nps Swasthya

Plan Your Retirement, Protect Your Health



What is NPS Swasthya?

A pension scheme under NPS that helps you build a dedicated corpus for retirement expenses and gives you access to health insurance and healthcare services – all in one connected system



Why NPS Swasthya?

Two-in-one
Retirement corpus and health cover in one scheme.

Care without upfront payment
Eligible bills settled directly with the hospitals or healthcare service providers.

Low-cost group cover
Group super top-up health policy, no medical tests.

Family covered
Subscriber, Spouse and up to 2 dependent children.

Who Can Join?

A separate NPS Swasthya account is maintained under your PRAN.

Any individual eligible to join NPS, including existing subscribers.

Super top-up group health insurance is included with NPS Swasthya.

Health Cover That Comes With It

Your Pension Fund arranges a group **super top-up** health policy through an IRDAI-registered insurer.

Plan Variants

Annual Aggregate Deductible	10,000	50,000	1 lakh	3 lakh
Family Floater Sum Insured	1 lakh	5 lakh	10 lakh	30 lakh

How to Enrol

Enrolment Channels

Online
Via NPS
Central Portal
www.npscentral.in

What You Need

KYC & PAN
As per
NPS norms.

Good Health Declaration
For self and covered family members.

Choose any Pension Fund offering NPS Swasthya.

Easy Contributions

₹1,000*
Minimum initial contribution

₹10
Minimum subsequent contribution

Renewal premium can be paid from the NPS Swasthya corpus.

Funds can be moved from an existing NPS (All Citizen) account, up to the applicable deductible to meet eligible healthcare expenditure

** Minimum initial contribution = ₹ 1,000 invested in the NPS Swasthya account + first-year insurance premium (incl. taxes) + ₹ 200 annual HBA servicing charge (plus taxes).*

Healthcare Withdrawals

Partial withdrawal of up to 25% of the subscriber's own contributions to the NPS Swasthya account.

For eligible OPD and IPD healthcare expenses.

No restriction on the number of withdrawals

No minimum waiting period applies.

Withdrawal amounts are settled directly with the hospital or healthcare service provider – not to the subscriber.

Big Hospital Bill? Premature Exit

1. A single eligible in-patient bill exceeds the permissible partial withdrawal limit, the accumulated NPS Swasthya corpus is used to settle the bill – no mandatory annuity purchase.

2. Any remaining balance moves to the subscriber's NPS (All Citizen) account; the Insurance Policy continues for its remaining period.

Over the Years

1. **Renew & stay covered** – Continue in NPS Swasthya, renewable up to age 85. Change Pension Fund or insurer at renewal, with waiting-period, migration, portability and moratorium credits governed as per applicable Insurance laws.

2. **Normal exit / exit due to death –** As per the exit provisions applicable to Non Government subscribers under the PFRDA (Exits and Withdrawals under the NPS) Regulations, 2015; nomination provisions apply similarly.

3. **Non-availability of funds to renew insurance –** Subscriber alerted at least 90, 60 or 30 days before renewal. If the premium remains unpaid after the grace period and cover lapses, the NPS Swasthya account is treated as closed and merged into an NPS (All Citizen) account.



Charges: (As applicable under the NPS All Citizen Model + up to 0.08% p.a. of the NPS Swasthya corpus + ₹200 p.a.) plus applicable taxes.

Start Building Your Health & Retirement Corpus Today

Contact your Pension Fund or Point of Presence or visit NPS Central www.npscentral.in and enrol.

For more details, dial 1800 110 708 or SMS NPS to 56677 or visit pfrda.org.in.



Grievances: Lodge on the Pension Sahayak portal. Claim-related grievances arising out of the claim settlement process are handled by the insurer as per applicable IRDAI regulations.

Pension Fund Regulatory and Development Authority • www.pfrda.org.in
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