

Health Insurance Comparison Summary

| Feature | Niva Bupa Aspire | Niva Bupa ReAssure 2.0 | HDFC Optima Super Secure |
|------------------------------------|-------------------------------|------------------------------|---------------------------|
| Claim Settlement Ratio (3-yr avg) | 91% | 91% | Higher than industry avg |
| Incurred Claim Ratio | 58% | 58% | Higher |
| Complaint Volume (per 10k) | 43 | 43 | Lower |
| Entry Age (Individual) | Up to 65 years | Up to 99 years | 18 - 65 years |
| Entry Age (Family Floater - Child) | 90 days - 30 years | 90 days - 30 years | Same |
| Day Care Treatment | Yes | Yes | Yes |
| AYUSH Treatment | Yes | Yes | Yes |
| Home Care Treatment | Yes | Yes | Yes |
| Emergency Ambulance | As per actuals | Up to Rs.2.5L | Up to Rs.5L |
| Pre & Post Hospitalization | 60 & 180 days | 60 & 180 days | 60 & 180 days |
| Wellness Benefit | Up to 30% discount | Up to 30% discount | No |
| Maternity & Parenthood Cover | Yes (with Fast Forward addon) | No | Addon required |
| Global Coverage | Yes (Border) | No | No |
| Premium Lock (Lock the Clock) | Yes | Yes | No |
| Booster Plus Benefit | Up to 11x | Up to 11x | Up to 5x |
| CashBag (NCB) | Yes (10%/5%) | No | No |
| Restore Benefit | Unlimited refills | Unlimited refills | 1/year (addon: unlimited) |
| Modern Treatments Coverage | Full coverage | Sub-limit on robotic (Rs.1L) | Full |
| Emergency Air Ambulance | As per actuals | Up to Rs.2.5L | Up to Rs.5L |
| Annual Health Check-up | As per actuals | Rs.10,000/year | Yes (up to Rs.10k) |