



My Health Care Plan6-SubPlan1



Allianz 

Caringly yours

Benefit	BAJAJ- MY HEALTH CARE- Plan 1	BAJAJ- MY HEALTH CARE-Plan 6 - Sub Plan1
Sum Insured Options	Up to 5 Cr	Up to 1 Cr
Room Rent	Upto 10 Lacs-Single Pvt A/C room/General Ward/Twin Sharing/1% of S.I. max. up to 5000/1.5% of S.I. max. 7500/2% SI max up to 7500 15 Lacs & Above- At Actual	✓, Up to 10 L - Single pvt AC room 20L & Above – Actuals
Pre-Hospitalisation Medical Expenses	✓, Up to 50L SI - 30,60,90,180 ABOVE 50L SI - 60,90,180,240	30 Days
Post-Hospitalisation Medical Expenses	✓, Up to 50L SI - 30,60,90,180 ABOVE 50L SI - 60,90,180,240	60 Days
Booster / NCB	✓, 50% , max 100%	10% per annum up to 100%
Cataract Sub Limit	.SI up to 10 Lacs- up to 20% of SI/ max up to 1 Lac per Eye .SI 15 Lacs & Above- At Actual	up to 20% of SI/ max up to 1 Lac per Eye
Reinstatement/Restore / Reassure / Refill	✓, Triggered even on partial utilization of SI and available unlimited times for the SI 5 Lacs n above	✓, Triggered even on partial utilization of SI and available unlimited times for the SI 5 Lacs n above
OPD	. Covered After 30 days for Non-PED and after 36 months for PED related illness . Tele consultation cover . Doctor consultation cover (in-clinic) : Limit-50% of wallet (Cashless & reimbursement) . Pathology & radiology cover : Limit-50% of wallet (Cashless & reimbursement) . Annual preventive health check-up cover : 1 voucher for Individual & 2 vouchers for Floater, once in a policy year in network center	Only Tele Consultation Benefit
EXTERNAL MEDICAL AID BENEFIT	. SI up to 10 Lacs- Rs.10,000 . SI 15-50 Lacs- Rs.25,000 . SI above 50 Lacs- Rs.50,000	Up to Rs.10,000
Maternity	✓, covered with waiting period of 3 years , SI 5L-10L - 50000 ,SI 15L-20L - 75000 , SI ABOVE 20L – 100000	X
Nursing At Home	✓, on Doctor's advice paid max up to 10 weeks . SI up to 50 Lacs-Rs.5,000 per week . SI above 50 lacs- Rs.10,000 per week	X
Air Lift Cover	✓, SI 50L-1CR - 10L , SI 1CR ABOVE - 20L	X
Optional Covers		
LOSS OF INCOME COVER	Paid from 10k per week to 25k per week as per SI if hospitalization occurred due to any illness except infection	X
Worldwide Emergency Hospitalization (Optional)	with a 10% co-pay up to max 180 days emergency international cover can be opted	X

My Health Care Plan (Plan 6- Sub Plan-1)



Sum Insured:

3/4/5/10/20/25/50 Lacs and 1 Cr



Policy Type: Individual & Floater



Policy Term: 1 year/2 years/3 years



Eligibility



Eligibility	Min Entry Age (years)	Max Entry Age (years)	Renewal
Proposer /Spouse /Dependent Parents/ Dependent Sister/ Dependent Brother/ Dependent Parents-in-law/ Dependent Aunt/ Dependent Uncle/ Dependent Grand Children	18 Years	65 years	Lifelong renewal
Dependent Children/ Dependent Grandchildren	3 months	30 years	

Individual Plan

- **Who can be insured:** Proposer /Spouse /Dependent Parents/ Dependent Sister/ Dependent Brother/ Dependent Parents-in-law/ Dependent Aunt/ Dependent Uncle/ Dependent Grand Children
- Maximum 14 members can be insured under one Individual plan

Floater Plan

- **Who can be insured:** Insured; his/her lawfully wedded spouse and dependent children
- Maximum 6 members can be insured under one Individual plan
- For Parents or Parents- in- law separate policy can be taken



In-patient Hospitalisation Expenses

Covers In-patient Hospitalization expenses if admitted in hospital for minimum 24Hrs on the advice of a Medical Practitioner because of Illness or Injury



- Room and boarding expenses
- ICU Charges
- Nursing expenses
- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees
- Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances
- Cost of prosthetic devices
- Medicines & Drugs, Medical Consumables,
- Relevant laboratory diagnostic tests, X-ray

Room Rent for upto 10 Lac Sum Insured
Single Private AC Room

Room Rent for above 10 Lac Sum Insured
Actuals

Pre & Post Hospitalisation Expenses

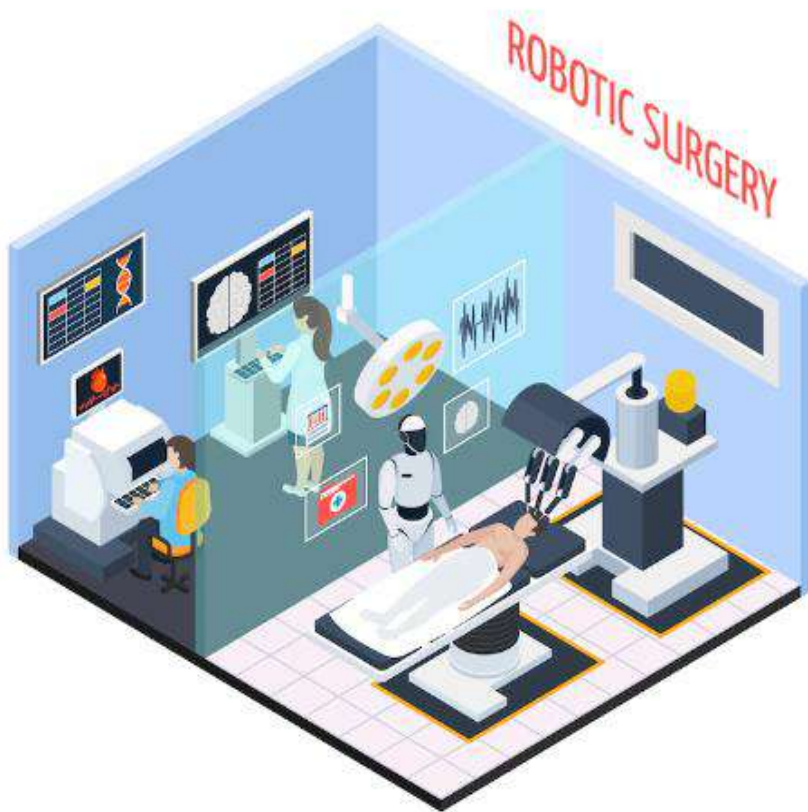
Default Pre-Hospitalisation
30 Days
immediately before being
Hospitalized



Default Post-Hospitalisation
60 Days
immediately after discharged
from Hospital

Such medical expenses are incurred for the same condition for which the Insured person's hospitalization was required and for the same claim had been accepted

Modern Treatment Methods and Advancement in Technologies



1. Uterine Artery Embolization and HIFU
2. Balloon Sinuplasty
3. Deep Brain stimulation
4. Oral chemotherapy
5. Immunotherapy- Monoclonal Antibody to be given as injection
6. Intra-vitreal injections
7. Robotic surgeries
8. Stereotactic radio surgeries
9. Bronchial Thermoplasty
10. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
11. IONM -(Intra Operative Neuro Monitoring)
12. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered.

Covered upto sum insured



Day Care Procedures

All Day care procedure are covered like*:

Cataract

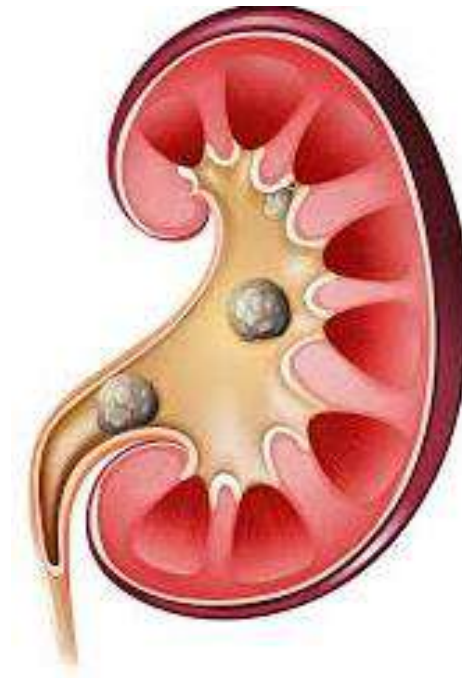
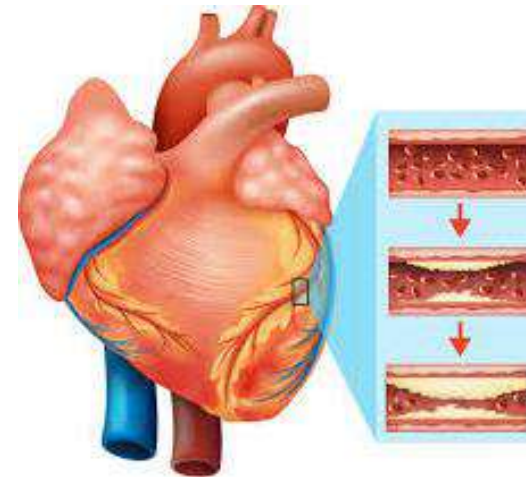
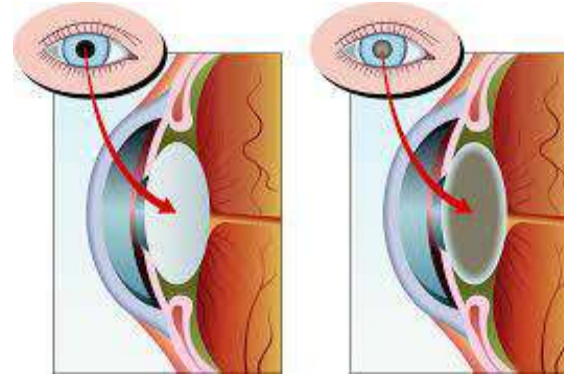
Chemotherapy/Dialysis

Tonsillectomy

Lithotripsy

Coronary angiography

Dilatation & Curettage



* Indicative examples

Day care treatment means medical treatment which requires less than **24hrs** hospitalization due to technological advancement and/or under Local or General Anesthesia



Organ Donor Expenses

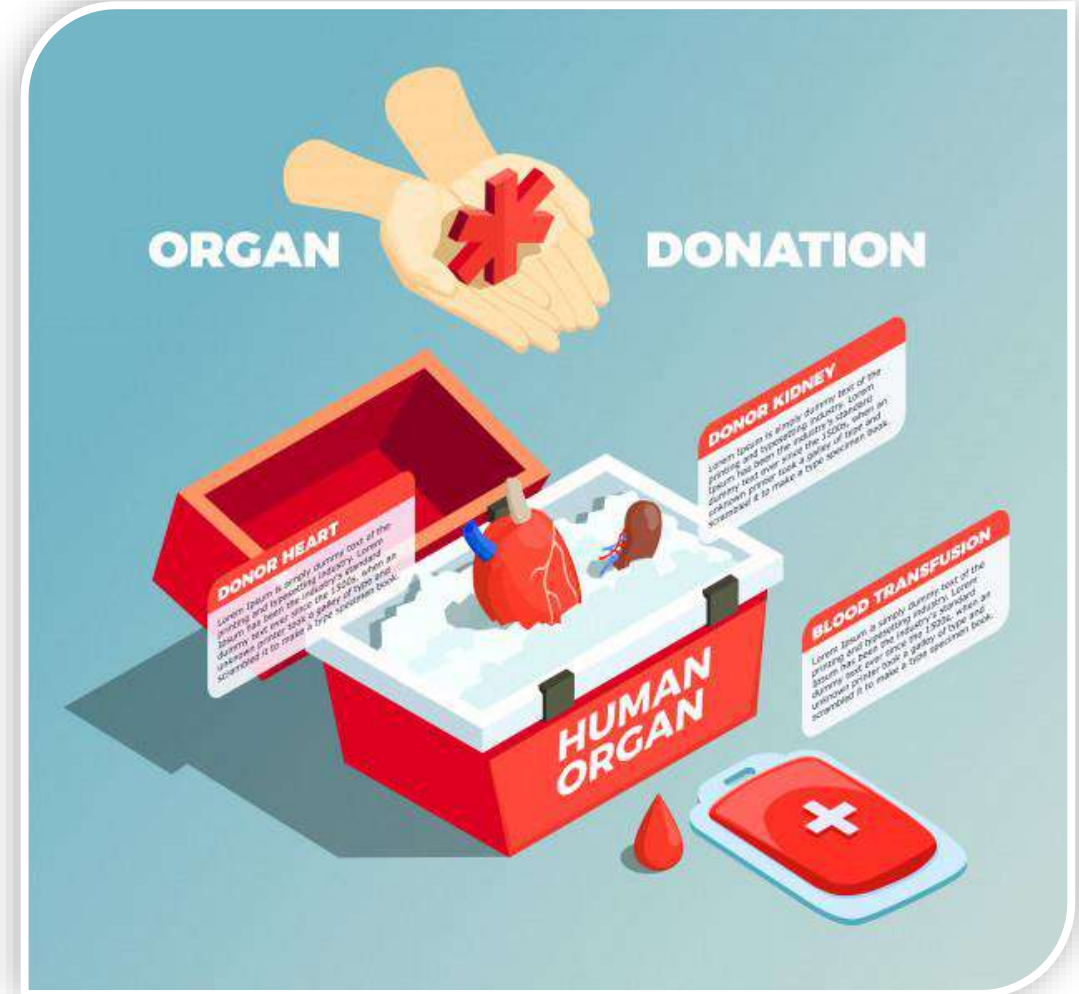
Expenses incurred towards major organ transplant, for harvesting of the organ provided that,

Organ donor is any person whose organ has been made available in accordance and in compliance with

THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011.

Pre and post medical expenses or any other medical treatment for the donor consequent of the harvesting is not payable.

Covered upto sum insured



AYUSH Hospitalisation Expenses



Ayurvedic or Homeopathic Hospitalisation to pay for expenses that are incurred on such treatments as an Inpatient hospitalization

Hospital must be recognized by the government and/or accredited by Quality Council of India/National Accreditation Board on Health

Covered upto sum insured



Road Ambulance



Expenses incurred on an ambulance offered for transferring the insured person to the nearest Hospital or /and hospital to another hospital, restricted to actual expenses maximum up to **Sum Insured** provided that, We have accepted an In- patient hospitalization or Day care procedures claim



Domiciliary Hospitalization Expenses

Cover expenses for medical treatment for an illness/disease/injury up to in-patient hospitalization treatment sum insured, which in the normal course, would require care and treatment at a hospital but, on the advice of the attending medical practitioner, is taken whilst confined at home under any of the following circumstances

- The condition of the patient is such that he/she is not in a condition to be moved to a Hospital, or
- The patient takes treatment at home on account of non-availability of room in a hospital
- Domiciliary Hospitalization should exceed 3 days



However, this coverage/benefit shall not cover the following

- Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza,
- Arthritis, Gout and Rheumatism,
- Chronic Nephritis and Nephritic Syndrome,
- Diarrhoea and all type of Dysenteries including Gastroenteritis,
- Diabetes Mellitus and Insipidus,
- Epilepsy,
- Hypertension,
- Psychiatric or Psychosomatic Disorders of all kinds,
- Pyrexia of unknown origin
- Vector-borne diseases



Sum Insured Reinstatement



In case of a claim, sum insured exhausted will be reinstated, The reinstated Sum Insured will be available for utilization for subsequent claim after a gap of 15 days from the date of discharge, this reinstated amount can be utilised for same illness, this waiting period will not be applicable to other members covered in policy

The maximum liability per claim shall not exceed the Base Sum Insured

For Sum Insured 3 Lacs
Once in a policy year

For Sum Insured above 3 Lacs
Unlimited Times



Sum Insured Reinstatement - Illustration



Rahul has taken My Health Care Plan of 10 Lacs on 01st Jan 2024

Date	Details	Claim
01st Jan 2024	Sum Insured	10,00,000
05th Jun 2024	Acute Cardiac Problem	6,00,000
	Balance	4,00,000
	Reinstatement	10,00,000
	Total Sum Insured Available	14,00,000
15th Jul 2024	Claim Related to Cardiac Problem	8,00,000
	Balance	6,00,000
	Reinstatement	10,00,000
	Total Sum Insured Available	16,00,000
20th Sep 2024	Abdomin Cancer	13,00,000
	Claim Payable	10,00,000*
	Balance	6,00,000
	Reinstatement	10,00,000
	Total Sum Insured Available	16,00,000

****The maximum liability per claim shall not exceed the Base Sum Insured***

Cumulative Bonus



10% per annum maximum up to 100%

Cost of Prescribed External Medical Aid

We will cover the Reasonable and Customary Expenses incurred for External Medical Aids prescribed by a treating Medical Practitioner for the specific illness or injury against which the claim is accepted under "In-patient Hospitalisation Treatment".



Covered up to
INR 10,000

Example : braces, canes, crutches, walker, wheelchair etc.,

Family Visit

Incase if insured sustains accidental injury or contracts illness and requires hospitalization in an outstation location 200 kms away from Insured then to and fro economy class transportation for one family member or relative or friend will be reimbursed



For Sum Insured upto 10 Lac
INR 25,000

For Sum Insured above 10 Lac
INR 50,000



Consumable Expenses



Non-Medical Expenses/ consumables incurred during treatment of the Insured Beneficiary, provided that the claim is admissible and payable under “In-patient Hospitalization Treatment” cover

Covered upto sum insured



Renewal Premium Waiver Benefit



In event of death of the proposer who is also insured beneficiary during the policy period due to Accidental Injury or Illness, we will pay the renewal premium of this health insurance plan for the dependent members & the renewal premium is payable only for one subsequent renewal for the dependent insured beneficiary/beneficiaries for same sum insured

Optional Cover

Caringly yours

 **BAJAJ** | Allianz 

Major Illness and Accident Multiplier (Indemnity)

If Insured is Hospitalised for Inpatient Care on the advice of a Medical Practitioner for the listed Critical Illnesses or due to Accidental Bodily Injuries during the Cover Period, then the sum insured for such Major Illnesses or Injury would be increased maximum up to two times of “Inpatient Hospitalization Treatment” Sum Insured



- Cancer
- Open Chest Coronary Artery Bypass Grafting (CABG)
- Kidney Failure Requiring Regular Dialysis
- Major Organ Transplantation
- Multiple Sclerosis with Persisting Symptoms
- Permanent Paralysis of Limbs
- Open Heart Replacement or Repair of Heart Valves
- End Stage Liver Failure
- End Stage Lung Failure
- Bone Marrow Transplant



Zone Discount

	Zone A	Zone B	Zone C
Premium	Premium based on proposer/insured person's residential address	15%	25%
Cities	Delhi / NCR, Mumbai including (Navi Mumbai, Thane and Kalyan), Hyderabad and Secunderabad, Kolkata, Ahmedabad, Vadodara and Surat.	Rest of India apart, from the states/UTs/cities classified under Zone A and Zone C, are classified as Zone B	Goa, Punjab, Chandigarh, Chhattisgarh, Bihar, Jharkhand, Andaman & Nicobar Islands, Arunachal Pradesh, Himachal Pradesh, Jammu & Kashmir, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Sikkim, Tripura, Uttarakhand

Zone based co-payment not applicable





Family Discount

Discount	Eligibility	Discount Applicable
10%	If 2 eligible family members are covered under a single policy	Both for new policies as well as for renewal policies
15%	If more than 2 of any eligible family members are covered under a single policy	

**Family discount not applicable to floater policies*

Long Term Discount

Discount	Eligibility
4%	If policy opted for 2 years
8%	If policy opted for 3 years

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





Wellness Discount

At each renewal of plan, wellness discount will be applicable subject to mentioned criteria being fulfilled during the preceding policy year

Sr. No	Health Parameter	Reading	
1	Health Risk Assessment	Complete the online health risk assessment	
2	HbA1c (%)	Up to 6.5%	
3	Fasting Blood Sugar	Upto 120 mg/dl	
4	Blood Pressure (mm of Hg)	Systolic	Diastolic
		Upto 140	Upto 90
5	Body Mass Index (BMI)	18 – 25	
6	Serum Cholesterol	200mg/dl	
7	Steps Count	5,000 steps daily 20 days every	
8	Hemoglobin	Male-13-18mg/dl	
		Female- 11-15mg/dl	

Parameters Achieved	Discount Offered
4/5 out of 8	5%
6/7 out of 8	7.5%
8 out of 8	10%

In addition to the above parameters, if the eligible members walk for 10000 steps each for 20 days every month, then they will be eligible for additional discount of 2.5%

**Wellness discount applicable for members age 25 years and above*





5%

Loyalty Discount
(If Customer having any Motor, Health, Cyber, Home, and Pet Dog Policy with minimum Premium of 2,500)

5%

Early Entry Discount
(If proposer's age is < 35 years)

5%

Fitness Discount
(Eligible, if insured member submits completion certificates of at least two 5 km marathons run in the past 12 months prior to policy inception date)

Voluntary Co-Payment Discount

5%,10%,15%,and 20%
(Discount corresponding to the co-payment opted would be applicable)



Waiting Periods



Cover	Waiting Periods
Pre-Existing Diseases Waiting Period	36 months
Specified disease/procedure Waiting Period	24 months
Initial Waiting period	30 days





Premium Comparison for 46 Yrs, 2A+2C, Zone A

YOUR SELECTION **Health Guard-Floater (8451)**
Download Brochure

AVAILING FOR
 < Member1 Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 47,944.0
Total Premium	₹ 56,574.0 <small>* Inclusive of Taxes ₹8,630.0</small>

YOUR SELECTION **My Health Care - Floater**
Download Brochure

AVAILING FOR
 < Member1 Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 41,345.0
Total Premium	₹ 48,788.0 <small>* Inclusive of Taxes ₹7,443.0</small>

YOUR SELECTION **My Health Care - Floater**
Download Brochure

AVAILING FOR
 < Member1 Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 34,177.0
Total Premium	₹ 40,329.0 <small>* Inclusive of Taxes ₹6,152.0</small>

You save 14% as compared to Health Guard

You save 29% as compared to Health Guard & 17% as compared to MHCP Plan-1



Premium Comparison for 46 Yrs, 2A+2C, Zone B

YOUR SELECTION **Health Guard-Floater (8451)**
[Download Brochure](#)

AVAILING FOR
 < **Member1** Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 38,356.0
Total Premium	₹ 45,260.0 * Inclusive of Taxes ₹6,904.0

YOUR SELECTION **My Health Care - Floater**
[Download Brochure](#)

AVAILING FOR
 < **Member1** Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 35,145.0
Total Premium	₹ 41,471.0 * Inclusive of Taxes ₹6,326.0

You save 8% as compared to Health Guard

YOUR SELECTION **My Health Care - Floater**
[Download Brochure](#)

AVAILING FOR
 < **Member1** Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 29,049.0
Total Premium	₹ 34,279.0 * Inclusive of Taxes ₹5,230.0

You save 24% as compared to Health Guard & 17% as compared to MHCP Plan-1

Premium Comparison for 56 Yrs, 2A+2C, Zone A

YOUR SELECTION **Health Guard-Floater (8451)**
[Download Brochure](#)

AVAILING FOR
 < **Member1** Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 85,732.0
Total Premium	₹ 1,01,164.0 * Inclusive of Taxes ₹15,432.0

YOUR SELECTION **My Health Care - Floater**
[Download Brochure](#)

AVAILING FOR
 < **Member1** Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 69,125.0
Total Premium	₹ 81,569.0 * Inclusive of Taxes ₹12,444.0

YOUR SELECTION **My Health Care - Floater**
[Download Brochure](#)

AVAILING FOR
 < **Member1** Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 57,676.0
Total Premium	₹ 68,058.0 * Inclusive of Taxes ₹10,382.0

You save 19% as compared to Health Guard

You save 33% as compared to Health Guard & 17% as compared to MHCP Plan-1



MHCP Vs ICICI Elevate



Benefit	BAJAJ- MY HEALTH CARE(Plan 6 ;Sub Plan-1)	ICICI Lombard Elevate
Sum Insured Options	Up to 1 Cr	up to Unlimited
In-Patient Treatment	✓, Up to 10 L - Single pvt AC room , Above 10L – Actuals	✓ Single pvt AC room
Day Care Treatment	✓	✓
Domiciliary Treatment	✓	✓
AYUSH Cover	✓; Ayurvedic & Homeopathic up to SI	✓; AYUSH up to SI
Organ Donor Expenses	✓	✓
Road Ambulance	✓	✓
Pre-Hospitalisation Medical Expenses	✓, 30 Days	✓, 90 Days
Post-Hospitalisation Medical Expenses	✓, 60 Days	✓, 180 Days
NCB	✓, 10% , max 100%	✓, 20% , max 100%
Reinstatement/Restore / Reassure / Refill	✓, Unlimited Reinstatement benefit for same illness as well	✓, Unlimited Reinstatement benefit for same illness as well
Room Eligibility	✓, Up to 10 L - Single pvt AC room , Above 10L – Actuals	✓, Single pvt room
Tele Consultation	✓	✓ , As an Optional Cover
Claim Protector (NME)	✓	✓ , As an Optional Cover
EXTERNAL MEDICAL AID BENEFIT	✓; up to 10,000	✓ , As an Optional Cover
FAMILY VISIT COST	✓; up to 25k for SI less than 10L,50k for SI more than 10 L	✓ , As an Optional Cover
Renewal Premium Waiver	✓	X
MAJOR ILLNESS AND ACCIDENT MULTIPLIER	✓ (OPTIONAL)	X

ICICI just Rs.858 cheaper than us for 10 L,46 yrs 2+2 Zone B

Product Comparison for 46 Yrs, 2A+2C,Zone A

- Manipal Prime Protect Rs.42,637
- HDFC Optima Secure Rs.47,973
- SBI General Prime Rs.36,150
- Star Comprehensive Rs.47,267
- Niva Bupa ReAssure-2 Bronze Rs.34,056

YOUR SELECTION My Health Care - Floater
Download Brochure

AVAILING FOR
 < Member1 Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 41,345.0
Total Premium	₹ 48,788.0 <small>* Inclusive of Taxes ₹7,443.0</small>

YOUR SELECTION My Health Care - Floater
Download Brochure

AVAILING FOR
 < Member1 Member2 Member3 Member4 >

Floater Sum Insured	₹ 10,00,000
Net Premium	₹ 34,177.0
Total Premium	₹ 40,329.0 <small>* Inclusive of Taxes ₹6,152.0</small>



Caringly yours