

Tiered Network: Prospectus cum Sales Literature

Policy Design

- **Tiered Network** is an Add-on which can be purchased along with the Base Plan only and cannot be bought in isolation or as a separate product.
- The add-on can only be purchased with the Base Plan at the time of either buying a New Policy or at Renewal of a Base Plan.
- Any claim under any of the benefits mentioned in this add-on endorsement policy will only be admissible when it qualifies according to the terms, conditions and exclusions of the Base Plan.

1. Benefits

1.1. Tiered Network

If the Ad-on is opted, then a specific network list gets applicable for you.

If any treatment is taken outside this network, then a 20% co-payment will be applicable to the admissible claim amount. This co-payment you would have to bear for every claim. Rest we will pay.

Note: Add-on will **NOT** apply to any of these benefits (as per each base plan):

M-iracle (or Maternity benefit), Cash-Bag, WellConsult (OPD), Annual Health Check-up, Live Healthy, Second Medical Opinion, e-consultation, Personal Accident, Hospital Daily Cash, Borderless, Vaccination for Animal Bite, Any benefit with any type of International coverage (Inpatient, OPD, Delay, Loss etc.), Health Coach, Pharmacy and diagnostic services, Emergency Assistance Services, Specified Illness cover, Critical Illness Cover, Premium Waiver, Hospital Cash, Vaccination for new born baby, Child Care benefits. (If available under the base plan).

It is possible to add / remove the Tiered Network Add-on at renewal of your base plan

Refer Annexure 1 for the Tiered Network List.

2. Waiting Periods

This Add-on shall follow the same waiting period conditions as mentioned in Base Plan.

3. Permanent Exclusions

This Add-on will have the same permanent exclusions as mentioned in the Base Plan.

4. Claims

Claims procedure and management under this Add-on shall be same as the Base Plan.

5. General Terms and Conditions

Details and conditions of the following terms shall remain same as mentioned in the Base Plan:

Free Look Period	Cancellation	Renewal of Policy
Assignment	Nomination	Fraud
Policy Disputes	Territorial Jurisdiction	Notices
Alteration to the Policy	Withdrawal of Policy	Redressal of Grievance
Possibility of Revision of Terms of the Policy Including the Premium Rates	Claim settlement (Provision for Penal interest)	Condition Precedent to Admission of Liability
Multiple Policies	Migration	Portability
Disclosure of Information	Moratorium Period	Complete Discharge
Loading of Premium	Pre-Policy Medical Check-up (PPMC)	

Annexure- 1

Tiered Network: List of Hospitals where Co-Payment of 20% is not Applicable.

This is just a representation of the network, complete & latest list can be accessed on our website

<https://rules.nivabupa.com/hospital-network/>

Name	City
FORTIS MEMORIAL RESEARCH INSTITUTE	GURGAON
RAJIV GANDHI CANCER INSTITUTE AND RESEARCH CENTRE(A UNIT OF INCS & RC)	DELHI
PARAS HOSPITALS	GURGAON
AAKASH HEALTHCARE(A UNIT OF AAKASH HEALTH CARE PVT. LTD.)	DELHI
DEENANATH MANGESHKAR HOSPITAL	PUNE
METRO HEART INSTITUTE WITH MULTISPECIALITY	FARIDABAD
JAYPEE HOSPITAL (A UNIT OF JAYPEE HEALTHCARE LTD.)	GAUTAM BUDDHA NAGAR
SARVODAYA HOSPITAL & RESEARCH CENTRE	FARIDABAD
APOLLO HOSPITALS ENTERPRISE LIMITED	MUMBAI
SRI BALAJI ACTION MEDICAL INSTITUTE	DELHI
FORTIS HOSPITALS LTD. BANNARGHATTA ROAD	BENGALURU
FORTIS ESCORTS HOSPITAL FARIDABAD	FARIDABAD
ASIAN INSTITUTE OF MEDICAL SCIENCES	FARIDABAD
YASHODA SUPER SPECIALITY HOSPITALS KAUSHAMBI	GHAZIABAD
KAILASH HOSPITAL & HEART INSTITUTE	GAUTAM BUDDHA NAGAR
QRG HEALTH CITY (A UNIT OF QRG MEDICARE LTD)	FARIDABAD
ACCORD SUPERSPECIALITY HOSPITAL	FARIDABAD
RUKMANI BIRLA HOSPITAL	JAIPUR
YASHODA SUPER SPECIALITY HOSPITALS - NEHRU NAGAR	GHAZIABAD
BATRA HOSPITAL & MEDICAL RESEARCH CENTRE	DELHI
JAIPUR GOLDEN HOSPITAL	DELHI
REGENCY HOSPITAL LTD.	KANPUR NAGAR
FORTIS HOSPITALS MULUND	MUMBAI
DHARAMSHILA NARAYANA SUPERSPECIALITY HOSPITAL	DELHI

AMRITA INSTITUTE OF MEDICAL SCIENCES AND RESEARCH CENTRE	FARIDABAD
SANTOKBA DURLABHJI MEMORIAL HOSPITAL	JAIPUR
RAJAGIRI HOSPITAL.	ERNAKULAM
APOLLO HOSPITALS -NOIDA	GAUTAM BUDDHA NAGAR
SATGURU PARTAP SINGH HOSPITALS	LUDHIANA
SSB HEART AND MULTISPECIALTY HOSPITAL	FARIDABAD
SANT PARMANAND HOSPITAL	DELHI
W- PRATIKSHA HOSPITAL (A UNIT OF NORTH EAST HEALTHCARE PVT.LTD)	GURGAON
HOLY FAMILY HOSPITAL - SOUTH DELHI	DELHI
AARVY HEALTHCARE PRIVATE LIMITED	GURGAON
KERALA INSTITUTE OF MEDICAL SCIENCES (KIMS)	THIRUVANANTHAPURAM
K D HOSPITAL.	AHMEDABAD
MANIPAL HOSPITAL -GHAZIABAD	GHAZIABAD
APOLLO HOSPITAL INTERNATIONAL LIMITED	GANDHI NAGAR
KAILASH HOSPITAL AND NEURO INSTITUTE	GAUTAM BUDDHA NAGAR
RG STONE UROLOGY & LAPAROSCOPY HOSPITAL PITAMPURA	DELHI
NEO HOSPITAL (A UNIT OF MUSKAN MEDICAL CENTRE)	GAUTAM BUDDHA NAGAR
THUNGA HEALTHCARE LLP	MUMBAI
KAILASH DEEPAK HOSPITAL -DELHI	DELHI
SAROJ HOSPITAL AND HEART INSTITUTE	DELHI
DEEP NURSING HOME AND CHILDREN HOSPITAL-LUDHIANA	LUDHIANA
KAILASH HOSPITALS LIMITED	GAUTAM BUDDHA NAGAR
TATA MEDICAL CENTRE(A UNIT OF TATA MEDICAL CENTRE TRUST)	KOLKATA
SOHANA MULTI SUPER SPECILAITY HOSPITAL	MOHALI
MADHUKAR RAINBOW CHILDRENS HOSPITAL(A UNIT OF MADHUKAR MULTISPECIALITY HOSPITAL	DELHI