

smart+ HEALTH

Disease Management



Day 1 Coverage For Diabetes & Hypertension



No waiting period for pre-existing diseases*



No extra premium for pre-existing diseases^



Up to 20% off on Renewal Premium#



Diagnostic tests[§] covered up to INR 3,000 per year

*Diabetes & Hypertension. ^Base loading for Diabetes & Hypertension will be waived off if this add-on is opted

#Discount on renewal premium is subject to quarterly test results as defined in Annexure 1 of policy document.

§Covered only in Platinum variant as per defined test list. T&C apply.

Policy Variants to Choose From

Gold Variant

- Day 1 Coverage for Diabetes and/or Hypertension
- 20% Discount on Renewal Premium[#]

Platinum Variant

- Day 1 Coverage for Diabetes and/or Hypertension
- 20% Discount on Renewal Premium[#]
- Quarterly tests[&] on Cashless basis or INR 3,000 reimbursement

Getting Renewal Premium Discount is Easy, Here is How

STEP 1



Take the diagnostic tests (cashless or reimbursement) every quarter.
Tests: BMI/Lipid Profile/HbA1c



STEP 2



Upload the data on the Niva Bupa Health App or Website.



STEP 3



Get quarterly discount basis the results of the diagnostic tests. Repeat the tests every quarter.



STEP 4



Get up to **20%** discount on renewal for both base & add-on premium.

Disclaimer: This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy terms, conditions and exclusions. Please call our customer service if you require any further information or clarification. Insurance is a subject matter of solicitation. Niva Bupa Health Insurance Company Limited (formerly known as Max 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. 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 sales brochure carefully before concluding the sale. Smart Health+ is an add-on and can only be bought along with a base product of Niva Bupa. Product Name: Smart Health+ | Product UIN: NBHLLIA22164V012122. UIN: NB/BR/CA/2022-23/149 [#]Discount on renewal premium is subject to quarterly test results as defined in Annexure 1 of policy document. [&]List of test as per T&C.