Fistula or Abscess of anal and rectal region, (f) Hernia of all sites, (g) Osteoarthritis, Systemic Connective Tissue disorders, Dorsopathies, Spondylopathies, inflammatory Polyarthropathies, Arthrosis such as RA, Gout, Intervertebral Disc disorders, (h) Chronic kidney disease and failure, (i) Diabetes and its related

complications, (j) Varicose veins of lower extremities, (k) Disease of middle ear and mastoid including Otitis Media, Cholesteatoma, Perforation of Tympanic Membrane, (l) All internal or external benign or In Situ Neoplasms/Tumours, Cyst, Sinus, Polyp, Nodules, Swelling, Mass or Lump, (m) Ulcer, Erosion and Varices of Upper Gastro Intestinal Tract, (n) Tonsils and Adenoids, Nasal Septum and Nasal Sinuses, (o) Internal Congenital Anomaly.

### Pre-Existing Diseases not covered

All pre-existing diseases shall not be covered until 36 months of continuous coverage have elapsed since the inception of the first policy with us. Please note that waiting periods shall not apply to Health Checkup/Diagnostic Tests, Second Medical Opinion, OPD Consultation, Behavioral Assistance Program, Health Coach and Personal Accident Cover.

### Permanent Exclusions

- Behavioral, Neuro developmental and Neurodegenerative Disorders.
- External Congenital Anomaly
- HIV, AIDS, and related complex.
- AYUSH Treatments, except in-patient treatment taken under Alternative Treatment benefit
- Dental/oral treatment.
- Eyesight & Optical Services.
- Experimental or Unproven Treatment
- Inconsistent, Irrelevant or Incidental Diagnostic procedures.
- Obesity and Weight Control Programs
- Off Label Drug or Treatment.
- Puberty and Menopause related Disorders.
- Reproductive medicine & other Maternity Expenses
- Robotic assisted Surgery and LASER & Light based Treatment.
- Sexually Transmitted Infections & diseases.
- Sleep disorders.
- Treatment received outside India.
- Unlawful Activity.
- Unrecognized Physician or Hospital
- Any costs or expenses specified in the list of expenses generally

excluded at Annexure II of the policy document For Personal Accident coverage:

- Service in the armed forces, or any police organization, of any country at war or at peace or service in any force of an international body or participation in any of the naval, military or air force operation during peace time.
- Participation in aviation/marine including crew other than as a passenger in an aircraft/water craft that is authorized by the relevant regulations to carry such passengers between established airports or ports. For complete list of exclusions, please refer to the policy terms & conditions.

### Make the right choice today

If you would like to find out more about GoActive™, or would like a personal quote, please speak to our specially trained sales team or your Niva Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.

### How to reach us?

**Website**  
www.nivabupa.com

**24x7 Customer Helpline No.**  
1860 500 8888

**Like us on facebook**  
www.facebook.com/nivabupahealthinsurance

**Follow us on twitter**  
www.twitter.com/nivabupa

**Niva Bupa Health Insurance Company Limited**  
Registered Office:  
C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024

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# GoActive™ AN ACTIVE HEALTH INSURANCE THAT WORKS FOR YOU EVERY DAY.

**HOSPITALISATION COVERAGE**  
Coverage upto ₹25 Lakhs.

**OPD COVERAGE**  
Choose the health insurance that pays for Doctor Visits<sup>(2)</sup>.

**DAILY HEALTH COACHING**  
Meet your health goals and get upto 20% discount on renewal premium.

**DIAGNOSTIC TEST**  
Avail Health Check-up / Diagnostic tests of your choice<sup>3</sup>.

**AVAIL I-PROTECT OPTION & BEAT MEDICAL INFLATION**  
I-Protect increases sum insured by 10% on every renewal (no maximum limit).



For your Family's Health Insurance  
**Call: 1860 500 8888 or visit www.nivabupa.com**

**Presenting GoActive™. A revolutionary health plan that covers hospitalization, doctor visits, medical tests and comes with a health coach app that ensures you stay in the pink health, every day.**

## GoActive™ - the right choice for you and your family

### 1. Comprehensive Protection

- Coverage up to ₹ 25 Lacs
- OPD consultations<sup>(2)</sup> included in the cover
- Health Coach<sup>(5)</sup> option to enable you to remain fit and healthy
- Annual Health check-up/diagnostics of your choice<sup>(3)</sup>
- Lifetime discount of 10% of base premium if bought at or before 35 years of age
- I-protect option that increases sum insured by 10% every year (without any maximum limit)
- Second medical opinion<sup>(4)</sup>
- Pre & post-hospitalisation as well as Home healthcare services covered

### 2. Cashless Facility

We process cashless claims within 30 minutes across more than 4,200 quality hospitals in our network.

### 3. Hospitalisation Expenses

We take care of your medical expenses without any capping on room rent (for Sum Insured ₹ 5 Lakhs and above, except for suite and above room category). Pre and post-hospitalisation expenses are covered up to the sum insured, 90 days prior and 180 days post hospitalisation.

### 4. Refill your Existing Sum Insured

In case you exhaust your Base Sum Insured and Increased Sum Insured under I-Protect partially or completely, we will provide a re-fill amount of maximum up to 100% of the Base Sum Insured which can be utilised for a subsequent claim in the same policy year, provided it is for an unrelated illness/injury.

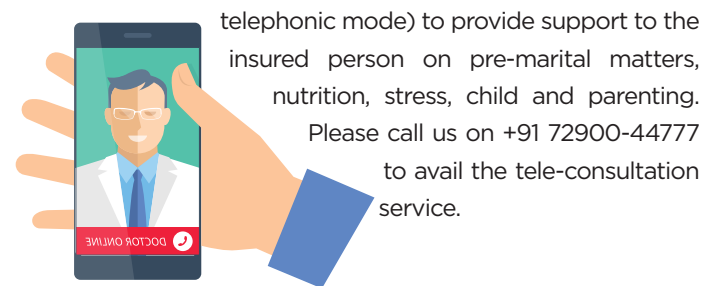
### 5. Out-patient (OPD) Consultations

Making the policy truly comprehensive, GoActive™ includes OPD Consultations for you and your family.

It includes 3 to 10 OPD

Consultations, basis the Sum Insured chosen and family size.

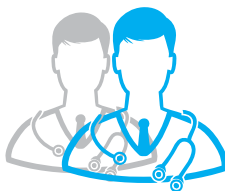
This benefit can be availed either through a Cashless Facility or on Reimbursement basis through a network. Any unutilised consultations cannot be carried forward to the next Policy Year.



telephonic mode) to provide support to the insured person on pre-marital matters, nutrition, stress, child and parenting. Please call us on +91 72900-44777 to avail the tele-consultation service.

### 8. Second Medical Opinion

There are times when, having been diagnosed with an illness or planning to undergo a medical procedure, you seek a second opinion. It is for these times that this unique benefit allows Second Opinion Consultation for specified illnesses or planned surgery.



### 9. Health Check-up / Diagnostic Tests

Prevention, we know, is better than cure. And so, with GoActive™, you can avail of a health check-up from day 1 of the policy. What's best, for Sum Insured ₹5 Lakhs or above, instead of opting a fixed health check-up package, you can avail diagnostic tests of your own choice up to a certain limit, allowing you to pick tests that are relevant for you.

### 10. AdvantAGE

Starting early has its benefits. Get a 10% lifetime discount if your age at entry is less than or equal to 35 years.



### 11. Home Health Care Services

Home Health Care is a range of health care services and medically necessary treatment that can be given at home for an

## Product Benefit Table - GoActive™ (all amounts are in INR unless defined as percentage or number)

	*Base Sum Insured (SI) per Policy Year					
	4 lacs	5 lacs	7.5 lacs	10 lacs	15 lacs	25 lacs
<b>Base Covers:</b>						
<b>In-patient treatment</b>	Covered up to Sum Insured					
<b>Room Rent (per day)</b>	Up to 1% of Base Sum Insured	No restriction (except suite or above room category) (Limit included in-Inpatient Care SI)				
<b>Intensive Care Unit / Critical Care Unit charges (per day)</b>	Up to 2% of Base Sum Insured	Covered up to Sum Insured				
<b>Pre-Hospitalisation Medical Expenses (90 days)</b>	Covered up to Sum Insured					
<b>Post-Hospitalisation Medical Expenses (180 days)</b>	Covered up to Sum Insured					
<b>Day Care Treatment</b>	Covered up to Sum Insured					
<b>Living Organ Donor Transplant</b>	Covered up to Sum Insured					
<b>Alternative Treatment</b>	Covered up to Sum Insured					
<b>Emergency Ambulance</b>	Up to ₹ 3,000 per hospitalisation					
<b>Home Health Care Services and Domiciliary Hospitalisation</b>	Covered up to Sum Insured					
<b>Re-fill Benefit<sup>(1)</sup></b>	Base Sum Insured					
<b>Pharmacy and Diagnostic Services</b>	Available					
<b>OPD Consultation<sup>(2)</sup></b>						
<b>(For 1A, 1A+1C, 1A+2C: Consultations limits per policy, per policy year)</b>	3	4	4	6	6	6
<b>OPD Consultation<sup>(2)</sup></b>						
<b>(For 2A and more: Consultations limits per policy, per policy year)</b>	5	6	8	10	10	10
<b>Health check-up<sup>(3)</sup></b>	Available					
<b>Diagnostic Tests<sup>(3)</sup></b>						
<b>(Limits mentioned are per adult member)</b>						
<b>(Diagnostic tests applicable in lieu of Health check-up through cashless and reimbursement facility)</b>	Not available	1,000	1,500			2,500
<b>Behavioral Assistance Program</b>	3 consultations per adult per policy year					
<b>Second medical opinion<sup>(4)</sup></b>	Covered, One opinion per Insured Person per Specified Illness / Planned Surgery / Surgical Procedure					
<b>AdvantAGE</b>	Enter at or before the age of 35 years (as on last birthday) and receive a 10% discount in the First Policy Year Base Premium and all subsequent Renewal Base Premium					
<b>Optional Covers:</b>						
<b>Deductible</b>	25,000 / 50,000 / 1 lac / 2 lacs / 3 lacs / 5 lacs / 10 lacs					
<b>I-Protect</b>	Additional 10% of Base Sum Insured every policy year at renewal for policy lifetime. This option can be opted only at inception. On renewal of the policy, this option can be opted out post which this option will not be available. In such case, the accumulated Increased Sum Insured under I-Protect shall: a. Not increase further and remain constant, if you pay the same additional percentage of premium as paid in the preceding Policy Year for this benefit; OR b. Be reduced to zero, if you do not pay any additional premium for this benefit.					
<b>Health Coach<sup>(5)</sup></b>	Personalised health coaching					
<b>Personal Accident cover</b>						
<b>- Accident Death</b>	25 lacs					
<b>- Accident Permanent Total Disability</b>	25 lacs / 50 lacs					
<b>- Accident Permanent Partial Disability</b>						

Notes:

- Entry age for Adults is 18 years - 65 Years (last birthday) and from 91 days to 21 years (last birthday) for children (dependent children).
- All benefits are provided on policy year basis
- Family combinations allowed: 1A, 2A, 2A+1C, 2A+2C, 2A+3C, 2A+4C, 1A+1C, 1A+2C. Relationship allowed is husband, wife and children. Standalone policy for child not allowed, if parent is not insured under the same policy
- Policy term: 1 year
- (1) Re-fill Benefit: Reinstatement up to base Sum Insured. Applicable for different illness.
- (2) OPD Consultation can be availed either through a Cashless Facility or on Reimbursement basis through a network. For Reimbursement, the maximum per consultation limit is ₹ 600 for Zone 1 coverage and ₹ 500 for Zone 2 coverage
- (3) Health check-up benefit - Defined list of tests. Applicable for Adults only. In lieu of Health check up, if diagnostics are taken, it will be both reimbursement and cashless facility basis up to the specified amount. The amount of diagnostics tests shall be per adult basis, however the utilisation can be done by any of the insured persons including dependent child.
- (4) The Second Medical Opinion under this Benefit shall be limited to defined criteria and not be valid for any medicolegal purposes.
- (5) Health Coach: Available to Primary Insured or Primary insured with spouse. Discount in renewal base premium up to 20% shall be provided based on the health score.

illness or injury. These shall include services such as nursing care, investigations, medication (including oral and intravenous), chemotherapy, dialysis, transfusions, physiotherapy and postsurgical care. The Home Health Care Services



are covered only if we have accepted an In-patient Care hospitalisation claim and Home Health Care Services are availed immediately after that hospitalisation. The Home Health Care Services are provided through empanelled service provider in selected cities only. Please contact us to know the cities where Home Health Care services are covered.

### 12. Alternative Treatments

GoActive™ also covers medical expenses incurred for In-patient Care on treatment taken under Ayurveda, Unani, Sidha and Homeopathy.

## Optional Benefits

### Health Coach

Need a coach to guide and motivate you on a daily basis to reach your health goals? GoActive™ offers you just that. Download the app, discuss your short-term & long-term goals with a Personal Health Coach and receive on-going daily support, motivation and interpretation of your tracking data to help you stay on track to reach your

