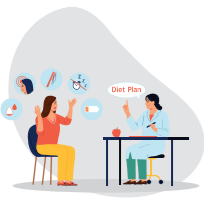


IN A NUTSHELL:



Dental wellness

Consultation, investigation & procedures



Diet & Nutrition Consultations

Get expert advice on good nutrition and diet



Preventive Health Check-up

(45+ Test Parameters at Network Centres)



24x7 Unlimited Tele-Consultation

Consultation through video, audio, or chat channel



90,000+ Doctors

(35+ Specialisations for Tele-Consultation)



Rider for both Individual & Family Floater Basis*

*Based on the variant opted in your health plan



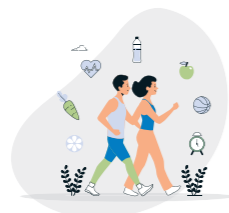
Investigations cover

Pathology & Radiology Expenses



Doctor Consultation Cover

Doctor consultation benefits available for various options



Physical Fitness Coverage

Avail fitness facilities in network Gymnasiums



Emotional Wellness Cover

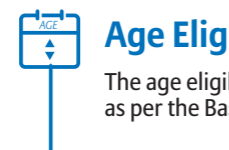
Consult an emotional health coach/psychologist



Affordable Premium

Premium start from Rs. 117 only*

*Premium for Individual Option 1



Age Eligibility:

The age eligibility under the Rider will be as per the Base Policy with which it is opted



Rider Options:

Family Floater & Individual Policy options available.

Individual Policy (Amount in INR)

Individual Options								
Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8
Tele Consultation Cover (Insta consultation)	Unlimited (General Physicians)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)
Doctor Consultation Cover (In-clinic)	-	-	1,000	2,000	3,000	15,000	7,500	30,000
Doctor prescribed Investigations Cover – Pathology & Radiology Cover	-	1,500	3,000	5,000	7,000	15,000	7,500	30,000
Annual Preventive Health Check-up cover	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Gold)	1 Voucher (Platinum)
Dental wellness – consultation, investigation & procedures	-	-	-	-	-	-	5,000	30,000
Diet & Nutrition Consultations	-	-	-	-	-	-	10 Sessions	30 Sessions
Emotional Wellness	-	-	-	-	-	-	6 sessions	20 Sessions
Physical Fitness coverage	-	-	-	-	-	-	-	365 Sessions
Premium (in INR (without co-pay)	117	298	589	932	1,268	1,839	2,583	24,932
Premium (in INR (with 20% co-pay)	117	262	518	820	1,116	1,618	2,273	21,940

Family Floater (Amount in INR)

Floater Options						
Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Tele Consultation Cover (Insta consultation)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)
Doctor Consultation Cover (In-clinic)	-	-	-	10,000	12,500	30,000
Doctor prescribed Investigations Cover – Pathology & Radiology Cover	10,000	20,000	25,000	10,000	12,500	30,000
Annual Preventive Health Check-up cover	2 Vouchers (Silver)	2 Vouchers (Silver)	2 Vouchers (Silver)	2 Vouchers (Gold)	4 Vouchers (Gold)	4 Vouchers (Platinum)
Dental wellness – consultation, investigation & procedures	-	-	-	10,000	12,500	30,000
Diet & Nutrition Consultations	-	-	-	15 Sessions	25 Sessions	30 Sessions
Emotional Wellness	-	-	-	8 Sessions	15 Sessions	20 Sessions
Physical Fitness coverage	-	-	-	-	-	365 Sessions
Premium (in INR (without co-pay)	2,120	3,495	4,344	5,370	6,621	30,380
Premium (in INR (with 20% co-pay)	1,866	3,075	3,823	4,725	5,826	26,734

Premium Exclusive of GST

Note-HPR Premium cannot exceed 33% of the Base Policy premium



Policy Tenure:

Policy Tenure of Rider will be as per the Base Policy with which it is opted

Coverages:

Section 1



Tele Consultation Cover:

If the Insured member is suffering from any illness or injury he / she can consult Medical Practitioner/ Physician/Doctor listed on the Digital platform of concerned service provider's application via video, audio, or chat channel.

Section 2

Doctor Consultation Cover (In Clinic):



If the Insured/Insured member/s is suffering from any illness or injury he / she can consult Medical Practitioner/ Physician/Doctor in person from prescribed network centers or the Insured/Insured member/s can consult Medical Practitioner/ Physician/Doctor outside prescribed network centers up to the limit as specified under this Rider. *Read with Base Policy Schedule

Section 3

Doctor-Prescribed Investigations Cover – Pathology & Radiology Expenses:



If the Insured/Insured member/s is suffering from any illness or injury he / she can avail the service for investigations for pathology or radiology from prescribed network centers or outside prescribed network centers up the limit as specified under this Rider read with Base Policy Schedule.

Section 4

Annual Preventive Health Check -up Cover:

- The Insured/Insured member/s can avail the free Preventive health checkup once in every Policy Year as per the list given below.

SILVER	GOLD	PLATINUM
Hemogram	Hemogram	Hemogram
Liver function test	Liver Function Test	Liver Function Test
Urine routine	Urine routine	Urine routine
Diabetic Profile	Diabetic Profile	Diabetic Profile
Lipid profile	Lipid profile	Lipid profile
Kidney Function Tests	Complete Kidney Function Profile	Complete Kidney Function Profile
Thyroid	Thyroid	Thyroid
Bone Health	Bone Health	Bone Health
	Vitamins	Vitamins
		Iron Deficiency Profile
		Cardiac Risk Markers

- The health checkup can be availed on a cashless basis in the prescribed list of hospitals or diagnostic centers.

Section 5

Dental wellness: Consultation, Investigation & Procedures

- Consultation with dentist
- Dental Fillings
- Dental X-ray investigation (IOPA)
- Procedures like Root Canal Treatment, Extractions, Crown restorations covered.

Section 6

Diet & Nutrition Consultations

- Get expert advice on how to maintain a balance between good nutrition and diet
- Video/audio/chat consultation with renowned Dieticians and Nutritionist listed on the Digital platform
- This is a cashless service

Section 7

Emotional Wellness

- Consult an emotional health coach/psychologist listed on the Digital platform
- This is a cashless service

Section 8

Physical Fitness coverage

- Avail fitness facilities in network Gymnasiums
- Total 365 sessions, One session per day allowed



Voluntary Co-payment Option - 20%



Discounts Available:

Family Discount:

This is available if family members are covered under Individual Plans.



Note: It is not applicable to Floater Plans

Long Term Discount:



Note: This will not apply to policies where premium is paid in instalments

Employee Discount:

20% Discount will be given on Published Premium in lieu of zero commission to employees of Bajaj Allianz General Insurance and Bajaj Group companies.

Online / Direct Discount:

For business written online where no commission is paid **5% Discount** will be given

Note: This discount is not applicable for Employees who get employee discount

Product Applicability

Offered with selected Bajaj Allianz General Insurance Health & PA policy

Base Product Code	Base Product Name
8450	Health Guard-Individual
8451	Health Guard- Floater
8435	Health Ensure-Individual
8436	Health Ensure - Floater
8442	Health Infinity
8432	Extra Care Plus
8416	Extra Care
8453	Silver Health -Individual
8454	Silver Health -Floater
8407	Critical Illness
8428	Global Personal Guard
8449	Criti-Care
8441	Star Package
8455	Global Health care



Waiting Period

30 Days waiting period is applicable on all covers



Pre-existing Disease waiting period will be applicable as per the base policy

NOTE: The details in this document are indicative. Please refer to the Rider Policy Wordings for complete details

Delivering Contactless Claim Service with Caringly Yours App

Our Caringly Yours App helps you with the following facilities:

- Policy Renewals
- Registering Claims
- Policy Management
- Locate Network Hospital & Preferred Garages

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