

Bajaj Life Insurance Limited
(Formerly known as Bajaj Allianz Life Insurance Company Limited)

Bajaj Life Care Plus Rider
Part A
FORWARDING LETTER AND PREAMBLE
As per Base Policy

SCHEDULE
Rider Details

Policyholder	
Rider Life Assured	
Product Name	Bajaj Life Care Plus Rider
Rider Unique Identification Number	116A059V01
Date of Commencement of Rider	
Date of Expiry of Rider	
Rider Period	

Details of Benefit
Accidental Total Partial Disability (ATPD)

Sum Assured	
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Out-Patient Department (OPD)^s

Rider Option Selected		<Prime/Pro/Ultra/Prestige/Optima>				
Rider Option		Prime	Pro	Ultra	Prestige	Optima
Health	Tele Consultation Service	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Doctor Consultation In-clinic	5,000	10,000	20,000	20,000	25,000
	Doctor Consultation (Specialist) In-clinic					
	Lab and Radiology Service					
	Prescribed Pharmacy Service [#]	Not Available	Not Available	Not Available	20,000	25,000
Fitness	Complimentary Gym Service	5,000	10,000	20,000	20,000	20,000
		Digital Videos for Workout and Yoga	Annual Mem- bership ^{&}	Annual Membership [@]		
	Diet and Nutrition Consultation Service	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Live Healthy Program Service [*]	5,000	10,000	20,000	20,000	25,000
Wellness	Preventive Health Check-up Service [^]	5,000	10,000	20,000	20,000	25,000
	Care Management Service	5,000	10,000	20,000	20,000	25,000
	Emotional Care (Psychologist)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Dental Consultation and Procedure Service	Not Available	Not Available	Not Available	20,000	25,000
		50% Discount on Invoice Amount up to benefits available				
Total OPD Wallet Value [*]		25,000	50,000	1,00,000	1,40,000	1,70,000

Bajaj Life Care Plus Rider

UIN: 116A059V01

Details of the Premiums Payable

Rider Premium	
Premium Payment Period	

Notes: A Grace Period of <15/30> days will be provided under this Rider for payment of premium.
*Refer to Annexure A #Limited to a maximum of two (2) Transaction per month. `Limited to a maximum of one check-up in a quarter. &Limited to a maximum of two (2) Sessions per Week. @Limited to a maximum of three (3) Sessions per Week. ^sThe amounts mentioned against each service is the annual benefit amount available and replenishes every year on the policy anniversary.

Part B
TECHNICAL TERMS USED IN YOUR RIDER
AND WHAT THEY MEAN

1. **"Accident"** means a sudden, unforeseen and involuntary incident which has been caused by external factors.
2. **"Accidental Total Permanent Disability (ATPD)"** is the Total Permanent Disability caused by an Injury due to an Accident. The detailed explanation of ATPD is provided in Annexure A to this rider.
3. **"Act"** refers to the Insurance Act, 1938 and the rules, regulations, guidelines, and circulars issued thereunder.
4. **"Authority/IRDAI"** shall mean the Insurance Regulatory and Development Authority of India.
5. **"Base Policy"** shall mean the policy availed by the Life Assured to which this rider is attached.
6. **"Base Policy Premium"** for the purposes of this rider, Base Policy Premium will include base premiums under the Base Policy including any extra underwriting base premium and rider premium, if opted.
7. **"Grace Period"** shall mean the additional period provided for payment of premium after the due date. The rider grace period shall be in line with the grace period of the Base Policy.
8. **"Injury"** shall mean an injury which within 180 days of an Accident, which solely, directly and independently of any other cause results in a Disability.
9. **"Lapse"** is the status of this rider after non-payment of the premium during which no benefit is payable.
10. **"Life Assured"** shall mean the Rider Life Assured as named in the Schedule. It is clarified that the Life Assured under this Rider shall be the Policyholder of the Base Policy.
11. **"Medical Practitioner"** is a person who holds a valid registration from the medical council of any state or of India, or the Medical Council of India, or Counsel for Indian Medicine and is entitled to practice medicine in within the relevant medical council's jurisdiction and within the scope of the license granted. The practitioner treating the Life Assured should hold a degree equivalent to an MD or MS in the relevant field to certify the medical condition. The Medical Practitioner should not be (a) the Life Assured; (b) any intermediary that was

involved in the solicitation of the Base Policy and this rider; (e) employed by Us; or (f) related to the Life Assured.

12. **"OPD Benefit"** shall mean the Out-Patient Department benefits as detailed in Annexure A.
13. **"Total and Permanent Disability"** is the permanent and complete (a) loss of both eyes; (b) loss of both arms or both hands; (c) loss of one arm and one leg; (d) loss of one arm and one foot; (e) loss of one hand and one foot; (f) loss of one hand and one leg; (g) loss of both legs; (h) loss of both feet; or (i) removal of the lower jaw.
14. **"Us/We"** means Bajaj Life Insurance Limited.
15. **"UIN"** is the Unique Identification Number allotted to this product by the Authority/IRDAI.
16. **"Waiting Period"** shall mean a period of 30 days from the Date of Commencement of Rider for the OPD Benefit.

Part C
Things you must know about your Rider

- I. This is a linked, non-participating individual, single or regular premium, health, pure risk premium paying rider. What this means that the rider is linked to market performance and does not participate in the profits of Bajaj Life Insurance Limited.
- II. This rider has five options available under it. All rider options provide OPD Benefits and benefits in the event of ATPD. Only one of the available Rider Options can be chosen. The benefits under this rider are bundled as a package and cannot be chosen individually and in isolation.
- III. **Benefits**
 - a. **ATPD Benefit**

On the Life Assured being diagnosed with ATPD, all future Rider Premiums due shall be paid by Us and the ATPD Sum Assured as per the Schedule above shall be paid. A detailed description of the ATPD Benefit is provided in Annexure A below.
 - b. **OPD Benefit**

OPD Benefit is split into various packaged benefits under the umbrella categories of Health, Wellness and Fitness. The individual benefits available differ based

on the Rider Option selected. A detailed description of the OPD Benefit is provided in Annexure A below.

IV. Premium Payment

Rider Premiums are payable for the Premium Payment Period at the frequency of the premiums provided in the Base Policy. In the event the rider is availed after the issuance of the Base Policy at any time during the Base Policy Period, the rider Premium Payment Period will be aligned to match the Base Policy Premium Payment Period.

V. Non-Payment and Grace Period

If the Rider Premiums are not paid before the end of the Grace Period (subject to any conditions as per the Base Policy) the rider will Lapse and no benefits will be available under this rider. Further, the OPD Benefit will not be available during the Grace Period. However, ATPD Benefit will be available.

Part D**SERVICING OF YOUR RIDER AND OPTIONS OFFERED****VI. Free Look Period**

You shall be provided a Free Look Period of 30 days beginning from the date of receipt of this rider document, whether received electronically or otherwise, to review the terms and conditions of the rider, except if tenure of the policy is less than a year. In the event You disagree to any of the rider terms or conditions, or otherwise and have not made any claim, You shall have the option to return the rider to the Company for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, You shall be entitled to a refund of the Rider Premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by us on any medical examination of the Life Assured and stamp duty charges. A request received by us for cancellation of the rider during Free Look Period shall be processed and Rider Premium shall be refunded within 7 days of receipt of such request.

VII. Revival

In the event this rider Lapses, and if Base Policy is either active or being revived along with the

rider, then this rider may be revised subject to the following:

- a. The application for revival is made within three (3) years from the due date of the first unpaid premium;
- b. Payment of all the unpaid premiums due are paid along with interest at 10% per annum compounded annually;
- c. Policyholder undergoes the required medical examinations and provides all the required documentation as per our board approved underwriting policy.

Revival of the rider shall be at our discretion.

VIII. Option to Avail or Terminate the Rider

You can avail of or terminate the rider at any time, subject to any underwriting guidelines as per our board approved underwriting policy. The rider will commence on and from the Date of Commencement of Rider as detailed above.

IX. Termination

This rider shall terminate if:

- a. Rider Premiums are discontinued;
- b. Life Assured opts to terminate the rider;
- c. The Date of Expiry of rider;
- d. On the maturity of the Base Policy;
- e. On surrender of the Base Policy;
- f. On the occurrence of Death of the Life Assured or the Life Assured being diagnosed with ATPD;
- g. On termination on the grounds of misrepresentation, fraud or non-disclosure as per the provisions of Section 45 of the Act.

X. Rider Termination Value

During any time of the rider period, if you wish to close this rider, you may Terminate it. Additionally, if the Base Policy is surrendered, then this rider will also terminate. Termination Value is only payable if the Rider Premium Payment Period is Single Premium or the Rider Premium Payment Period is less than the Rider Period and after the completion of the Rider Premium Payment Period along with all due premiums being received by us. Termination Value is calculated by multiplying the termination value factor with the Rider Premium paid. Termination Value factors are available on our website.

Part E

Not Applicable

Part G
As per base Policy

Part F

General Terms and Conditions of your Rider

XI. Exclusions

Exclusions in respect of ATPD are detailed in Annexure A to this rider.

XII. Nomination and Assignment

Nomination and Assignment is not applicable under this rider.

XIII. Fraud and Misrepresentation

The rider has been issued based on the details, declarations and documents provided to us by you. However, if we receive or find any information, which result in suspicion of misstatements at any stage, subject to the provisions of law at the time being in force, then the Benefits will not be applicable under the rider and the claim will be rejected. All such cases will be dealt with in accordance with Section 45 of the Insurance Act, 1938, a detailed write up of which is annexed to the Base Policy.

XIV. Claims and Claim Process

As per Base Policy for ATPD.
OPD Rider Benefits may be claimed by way of the online platform of the service provider.

XV. Modification

Any modifications to the rider will be carried out by way of an endorsement letter, duly signed by our authorised signatory.

XVI. Governing Law and Currency

The rider will be governed by the provisions of Law at the time being in force in the Republic of India. Any amount payable to us or by us will be paid in Indian Rupees.

XVII. Taxes

Any payment of taxes, including GST, as may be applicable, shall be borne by the Life Assured. Life Assured shall either pay himself or allow us to deduct the appropriate taxes as may be imposed by any law, order or circular at the time being in force, from any payable benefits, or Rider Premium received.

Annexure A
Details of ATPD and OPD Benefits

1. Accidental Total Permanent Disability (ATPD)

1.1. Definition and Inclusions

'Accidental Total Permanent Disability' shall mean disability of the Rider Life Assured as a result of bodily Injury caused by an Accident (a sudden unforeseen and involuntary event caused by external and visible means) and such Injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the Rider Life Assureds Disability which must be permanent and total and must result in at least one of the following:

- (a) Loss of one eye;
- (b) Loss of both eyes;
- (c) Loss of both arms or both hands;
- (d) Loss of one arm and one leg;
- (e) Loss of one arm and one foot;
- (f) Loss of one hand and one foot;
- (g) Loss of one hand and one leg;
- (h) Loss of both legs;
- (i) Loss of both feet;

1.2. It is clarified that:

- (a) Loss of one or both eyes means total loss of vision in both eyes, certified by an ophthalmologist;
- (b) If the disability is due to amputation/ dismemberment, loss of hand will mean amputation/ dismemberment above wrist, loss of arm will mean amputation/ dismemberment above elbow, loss of feet will mean amputation/ dismemberment above ankle and loss of leg will mean amputation/ dismemberment above knee;
- (c) If the disability is not due to amputation/dismemberment, loss will mean loss of usage of both limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only.
- (d) The Accidental Permanent Total Disability has to be certified by a registered Medical Practitioner. Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total disability of the rider life assured.

1.3. Exclusions

The Accidental Permanent Total Disability will not be payable in the following situations:

- (a) Disability as a result of the insured person committing any breach of law with criminal intent;
- (b) Disability of insured person as a result of war, invasion, civil war, rebellion or riot;
- (c) Disability as a consequence of the insured person being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered Medical Practitioner;
- (d) Disability as a result of the insured person taking part in any naval, military or air force operation;
- (e) Disability as a result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- (f) Disability of insured person as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger on a civilian airline plying on regular routes and according to a scheduled timetable;
- (g) Disability of insured person as a result of attempted self-injury, disease or infection
- (h) Any Disability diagnosed, treated or recommended for treatment by a Medical Practitioner at any time within a period of 48 months before the Date of Commencement of Rider or Revival, whichever is later.

- (i) Disability of insured person as a result of poison, gas or fume (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- (j) Failure to follow medical advice
- (k) Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

2. OPD Benefits

2.1. Per-Voucher Value

The Voucher Value, being the amount deducted for one single utilization from the total value provided in the OPD Benefit table in the Schedule, are as under:

Benefit	Benefit/Service Category	Per Voucher Value
Health	Tele Consultation Service - All specialties	Not Applicable
	Doctor Consultation Service (General Physician) – In-clinic	₹500
	Doctor Consultation Service (Specialist) – In-clinic	₹750
	Lab & Radiology Service	₹1,000
	Prescribed Pharmacy Service	Prestige: - ₹1,000 Optima: - ₹1,250
Fitness	Complimentary Gym Service	Not Applicable
	Diet & Nutrition Consultation Service	Not Applicable
	Live Healthy Program Service	Not Applicable
Wellness	Preventive Health Check-up Service	Not Applicable
	Care Management Service	Not Applicable
	Emotional Care: Consultation Service with Psychologist	Not Applicable
	Dental Consultation and Procedure Service	Not Applicable

2.2. Health Coins Wallet

The rider comes with a Health Coins Wallet, which holds both, the reward points that the Life Assured will earn by performing the tasks prescribed at the durations as provided in the Live Healthy Program Services below, and the unutilized amounts corresponding to each voucher as claimed are added to the Health Coin Wallet. For Example, in the event of one voucher for the value of ₹750 being used where the actual consultation amounts to ₹500, the remaining amount of ₹250 shall be placed in the Health Coin Wallet for use in the future. The Health Coins in the wallet can be used throughout the rider period for only In-Clinic Doctor Consultation Services (General Physician and Specialist) and Lab and Radiology Services and will not expire during the Rider Period.

Health Coins Wallet can also be used to make partial payments for In-Clinic Doctor Consultation Services (General Physician and Specialist) and Lab and Radiology Services in the event of insufficient balance against the benefits as per the Schedule.

2.3. Terms and Conditions for OPD Benefits

(a) Health Benefits

1. Tele-Consultation Services

The services provided under this benefit shall be made available through the digital platform of the company's current OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- i. This cover shall be in compliance with the Telemedicine Practice Guidelines dated

25th March 2020 and as amended from time to time.

- ii. Tele consultation outside the digital platform of the OPD Benefit service provider (through video/audio/chat consultation) including in-clinic/physical consultation is not covered under this service.
- iii. Tele consultation benefit is not transferrable to any other person.
- iv. If the Tele Consultation is not availed in the rider policy year, the unutilized services cannot be carried forward to the subsequent policy year.
- v. Cash payment in lieu of Tele Consultation service is not available.
- vi. The Medical Practitioner may suggest/ recommend/ prescribe medications and diagnostics based on the information provided, if required on a case-to-case basis. However, the services under this benefit should not be construed to constitute medical advice and/or substitute the rider life assured's visit/ consultation to an independent Medical Practitioner/Healthcare professional.
- vii. The Company shall not be liable for any discrepancy in the information provided under this service.
- viii. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.
- ix. Max number of consultations per day: 5
- x. Max number of consultations per month: 15
- xi. Repeat consultation with same doctor: After a period of 7 days from the previous consultation.

2. In-Clinic Doctor Consultation Services (General Physician and Specialist)

The services provided under this benefit shall be made available through the digital platform of the company's current OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- i. Investigations, medicines, surgical or non-surgical procedures or any medical, non-medical items are not covered under this section.
- ii. If this service cover is not availed in the policy year, the unutilized services cannot be carried forward to the subsequent policy year.
- iii. Physiotherapy, Psychologist, Psychiatrist, Dietician/nutritionist consultations/sessions will not be covered under this benefit.
- iv. Only one (1) active Doctor Consultation is allowed at any given time and the rider life assured can book/utilize next consultation post completion of ongoing consultation.
- v. The Medical Practitioner may suggest/ recommend/ prescribe medications and diagnostics based on the information provided, if required on a case-to-case basis. However, the services under this benefit should not be construed to constitute medical advice and/or substitute the life assured's visit/ consultation to an independent Medical Practitioner/Healthcare professional.
- vi. The Company shall not be liable for any discrepancy in the information provided under this service.
- vii. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.
- viii. List of Included and Excluded General Physicians and Specialists is as under:

Speciality	Doctor Specialization	Included/Excluded
General Physician	General Physician	Included
	Ayurveda	Included
	Homeopath	Included
	Physiotherapist	Excluded
	Unani	Included
Specialist	Pediatrician	Included
	Dentist	Included
	Dermatologist	Included
	Orthopedic	Included
	Psychologist	Excluded
	Ophthalmologist	Included
	Gynecologist & Obstetrician	Included
	ENT	Included
	Psychiatrist	Excluded
	General Surgeon	Included
	Dietitian/Nutritionist	Excluded
	Audiologist	Excluded
	Anesthesiologist	Included
	Radiologist	Included
	Pathologist	Included
	Sexologist	Included
	Cosmetologist*	Excluded
	Cosmetic & Plastic Surgeon*	Excluded
	Electropathy	Excluded
	ENT Surgeon	Included
	Speech Therapist	Excluded
	Embryologist	Excluded
	Hematologist	Included
	Preventive medicine specialist	Included
Super specialist	Pediatric surgeon	Included
	Dental Surgeon	Included
	Cardiologist	Included
	Pulmonologist	Included
	Dialectologist	Included
	Oncologist	Included
	Neurologist	Included
	Gastroenterologist	Included
	Nephrologist	Included
	Urologist	Included
	Orthodontic	Included
	Orthopedics & Joint Replacement	Included
	Rheumatologist	Included
	Endocrinologist	Included
	Laparoscopic Surgeon	Included
	Vascular Surgeon	Included
	Infectious disease specialist	Included

3. Lab and Radiology Services

The services provided under this benefit shall be made available through digital platform of the company's current OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- i. While all prescriptions are covered, including valid third party prescriptions, any Claims without prescriptions shall not be covered.
- ii. Any preventive health tests shall not be covered under this benefit.
- iii. Cash payment in lieu of the service is not available.
- iv. These services shall be provided through the OPD Benefit service provider, subject to availability at the time of appointment.
- v. Genetic studies shall be excluded from the scope of this cover.
- vi. Only prescribed tests are covered under the lab & radiology benefits (except infertility and pregnancy).
- vii. Please refer Bajaj Life Insurance App/Customer Portal for current Lab and Radiology tests available. Currently, there are 43 different types Pathology test and 287 different types of Radiology test provided by the current OPD service provider.
- viii. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.

4. Prescribed Pharmacy Services

The services provided under this benefit shall be made available through the digital platform of the company's current OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- i. While all prescriptions are covered, including valid third party prescriptions, any Claims without prescriptions shall not be covered.
- ii. Health supplements, Nutraceuticals, foods for special dietary use, foods for special medical purpose, foods with added probiotics and/or foods with added prebiotics, vaccinations, vitamins, tonics or other related products are excluded from the scope of this cover.
- iii. Orders will be applied with amount available under the service based on the Rider Option chosen. Any remaining amount over and above the voucher value and/or limits will be payable by the rider life assured.
- iv. Minimum Order Value: ₹300/-
- v. Cash payment in lieu of the service is not available.
- vi. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.

(b) Fitness

1. Complimentary Gym Services

The services provided under this benefit shall be made available through the digital platform of the company's current OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- i. Services are subject to availability of network.
- ii. If the benefit is not availed in the policy year, the benefit cannot be carried forward to the subsequent policy year.
- iii. Cash payment in lieu of the service is not available.
- iv. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.

2. Diet and Nutrition Consultation Services

The services provided shall be made available through the digital platform of the current company's OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- i. Consultation with the dietician/nutritionist is strictly limited to in-app/website video/audio/chat consultation, no in-clinic/physical consultation is allowed.
- ii. The service is not transferrable to any other person.
- iii. If the service is not availed in the policy year, it cannot be carried forward to the subsequent policy year.
- iv. Cash payment in lieu of the service is not available.
- v. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.
- vi. Max number of consultations per day: 5
- vii. Max number of consultations per month: 15
- viii. Repeat consultation with same doctor: After a period of 7 days from the previous consultation.

3. Live Healthy Program Services

The rider life assured can earn Health Coins as reward points by doing the pre-defined activities listed under Live Healthy Program table given below: -

Live Healthy Program Table: -

Task	Category	Conditions/ Edge Cases	Frequency	Prime	Pro	Ultra	Prestige	Optima
HRA completion	Activity Related	Awarded only for the first log to encourage initiation	Once a year	25	100	100	100	200
Mental Wellness Consultation	Activity Related	Awarded for consultation with psychologist	Once a month	25	100	100	100	100
PHC Booking	Activity Related	Awarded for booking of PHC	Once a Quarter	0	0	0	0	400
Regular Weight Logging	Activity Related	Logs accepted only once per week to avoid repeated/ frequent logging for coins	Once a week	20	30	50	50	75
Meal Logging	Activity Related	Awarded for daily log of meals	Daily	10	10	20	20	20
Gym Visit Check-In	Activity Related	Gym visits verified by in-app check-in or QR scan	Daily	0	25	50	50	50
Monthly Dietician consultation	Activity Related	Only credited once per consultation, with a max of one consultation per month	Once a month	50	100	150	150	250

Max Point Earning Opportunity	5,000	10,000	20,000	20,000	25,000
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Max point Earning Opportunity: - This is the maximum Health Coins for each rider option that can be added to the Health Coins Wallet of the rider life assured in each policy year by performing the pre-defined activities as given in the table above.

The above benefit is provided subject to the terms and conditions, and in the manner prescribed below:

- i. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.
- ii. Cash payment in lieu of the service is not available.
- iii. The service can be availed only on digital platform of OPD service provider.
- iv. The Health Coins earned could be used by customer for the below listed services'

Doctor Consultation:

Tele Consultation GP
Tele Consultation Specialty
In Clinic Consultation GP
In Clinic Consultation Specialty
Hospital GP
Hospital Specialty

Prescribed Labs & Radiology:

Blood Test
Radiology

(c) Wellness

1. Preventive Health Check-up Services

The above service is provided subject to the terms and conditions, and in the manner prescribed below:

- i. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.
- ii. Preventive health check-up cannot be availed outside the prescribed list of hospitals or diagnostic centers.
- iii. The complete list of Preventive Health Check-Up tests needs to be completed in a single appointment.
- iv. If the health check-up is not availed in the policy year, the benefit cannot be carried forward to the subsequent policy year.
- v. Cash payment in lieu of the service is not available.
- vi. Please refer Bajaj Life Insurance App/Customer Portal for current Preventive Health Check-up list packages and availability. Currently, there are 67 different types Preventive Health Check-up list packages provided by the current OPD service provider

2. Care Management Services

Care Management Services can be availed on the basis of the test results availed from Lab and Radiology Services or Preventive Health Check-up Services. The lifestyle/ health conditions and key benefits of the rider life assured that shall be considered for this benefit is included in the table below:

S. No.	Disease / Concerns	Lab Test Profile	Lab Test Inclusions	Values (Any)	Current* Cost of Plan	Key Benefits
						(Current* Benefits Offered)
1	Diabetes Care Plan	Diabetic profile	HbA1c	> 6.4%	₹5,000	1. Doctor consultations & diabetes-specific lab tests wallet worth ₹3,000/-
						2. 24/7 Health Concierge for assistance.
						3. Outbound health coach calls for regular monitoring.
						4. Integrated Health Management
2	Cardiac Care Plan	Lipid Profile	HDL Cholesterol	<40 mg/dl	₹5,000	1. Doctor consultations & essential liver function tests wallet worth ₹3,000/-
			LDL Cholesterol	>159 mg/dl		2. Priority Concierge support for seamless care.
			Total Cholesterol	>239 mg/ dl		3. Outbound health coach calls for regular monitoring.
			Tri-glycerides	>199 mg/dl		4. Early liver damage risk assessment.
			V.L.D.L Cholesterol	>35 mg/ dl		
3	Thyroid Care Plan	Thyroid Function Profile	Thyroid Stimulating Hormone (TSH)	<0.3 or >6 mIU/L	₹5,000	1. Doctor consultations & lipid profile lab tests wallet worth ₹ 3,000/-
			Total Thyroxine (T4)	<5 or >12 ng/ dl		2. Dedicated Concierge for hassle-free assistance.
			Total Triiodothyronine (T3)	<80 or >200 ng/dl		3. Outbound health coach calls for regular monitoring.
4	Liver Care Plan	Liver Function Profile	Alanine Trans-aminase (SGPT)	>55 U/L	₹5,000	1. Doctor consultations & thyroid function tests wallet worth ₹3,000/-
			Aspartate Amino-transferase (SGOT)	>45 U/L		2. 24/7 Concierge for easy access to care.
			Bilirubin - Total	>1.2 mg/ dl		3. Outbound health coach calls for regular monitoring.
			Protein - Total	>9 g/ dl		4. Hormonal balance tracking & insights.

**The details provided are as per current cost/availability and subject to change. Please refer Bajaj Life Insurance App/Customer Portal for current care management plan details.*

Example of Care Plan Usage.: - The rider life assured has gone for a Prescribed lab test or

a Preventive health check-up, in the reports his HBA1C level is 7.2% (> 6.4% is Max limit, as mentioned above table). Now the rider life assured can avail benefits of Diabetes Care Plan worth ₹5,000/- as mentioned in the above table.

The above service is provided subject to the terms and conditions, and in the manner prescribed below:

- i. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.
- ii. This is a completely cashless service.
- iii. Voucher Value payment will be allowed only in exception cases like not availability of network through our service team.
- iv. This benefit is just for wellbeing and self-care of the rider life assured and does not replace or challenge any advice/ treatment provided by a medical professional.

Complimentary Care Management Service - Weight Management

The above service is provided subject to the terms and conditions, and in the manner prescribed below:

- i. This is a cashless service based on in-app digital modules.
- ii. The program is a generic program that can be utilized only from digital platform of OPD service provider and is not a prescribed program which may vary from person to person.
- iii. The program is self-service tool which may be used by the rider life assured for their gains and ease of weight management.

3. Emotional Care

The services provided shall be made available through the digital platform of the OPD service provider, subject to the terms and conditions, and in the manner prescribed below:

- i. Consultation with the emotional health coach/psychologist is strictly limited to in-app/ website video/audio/chat consultation, no in-clinic/physical consultation is allowed.
- ii. Emotional health coach/psychologist/mental wellness benefit is not transferrable to any other person.
- iii. If emotional health coach/psychologist/mental wellness benefit is not availed in a policy year, the benefit cannot be carried forward to the subsequent policy year.
- iv. Cash payment in lieu of the service is not available.
- v. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.
- vi. Max number of consultations per day: 5
- vii. Max number of consultations per month: 15
- viii. Repeat consultation with same doctor: After a period of 7 days from the previous consultation.

4. Dental Consultation and Procedure Services

Dental Consultation may be availed though teleconsultation however procedures will have to be in-person. The above service is provided subject to the terms and conditions, and in the manner prescribed below:

- i. If the rider life assured does the transaction for any other person impersonating as self, then, rider cover will be terminated and rider life assured will be asked to pay the transaction amount.
- ii. If the service is not availed in a policy year, the benefit cannot be carried forward to the subsequent policy year.

- iii. The claims of the benefits are applicable only in the cashless network. This benefit is non-transferrable.
- iv. Cash payment in lieu of the service is not available.

2.4. General Terms and Conditions

- (a) The amounts mentioned in the Schedule against each service is the annual amount available for each benefit and replenishes every year on the policy anniversary;
- (b) Un-utilized services not placed in the Health Coin Wallet cannot be carry forwarded to the next year;
- (c) No benefits can be transferred as cash to the Life Assured;
- (d) The OPD services shall be provided only through the service providers empanelled with the Company through whom the rider life assured will utilise the services.
- (e) We shall not accept any liability in relation to the quality, performance and reliability of the service provided by the service provider.
- (f) Please refer our website for the updated details of the prevailing service providers
- (g) We reserve the right to change the service provider at any time.
- (h) All the services are available only in the cashless mode.