

Highlights of Yuva Bharat Health Policy

Entry Age:

Adults: 18 to 45 Years

Children: 91 Days to 25 Years

Family Definition:

Self, Spouse, and Dependent Children

Basis of Cover:

Individual / Floater Sum Insured (SI)

Sum Insured Options:

- ₹5 Lakh
- ₹10 Lakh
- ₹15 Lakh
- ₹25 Lakh
- ₹50 Lakh

Plan Variants:

- Base Plan
- Gold Plan
- Platinum Plan

Key Features:

- No prepolicy medical checkup required

Base Plan Salient Coverage:

- Hospital Cash
- Cost of Health Checkup
- New Born Baby Cover
- Medical Second Opinion
- Reinstatement of Sum Insured
- Coverage for Hazardous Sports
- Road Ambulance

Gold Plan – Additional Coverages (Includes Base Plan Coverages):

- Personal Accident Benefit
- Critical Illness Benefit

- Air Ambulance
- Auto TopUp

Platinum Plan – Additional Coverages (Includes Gold Plan Coverages):

- Infertility Treatment
- Maternity Coverage
- Vaccination Charges
- PreTerm / Premature Birth
- Birth Right Benefit

Special Features (Applicable to All Plans):

- Pre Hospitalization: 60 Days
- Post Hospitalization: 90 Days
- Waiting Period for Preexisting Diseases: 24 Months
- Waiting Period for Specific Ailments: 12 Months
- Zonewise Premiums
- Coverage for Ayurveda, Yoga, Naturopathy, Unani, Siddha, and Homeopathy (AYUSH) Systems: 100% of Sum Insured
- Coverage for Modern Treatments

Discounts:

- Up to 10% discount for healthy parameters (BMI, Blood Sugar, Blood Pressure, etc.)
- 2.5% Loyalty Discount for Active Retail Policyholders of New India
- 10% Digital Discount for Fresh and Renewals
- Floater Discount: Up to 15%

Loadings:

Up to 7.5% based on health parameters (Diabetes, Hypertension, BMI)

Optional Covers:

Enhanced Maternity Limit

Additional Benefits:

- Instalment Facility: Monthly, Quarterly, and Half Yearly options available
- Lifelong Renewals
- 80D Tax Benefit