Annual Health Checkup Related FAQs

1. **How do I schedule my Annual Health Check-up?**

   To book your Annual Health Check-up, follow these steps:
   -Log in to Niva Bupa Health App.
   -On the homepage, use the drop-down menu to select the relevant policy
   -Tap "Health Check-up" and select "Annual Health Check-up."
   -Choose the member name and confirm your address.
   -Select your desired package and review the included tests.
   -Choose a lab (as applicable per the package) and a convenient date and time.

   A booking reference number will be instantly provided.

   Please note: Final booking confirmation will be shared one day before your scheduled appointment date via SMS/Email/WhatsApp on the mobile number and email ID provided during booking.

2. **Why am I being asked for payment when booking the Annual Health Check-up on the app?**

   This issue occurs due to one of the following reasons:

   - Limit Exhausted - The Annual Health Check-up limit might be fully used by you or other insured members during previous bookings.
   - Incorrect Policy - You might have selected a policy without the Annual Health Check-up benefit.
   - Paid package selected - You might have chosen a paid package or tests that are beyond your policy's coverage limit.
   - You have chosen a paid option instead of the cashless benefit available under "Annual Health Check-ups."

3. **The Annual Health Check-up option is missing from my Niva Bupa mobile app—what should I do?**

   Ensure you select the right policy for your booking: In the app, use the drop-down menu to select the policy you wish to use for booking the annual health check-up.

   If your policy isn't listed, simply add via "Add new policy" section in the Niva Bupa Health App. For guidance, you can refer to the Mobile App FAQs available on the Insta-assist portal - https://rules.nivabupa.com/customer-service/

4. **How do I cancel or reschedule my Annual Health Check-up appointment?**

You can easily cancel or reschedule your Annual Health Check-up appointment from the Niva Bupa Health App, provided you do so at least 24 hours before the scheduled date and time.

Steps:
-Open the app and go to the "Health Checkup" section on the home screen.
-Tap "History," select the "Upcoming" tab to view the booked appointments.
-Tap on the appointment to view its details.
-Select Reschedule or Cancel on the detail screen.

Please note: To cancel or reschedule your appointment within 24 hours, you must call the helpline number provided in your booking confirmation (sent via SMS, Email, or WhatsApp)

5. **The app says the Annual Health Check Up Already Availed —what should I do?**

   This message indicates that the Annual Health Check-up for your current policy period has already been completed.

   Please verify the policy number and member you have selected are correct.

   If you have not yet availed the benefit: Please report the issue by raising a service request through our self-service platform, Instant Assist: https://rules.nivabupa.com/customer-service/

   Steps:
   -Click the link above and scroll to the bottom of the screen.
   -Enter your registered mobile number and authenticate via OTP.
   -Select relevant policy number and create a request under "Policy related".
   -Please attach a screenshot of the error received.
   -A request will be created and the resolution will be provided within 24 working hours.

6. **I submitted a booking request but haven't received confirmation—what's the next step?**

   Once the annual health check-up booking request is generated, confirmation will be sent to the mobile number provided, 24 hours before the preferred appointment date (sent via SMS, Email, or WhatsApp).

   If you have not received the confirmation, we recommend to get in touch with partners-
   -Visit Health (If your booking number starts with VH): 0124- 6746043
   -Health Assure (If your booking number starts with HA): 02261676600
   -Tata 1MG (If your booking number starts with PO): 18002124636
   -Bajaj Health (If your booking number starts with BH):02066847346

7. **Can I get reimbursement if I pay for the Annual Health Check-up myself?**

Annual Health Check-up benefit provided by Niva Bupa is only on cashless basis and we do not process reimbursement claims.
However, reimbursement may be allowed under specific policy T&Cs in few select products. Please refer to your policy wordings to confirm if your plan offers the reimbursement benefit.

8. **What is the Annual Health Check-up benefit under my policy?**

   The Annual Health Check-up is a preventive benefit offered every year to help you monitor your health and detect potential issues early.

   Please note: The check-up can be availed once per policy year.

9. **Who is eligible to use the Annual Health Check-up benefit?**

   This benefit is available to insured adults under Niva Bupa Health plans, depending on the product. Please read your policy document carefully to check the eligibility.

   Please note: The check-up can be availed once per policy year.

10. **Is the Annual Health Check-up available every year, or does it depend on a claim-free period?**

    If your policy includes the Annual Health Check-up, you can use this benefit once in the policy year.

11. **Which specific tests are covered by the Annual Health Check-up benefit?**

    We've created a selection of packages that can be booked through Niva Bupa Health app.

    Steps:
    -Go to Health Checkup option
    -Click on Annual Health Checkup option and select the respective member
    -Select your desired package and review the details of the tests included.
    -The options you see will be based on your policy's terms and conditions, so you can easily choose the one that's right for you.

    Please note: Annual health checkup benefit can be taken once in a policy year.

12. **Can I customize the tests or they are predefined by Niva Bupa?**

    The tests are predefined basis the age and plan type.

    Please note: Customization of test packages is not available; you can only select from the predefined packages listed in the Niva Bupa Health app.

13. **Can I use a lab or hospital outside of the Niva Bupa network for the check-up?**

    Niva Bupa's network partners exclusively handle the scheduling of your annual health check-up. They have certified diagnostic labs to conduct the tests.

14. **Is there a maximum cost limit for the health check-up coverage?**

    For a comprehensive understanding of the coverage limits, please review the "Product Benefit Table" within your policy documents.

    Please note: The check-up can be availed once per policy year.

15. **How will I receive my health check-up reports?**

    The medical test report/results will be delivered digitally (sent via SMS, Email, or WhatsApp) or uploaded in the Niva Bupa Health App within 72 hours of test completion.

    To access the reports in the app, follow the steps below:
    Health Checkup > History > Past Appointment.

16. **What should I do if my medical test reports are delayed beyond 72 hours?**

    The medical test report/results will be delivered digitally (sent via SMS, Email, or WhatsApp) or uploaded in the Niva Bupa Health App within 72 hours of test completion.

    Please note: This 72-hour window starts only once all your scheduled tests are fully completed and none are marked as pending.

    If all tests are complete and you still experience a delay, please report the issue by raising a service request through our self-service platform, Instant Assist:
    https://rules.nivabupa.com/customer-service/

17. **Will availing this benefit impact my No Claim Bonus or renewal premium?**

    The Annual Health Checkup is a benefit that will not affect your No Claim Bonus or premium.

18. **What should I do if the app cannot find a nearby diagnostic centre?**

    Please report the issue by raising a service request through our self-service platform, Instant Assist: https://rules.nivabupa.com/customer-service/

    Steps:
    -Click the link above and scroll to the bottom of the screen.
    -Enter your registered mobile number and authenticate via OTP.

-Select relevant policy number and create a request under "Policy related".
-Enter details regarding the preferred nearby diagnostic centres
-A request will be created and the resolution will be provided within 24 working hours.

19. **What is the procedure for reporting a discrepancy (error or missing data) in my medical report?**

    A discrepancy occurs when a test range is blank or missing from your medical report.

    If you find any such issue in your medical report, please report the issue by raising a service request through our self-service platform, Instant Assist:
    https://rules.nivabupa.com/customer-service/

    Steps:
    -Click the link above and scroll to the bottom of the screen.
    -Enter your registered mobile number and authenticate via OTP.
    -Select relevant policy number and create a request under "Policy related".
    -Please share the booking confirmation number along with the brief summary.
    -A request will be created and the resolution will be provided within 24 working hours.

20. **Can I book my Annual Health Check-up at an address different from my registered one?**

    Yes, you can arrange Annual Health Check-up appointment at any address of your choice.

    Please note: The address will be updated only for your Annual Health Checkup appointment. However, it will be not being changed in your policy.

    If you wish to change the contact details in the policy-
    -Please visit Insta Assist by clicking: https://rules.nivabupa.com/customer-service/
    -Under My Policy - "View & Update My Policy Details"

21. **Can I change the contact mobile number during the Annual Health Check-up booking process?**

    Yes, you can change the mobile number for your Annual Health Check-up appointment by clicking on the "Order Summary page" within the Niva Bupa Health app.

    Please note: The number will be changed only for your Annual Health Checkup appointment. However, it will be not being changed in your policy.

    If you wish to change the contact details in the policy-
    -Please visit Insta Assist by clicking: https://rules.nivabupa.com/customer-service/
    -Under My Policy - "View & Update My Policy Details"

22. **If the mobile app is not working, how else can I book my Annual Health Check-up?**

If your mobile application is not working, you can refer to the Mobile App FAQs available on the Insta-assist portal (https://rules.nivabupa.com/customer-service/) for guidance. If the issue persists, please report the issue by raising a service request.

Steps:
-Click on the link https://rules.nivabupa.com/customer-service/ and scroll to the bottom of the screen.
-Enter your registered mobile number and authenticate via OTP.
-Select relevant policy number and create a request under "Policy related".
-Please attach a screenshot of the error.
-A request will be created and the resolution will be provided within 24 working hours.

23. Do I need to call Niva Bupa customer care to book Annual Health Check-up?

You can only avail the Annual Health Check-up benefit through the Niva Bupa Health App.

24. Will I receive a call after booking my Annual Health Check-up?

No calls are made after you book your Annual Health Checkup through the Niva Bupa Health App.

Instead, we will send the final confirmation or cancellation notice directly to you 24 hours before your scheduled appointment. For example, if your appointment is on November 2nd, you will receive communication by November 1st.

Please note: In a few scenarios, we may call you, and this will be confirmed within the mobile app.

25. Is the Annual Health Check-up benefit included in all Niva Bupa policies?

This benefit is not included in all Niva Bupa policies. Kindly refer to the Policy Documents to understand your coverage details.

26. Why is annual health check-ups important?

They help detect health issues early, promote wellness, and reduce long-term medical costs.

27. Is there an expiration on free Annual Health Check Up benefit?

Yes, it must be used within the policy year or it will expire.