

## **Bajaj Finserv Health Benefits and Claim Process**

During every policy year, customer will be eligible for a designated health package as per the plan selected by the customer from the bouquet of benefits

### **Benefit Description and Terms of Use:**

#### **1.OPD/Doctor Consultation Benefit**

Doctor consultation benefit refers to consultation with a doctor with a minimum degree of MBBS, BDS, BAMS, or BHMS upto the benefit amount. In case any specific doctor speciality is offered in the plan, you can only consult with doctor of that specific speciality. In case no speciality is mentioned you can consult any doctor of your choice. Here are some of the benefits that you can avail.

- Consult with a doctor of your choice upto the benefit amount subject to a minimum degree of MBBS, BDS, BAMS, and BHMS (allopathic, dental, homeopathic, and ayurvedic dental) subject to the doctor speciality offered in the plan and submit the invoice for reimbursement. The invoice should clearly state doctor consultation fees, doctor name and speciality, doctor registration number, date of consultation, doctor stamp, and customer details for reimbursement.
- This benefit can be availed by all members listed under the policy
- The benefit amount can be claimed in a single visit or spread over multiple visits for doctor consultations to the extent of the value of benefits

#### **2.Lab and Radiology Benefit:**

Lab and radiology benefit refers to the utilization of any pathology or radiology tests upto the benefit amount. Here are the benefits you can avail:

- Take any pathology or radiology test of choice from any lab and radiology center and get it reimbursed upto the benefit amount. Lab or Radiology invoice with the amount, consumption date and stamp should be clearly visible on the uploaded invoice for approval
- This benefit can be availed by all members listed under the policy
- The benefit amount can be claimed in a single visit or spread over multiple visits for doctor consultations to the extent of the value of benefits

#### **3.Tele-consultation Benefit:**

Consult with any doctor of choice listed on the Bajaj Finserv Health platform via video, audio, or chat channel.

- Teleconsultation with doctor of choice listed on the Bajaj Finserv Health platform subject to speciality & frequency of consultation mentioned in the offered plan.
- This benefit can be availed by all members listed under the policy

#### **4. Lab Test Package (Pre-defined):**

It consists of a pre-defined set of tests aimed to identify and minimize risk factors in addition to detecting illnesses at an early stage.

- a) Every policy year you will have the option to undergo checkup for a pre defined lab test package. It will be dependent on the plan chosen by the customer
- b) Only the adults under the policy are eligible to take the health care tests. The tests will only be available at Bajaj Finserv Health Prime partner hospitals and labs which are getting updated on a regular basis.

## 5. Network discounts

Discounts are offered on healthcare expenses within the Bajaj Finserv Health Prime network. Here is the list of discounts.

1. OPD Consultation Discount – 10%
2. Lab & Radiology Discount– 10%
3. Health Plans & Packages Discount– 10%
4. Pharmacy Discount– 10%
5. Spectacle Discounts– 10%
6. Dental Procedure Discounts– 10%
7. Room Rent Discount– 5%
8. Free Ambulance for IPD Admissions

### Note:

- Network Discounts are applicable only at the Bajaj Finserv Health Prime network. Please note that not all Network discounts would be applicable at all Bajaj Finserv Health Prime networks.
- Network discounts can be utilized multiple times (unlimited) with no capping on the maximum discount that can be availed by the customer

### What's not covered?

#### Exclusions Under OPD/Doctor Consultation Benefit

- Reimbursements will not be made for any procedures undertaken
- Benefit is not transferrable to anyone else, even to family members if not covered under the policy
- No carry forward of any un-availed benefit is allowed, even on re-purchase of benefit after the expiry of 1 year.
- Benefit is not redeemable against cash
- Doctor consultation benefit cannot be clubbed with any other benefit

#### Exclusions under Lab and radiology benefit

- Reimbursements will not be made for any diagnostic procedures undertaken by the doctor
- Benefit is not transferrable to anyone else, even to family members if not covered under the policy
- No carry forward of any un-availed benefit is allowed, even on re-purchase of benefit after the expiry of 1 year.
- Benefit is not redeemable against cash
- Lab & Radiology benefit cannot be clubbed with any other benefit

### **Exclusions Under Teleconsultation Benefit**

- Consultation with the doctor is strictly limited to in-app/website video/audio/chat consultation, no in-clinic/physical consultation is allowed
- Teleconsultation benefit is not transferrable
- No carry forward of any un-availed benefit is allowed, even on re-purchase/renew of the policy after 1 year.
- Benefit is not redeemable against cash

### **Exclusions Under Lab Test Package**

- Lab test package cannot be availed outside the Bajaj Finserv Health Prime network
- Home collection facility will be available only at selected locations. For locations where home sample collection is not available, the customer will have to physically go and take the tests.
- Entire Lab test package will have to be consumed at one instance by any adult included in the policy and not transferrable to any other member
- No carry forward of any un-availed benefit is allowed, even on re-purchase/renew of the policy after 1 year.
- Benefit is not redeemable against cash

### **Exclusions To Availing Network Discounts**

- Network Discounts cannot be clubbed with any other benefits
- Network discounts cannot be utilized outside the Bajaj Finserv Health Prime network

### **Claim Process –**

#### **1. Doctor Consultation/Lab & Radiology benefit**

Reimbursement claims for Lab & Radiology benefit can be raised in following three ways:

##### **I. Bajaj Finserv Health App**

- a) Download the Bajaj Finserv Health app
- b) Sign-up using the registered mobile number
- c) Under my “Health Plans”, select the purchased plan
- d) Select ‘Doctor Consultation’/‘lab & radiology benefit’
- e) Enter necessary details and upload the invoice
- f) Share bank account details and upload a canceled cheque
- g) Submit the claim
- h) The claim will be reimbursed within 48 working hours directly in the bank account

##### **II. Bajaj Finserv Health Website**

- a) Sign-up on the Bajaj Finserv Health website
- b) Under my “Health Plans”, select the Purchased plan
- c) Select ‘Doctor Consultation’/‘lab & radiology benefit’
- d) Enter necessary details and upload the invoice

- e) Share bank account details and upload a canceled cheque
- f) Submit the claim
- g) The claim will be reimbursed within 48 working hours directly into the bank account

### III. Emailing to Customer Service

- a) Email to [customercare@bajajfinservhealth.in](mailto:customercare@bajajfinservhealth.in)
- b) Attach a scanned copy of the invoice with all details clearly visible
- c) Mention details like hospital/lab name, patient name, and bill amount
- d) Share bank details (account number, bank name, IFSC, primary account holder name) and upload a canceled a cancelled cheque
- e) The claim will be reimbursed within 48 hours directly into the bank account

## 2. Teleconsultation benefit

Cashless claims for Teleconsultation benefit can be raised and availed in below two ways:

### I. Bajaj Finserv Health App

- a) Download the Bajaj Finserv Health app
- b) Sign-up using the registered mobile number
- c) Under my "Health Plans", select the Purchased plan
- d) Select teleconsult benefit option
- e) Select the doctor of choice from the doctor list
- f) Select the date and time of choice
- g) Submit
- h) The customer will receive the link to join the call 15 mins before the consultation
- i) The doctor will join the call on scheduled day and time

### II. Bajaj Finserv Health Website

- a) Start by visiting [bajajfinservhealth.in](http://bajajfinservhealth.in) website
- b) Sign-up using the registered mobile number
- c) Under my "Health Plans", select the Purchased plan
- d) Select teleconsult benefit option
- e) Select the doctor of choice from the doctor list
- f) Select the date and time of choice
- g) Submit
- h) The customer will receive the link to join the call 15 mins before the consultation
- i) The doctor will join the call on scheduled day and time

## 3. Lab Test Package (Prime Network Only)

Cashless claims for Lab test package can be availed in below three ways.

### I. Bajaj Finserv Health App

- a) Download the Bajaj Finserv Health app
- b) Sign-up using the registered mobile number
- c) Under my "Health Plans", select the Purchased plan
- d) Select Lab test package benefit option
- e) Select the hospital/lab of choice
- f) Enter the date of redemption and confirm

- g) SMS with voucher link shared on the registered mobile number
- h) Share the voucher code to avail cashless Lab test package benefit

**II. Bajaj Finserv Health Website**

- a) Start by visiting [bajajfinservhealth.in](http://bajajfinservhealth.in) website
- b) Sign-up using the registered mobile number
- c) Under my “Health Plans”, select the Purchased plan
- d) Select Lab test package benefit option
- e) Select the hospital/lab of choice
- f) Enter the date of redemption and confirm
- g) SMS with voucher link shared on the registered mobile number
- h) Share the voucher code to avail cashless lab test package benefit

**III. Emailing to Customer Service**

- a) Email to [customercare@bajajfinservhealth.in](mailto:customercare@bajajfinservhealth.in)
- b) Mention details like hospital/lab name, customer name, and date
- c) The customer care executive will call to confirm the customer’s identity using OTP
- d) SMS with voucher link shared on the registered mobile number
- e) Share the voucher code to avail cashless Lab test packages

**4. Network Discounts**

Network discounts can be availed in Bajaj Finserv Health Prime network in the following way:

- Visit and avail health services in any of the Prime network hospital or lab
- Mention the health prime Network benefit and registered mobile number with the billing executive
- Share the OTP with the executive to avail upto 10% discounts basis services utilized at the network hospital/lab