

HEALTH INSURANCE COMPARISON

Tata AIG MediCare Select | Niva Bupa ReAssure 2.0 | HDFC ERGO Optima Secure | Care Supreme | Star Comprehensive | Manipal Cigna ProHealth Plus

Prepared by SampadaSarathi | ARN-357884 | For Advisory Use Only | June 2026

PLAN OVERVIEW						
Product	MediCare Select	ReAssure 2.0 (Titanium+/Platinum+)	Optima Secure	Care Supreme	Star Comprehensive	ProHealth Plus
Insurer	Tata AIG	Niva Bupa	HDFC ERGO	Care Health	Star Health	Manipal Cigna
COVERAGE BASICS						
Sum Insured (₹ Lakh)	5-300 L	5-100 L	5-200 L	5-6 Cr	5-1 Cr	2.5-100 L
Entry Age	No Limit	18-65 yrs (child 91 days)	91 days+ (no max)	5-65 yrs (child 91 days)	3 months-65 yrs	18-65 yrs (child 91 days)
Room Category	Single Private Room (modifiable)	Single AC Room (Platinum+)	At Actuals (no sub-limit)	Single AC Room	Single AC Room (upto SI)	Single AC Room
Pre-Hosp Days	90 days	60 days	60 days	60 days	60 days	60 days
Post-Hosp Days	90 days	180 days	180 days	90 days (180 in higher)	90 days	90 days
KEY DIFFERENTIATORS						
Restore / Reinstatement	Unlimited Restores (Restore Infinity Plus)	Unlimited via ReAssure Forever (after 1st claim)	1x Restore (100% of base SI; Unlimited as add-on)	100% Restore (once/year)	100% Restore (for unrelated illness)	100% Restore (unlimited same illness)
No-Claim Bonus / SI Growth	50% NCB/yr (max 100%)	Booster+: carry fwd unutilised SI upto 10x (Titanium+)	Plus Benefit: +50% yr1 +100% yr2 (irrespective of claims)	50% NCB/yr (max 100%)	50% NCB/yr (max 100%)	50% NCB/yr (max 100%)
Consumables / Non-Payables	Optional add-on	Safeguard+ (optional)	Protect Benefit (built-in, free)	Optional add-on	Optional add-on	Optional add-on
OPD Coverage	Optional add-on	—	Optima Wellbeing (add-on)	Day Care + OPD rider	OPD add-on	OPD add-on
Maternity Benefit	Optional (₹1L max) 2-yr wait (reducible)	—	Excluded (base)	Optional rider	Optional add-on	Optional rider
Mental Health Cover	Optional rider	—	—	—	—	—
AYUSH Treatment	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Domiciliary / Home Care	Up to SI	Up to SI	Cashless (select cities)	Up to SI	Up to SI	Up to SI
Air Ambulance	Up to SI	Up to ₹2.5L	Up to ₹5L	Up to ₹5L	Up to ₹5L	Up to ₹5L
Organ Donor Expenses	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Annual Health Check-up	Rider (cashless)	Day 1 benefit (₹500 per ₹1L SI)	Every renewal (per sub-limits)	Every 2 years	Every year (after claim-free yr)	Every year
Deductible Option	₹10K-₹1L	₹20K-₹1L	₹25K-₹5L (upto 65% disc)	₹25K-₹5L	₹25K-₹5L	₹25K-₹5L
Infinite / Unlimited SI for 1 Claim	Infinite Advantage (optional – lifetime 1 claim)	—	—	—	—	—
Lock Entry Age (freeze premium)	—	Lock the Clock (until 1st claim)	—	—	—	—
Hospitalisation Trigger	24 hrs	2 hrs+	24 hrs (day care: <24 hrs)	24 hrs	24 hrs	24 hrs
Network Hospitals	Not specified	10,000+	16,000+	24,800+	14,000+	8,000+
Claim Processing Speed	48 hr prior intimation	30 min cashless pre-auth	Quick pre-auth	Standard	Standard	Standard
WAITING PERIODS						
Initial Waiting Period	30 days	30 days	30 days	30 days	30 days	30 days
Pre-Existing Diseases Wait	36 months	36 months	36 months	36 months	48 months	48 months
Specific Disease Wait	24 months	24 months	24 months	24 months	24 months	24 months
SUPER TOP-UP AVAILABILITY & AFFORDABILITY STRATEGY						
Super Top-Up Available (same insurer)	Medicare Premier (Super Top-Up)	Health Recharge (Super Top-Up)	my:Health Suraksha (Super Top-Up)	Care Super Top-Up	Star Super Surplus (Floater)	Manipal Cigna Super Top-Up
Super Top-Up Deductible Options	₹3L-₹10L	₹3L-₹10L	₹3L-₹10L	₹3L-₹10L	₹3L-₹25L	₹3L-₹10L
Super Top-Up SI Options	₹5L-₹1Cr	₹5L-₹95L	₹5L-₹2Cr	₹5L-₹1Cr	₹5L-₹1Cr	₹5L-₹1Cr

Affordability Angle (Base ₹10L + Super Top-Up ₹40L strategy)	~₹26K base + ~₹4K top-up = ~₹30K total	~₹24K base + ~₹4K top-up = ~₹28K total	~₹27K base + ~₹4K top-up = ~₹31K total	~₹22K base + ~₹3.5K top-up = ~₹25.5K total	~₹20K base + ~₹3.5K top-up = ~₹23.5K total	~₹21K base + ~₹3.5K top-up = ~₹24.5K total
Why Super Top-Up Makes Sense	Buy a ₹10L base policy + ₹40L Super Top-Up for roughly 30–40% less annual premium than purchasing ₹50L base cover outright. The deductible equals your base SI — once base is exhausted in a claim year, top-up kicks in seamlessly. Both premiums qualify for 80D deduction.					
Tax Benefit u/s 80D	Yes (base + top-up)	Yes (base + top-up)	Yes (base + top-up)	Yes (base + top-up)	Yes (base + top-up)	Yes (base + top-up)
Lifetime Renewal	Yes	Yes	Yes	Yes	Yes	Yes

Note: Data sourced from product brochures (Apr–Jun 2026). Actual benefits, sub-limits and premiums are subject to policy wording and underwriting. Verify current rates at insurer websites before advising. This document is for internal advisory reference only and not for client distribution.