



Complete Health Solution Platinum **Co-pay**

Delivering comprehensive care to you and your loved ones



Doctor
Consultation



Lab
Benefits



Preventive Health
Check-ups



Health
Insurance



Network
Discounts

**All with a
single plan**

Bajaj Finserv Health - The companion you can trust for all your health needs

An integrated health management platform that offers you a complete ecosystem, from Doctors, hospitals and labs to even insurance and Health EMI financing, to ensure complete well-being at every stage of your life.

Introducing Complete Health Solution Platinum

Your search for comprehensive family healthcare ends here. With **Complete Health Solution** Platinum, welcome a wide range of medical benefits designed just for you and your loved ones.

Why Complete Health Solution Platinum?



Single plan for all family members



Comprehensive wellness benefits



Huge savings on medical expenses



Regular health expenses coverage in addition to your Insurance plan

1. Preventive Health Check-up

Get a comprehensive test to identify health risks at the right time from home

45+
lab tests
package

Health Prime
Network
coverage

Home sample
collection
available



2. Network Discounts

Fulfil your medical needs with exclusive discounts

10% Discount
on Doctor
consultation

5% discount
on IPD
(Hospitalization)
room rent

Pan India
hospital and
lab network

3. Health Insurance

Gift yourself a secure tomorrow

Up to 10 lakh
Sum Insured

Covers up to
2 adults and
4 children

Pre and post
hospitalization
expenses covered



4. OPD (Doctor Consultation) Benefit

Seamlessly consult with India's top verified experts

Consult with any doctor at the hospital of your choice

Reimbursement benefits up to Rs. 11,000

Multiple visits allowed

No capping on individual usage up to the specific amount



Platinum - Sum Assured Rs. 5 Lacs

Members	Age 21-30	Age 31-35	Age 36-40	Age 41-45	Age 46-50	Age 51-55
Individual	3000	3000	3000	4000	4000	4000
Individual + 1 Child	4000	4000	4000	4000	4000	5000
Individual + 2 Child	4000	4000	5000	5000	5000	5000
Individual + 3 Child	5000	5000	6000	6000	5000	6000
Individual + 4 Child	6000	6000	6000	6000	6000	6000
Individual + Spouse	4000	4000	5000	6000	6000	7000
Individual + Spouse + 1 Child	5000	5000	6000	6000	6000	7000
Individual + Spouse + 2 Child	6000	6000	7000	7000	7000	8000
Individual + Spouse + 3 Child	8000	8000	9000	8000	8000	9000
Individual + Spouse + 4 Child	8000	8000	9000	9000	9000	9000

Platinum - Sum Assured Rs. 10 Lacs

Members	Age 21-30	Age 31-35	Age 36-40	Age 41-45	Age 46-50	Age 51-55
Individual	3000	3000	4000	4000	4000	5000
Individual + 1 Child	4000	4000	5000	5000	5000	6000
Individual + 2 Child	5000	5000	6000	6000	5000	6000
Individual + 3 Child	7000	7000	7000	7000	6000	7000
Individual + 4 Child	7000	7000	8000	7000	7000	8000
Individual + Spouse	5000	5000	6000	6000	6000	8000
Individual + Spouse + 1 Child	6000	6000	7000	7000	7000	8000
Individual + Spouse + 2 Child	7000	8000	9000	8000	8000	9000
Individual + Spouse + 3 Child	9000	10000	11000	10000	10000	11000
Individual + Spouse + 4 Child	10000	11000	12000	11000	11000	11000

5. Lab and Radiology Benefits

Stay ahead of your health risks

Consult with any doctor at the hospital of your choice

Reimbursement benefit of upto Rs. 11,000

Multiple claims allowed

No capping on individual usage up to the specific amount



Platinum - Sum Assured Rs. 5 Lacs

Members	Age 21-30	Age 31-35	Age 36-40	Age 41-45	Age 46-50	Age 51-55
Individual	4000	4000	5000	5000	5000	6000
Individual + 1 Child	5000	5000	6000	6000	6000	7000
Individual + 2 Child	6000	6000	7000	7000	7000	8000
Individual + 3 Child	8000	8000	9000	8000	8000	8000
Individual + 4 Child	8000	9000	9000	9000	8000	9000
Individual + Spouse	6000	6000	7000	8000	8000	10000
Individual + Spouse + 1 Child	7000	7000	9000	9000	9000	10000
Individual + Spouse + 2 Child	9000	9000	10000	10000	10000	11000
Individual + Spouse + 3 Child	11000	11000	13000	12000	12000	13000
Individual + Spouse + 4 Child	12000	12000	14000	13000	13000	14000

Platinum - Sum Assured Rs. 10 Lacs

Members	Age 21-30	Age 31-35	Age 36-40	Age 41-45	Age 46-50	Age 51-55
Individual	4000	5000	6000	6000	6000	7000
Individual + 1 Child	6000	6000	7000	7000	7000	8000
Individual + 2 Child	8000	8000	8000	8000	8000	9000
Individual + 3 Child	10000	10000	11000	10000	9000	10000
Individual + 4 Child	11000	11000	12000	11000	10000	11000
Individual + Spouse	7000	7000	9000	9000	9000	11000
Individual + Spouse + 1 Child	9000	9000	10000	11000	10000	12000
Individual + Spouse + 2 Child	11000	11000	13000	12000	12000	14000
Individual + Spouse + 3 Child	14000	14000	16000	15000	15000	16000
Individual + Spouse + 4 Child	15000	16000	17000	17000	16000	17000

Inclusions of Health Insurance:

- In-patient Hospitalisation Treatment:
 - Room rent and boarding expenses as provided by the hospital/nursing home subject to maximum eligible room of single private room
 - ICU boarding and nursing expenses as provided by the hospital/nursing home as per actuals
 - Surgeon, anesthetist, medical practitioner, consultants, specialists fees
 - Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines & drugs, dialysis, chemotherapy, radiotherapy, cost of artificial limbs, cost of prosthetic devices implanted during surgical procedure like a pacemaker, orthopedic implants, infra-cardiac valve replacements, vascular stents, relevant laboratory diagnostic tests, X-ray, and such similar expenses that are medically necessary
- Pre- & post hospitalization expenses – Medical Expenses incurred 60 days immediately before and 90 days immediately after hospitalization can be claimed
- Day-care procedures – payment of the medical expenses for day-care procedures/surgeries taken as an inpatient in a hospital or day-care center but not in the outpatient department
- Organ donor expenses – expenses incurred in case of major organ transplant
- Sum insured reinstatement benefit – If inpatient hospitalization treatment sum insured is exhausted due to claims lodged during the policy year, then 100% of the sum insured specified under inpatient hospitalization treatment be reinstated for the policy year
- Road ambulance – payment of road ambulance expenses up to Rs. 3000 per valid hospitalization
- Ayurvedic and homeopathic hospitalization expenses are covered up to 25% of the sum insured chooser
- Co-pay is 10% under the policy

Exclusions of Health Insurance:

- Rest cure, rehabilitation and respite care, obesity/weight control, change-of-gender treatments, cosmetic or plastic surgery, breach of the law, refractive error, sterility and infertility, maternity, vaccination, intentional self-injury, any treatment received outside India, drink and drive cases
- Cost of investigations and evaluations, spectacles, contact lenses, hearing aids, crutches, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment except for intrinsic fixtures used for orthopedic treatments such as plates and K-wires
- Injury due to any act of war, invasion, acts of foreign enemies, hostilities, civil war, commotion, unrest, rebellion, revolution, insurrection, etc.

Waiting period under the policy:

- 30-day policy cooling period (only accidental claims can be made during this period)
- A waiting period of 3 years for All pre-existing diseases
- A waiting period of 2 years for gastrointestinal ulcers, cataracts, fistula, macular degeneration, benign prostatic hypertrophy, hernia, sinuses, fissure in ano, hemorrhoids, piles, hydrocele, dysfunctional uterine bleeding, fibromyoma, endometriosis, hysterectomy, uterine prolapse, stones in the urinary and biliary systems, surgery on ears/tonsils/ adenoids/ paranasal sinuses, surgery on all internal or external tumors/cysts/ nodules/polyps of any kind including breast lumps, mental illness, diseases of gall bladder including cholecystitis, pancreatitis, cirrhosis, gout and rheumatism, tonsillitis, surgery for varicose veins and varicose ulcers, chronic kidney disease, and Alzheimer's disease
- A waiting period of 3 years for joint replacement surgery, surgery for prolapsed intervertebral disc (unless necessitated due to an accident), surgery to correct deviated nasal septum, hypertrophied turbinate, congenital internal diseases or anomalies, treatment for correction of eye sight due to refractive error recommended by ophthalmologist for medical reasons with a refractive error greater or equal to 7.5, and Parkinson's disease

Here is how you can decide which plan to buy

MRP for Rs. 5 Lacs Sum Insured Variant

Members	Age 21-30	Age 31-35	Age 36-40	Age 41-45	Age 46-50	Age 51-55
Individual	8,400	9,000	11,300	12,700	13,000	15,700
Individual + 1 Child	11,800	12,300	14,100	14,900	15,100	17,800
Individual + 2 Child	14,600	15,100	16,900	17,000	16,900	19,900
Individual + 3 Child	18,800	19,300	21,100	20,900	20,600	22,000
Individual + 4 Child	20,400	21,000	22,900	22,500	22,200	24,200
Individual + Spouse	13,200	14,300	17,900	20,100	20,800	25,100
Individual + Spouse + 1 Child	16,600	17,500	20,800	22,100	22,400	26,200
Individual + Spouse + 2 Child	21,000	21,900	25,100	25,800	26,000	29,900
Individual + Spouse + 3 Child	26,900	27,900	31,400	32,000	32,200	32,800
Individual + Spouse + 4 Child	29,000	30,100	33,800	34,300	34,400	35,100

MRP for Rs. 10 Lacs Sum Insured Variant

Members	Age 21-30	Age 31-35	Age 36-40	Age 41-45	Age 46-50	Age 51-55
Individual	9,600	10,500	13,100	14,700	15,000	18,100
Individual + 1 Child	13,900	14,600	16,700	17,600	17,600	21,000
Individual + 2 Child	17,800	18,300	20,300	20,400	20,100	23,700
Individual + 3 Child	23,000	23,600	25,800	25,100	24,600	26,400
Individual + 4 Child	25,400	26,000	28,400	27,400	26,500	29,200
Individual + Spouse	15,500	16,800	21,000	23,500	24,300	29,400
Individual + Spouse + 1 Child	20,000	21,100	24,800	26,300	26,500	31,100
Individual + Spouse + 2 Child	25,600	26,800	30,500	31,000	30,900	35,800
Individual + Spouse + 3 Child	33,200	34,400	38,500	38,700	38,600	39,900
Individual + Spouse + 4 Child	36,300	37,600	41,900	42,000	41,400	42,800

[Click here](#) to check Bajaj Allianz General Insurance Company's terms & conditions

[Click here](#) to check Bajaj Finserv Health's Complete Health Solution - Platinum wellness benefits in detail

[Click here](#) to check frequently asked questions

We are wherever you are with our very own app. Get a seamless digital experience only on the **Bajaj Finserv Health app**.



Scan the QR code to download the **Bajaj Finserv Health app**



CIN Number - U85320PN2019PLC185286 | **Registered Address** - C/O Bajaj Auto Limited, Mumbai Pune Road, Akurdi, Pune - 411035, **Corporate Address** - Phoenix Fountainhead, 4th Floor, Nagar Road, Clover Park, Viman Nagar, Pune, Maharashtra - 411014, **Customer Care Number** - 020 48562555 Monday to Saturday 8:00 am to 9:00 pm, **Email** - customercare@bajajfinservhealth.in