



Complete Health Solution

Silver **Co-pay**

Go beyond basic health insurance cover



Doctor
Consultation



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 Silver

Enhance your security with a wellness driven comprehensive plan. Now with **Complete Health Solution Silver**, have specialized attention guaranteed with a range of exclusive health benefits just for you and your loved ones.

Why Complete Health Solution Silver?



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

Monitor the possible risks of underlying diseases

45+
lab tests
package

Health Prime
Network
coverage

Home sample
collection
available



2. Network Discounts

Utilize special discounts at partner labs and hospitals spread PAN India

10% discount
on Doctor
consultation

5% discount
on IPD (Hospitalization)
room rent

Pan India
hospital and
lab network

3. Health Insurance

Plan that covers your and your family's health expenses

Up to 10
lacs Sum
Insured

Covers upto
2 adults and
4 children

Pre and post
hospitalization
expenses covered



4. OPD (Doctor Consultation) Benefit

Start seamless consultations with top certified experts

Consult with any Doctor at the hospital of your choice

Reimbursement benefit of up to Rs. 17,000

Multiple visits allowed

No capping on individual usage up to the specific amount



Silver - Sum Insured Rs. 5 Lacs

Members	Age 21-30	Age 31-35	Age 36-40	Age 41-45	Age 46-50	Age 51-55
Individual	4,500	5,000	6,000	6,000	7,000	8,000
Individual + 1 Child	5,000	6,000	7,000	7,000	8,000	8,000
Individual + 2 Child	7,000	7,000	8,000	8,000	8,000	9,000
Individual + 3 Child	8,000	8,000	9,000	10,000	10,000	10,000
Individual + 4 Child	9,000	9,000	10,000	10,000	10,000	11,000
Individual + Spouse	6,000	6,000	8,000	9,000	10,000	11,000
Individual + Spouse + 1 Child	7,000	7,000	9,000	10,000	10,000	11,000
Individual + Spouse + 2 Child	9,000	9,000	10,000	11,000	12,000	13,000
Individual + Spouse + 3 Child	11,000	11,000	13,000	14,000	14,000	14,000
Individual + Spouse + 4 Child	11,000	12,000	13,000	14,000	15,000	15,000

Silver - Sum Insured Rs. 10 Lacs

Members	Age 21-30	Age 31-35	Age 36-40	Age 41-45	Age 46-50	Age 51-55
Individual	5,000	5,000	6,000	7,000	7,000	8,000
Individual + 1 Child	6,000	6,000	7,000	8,000	8,000	9,000
Individual + 2 Child	7,000	8,000	8,000	9,000	9,000	10,000
Individual + 3 Child	9,000	10,000	10,000	11,000	11,000	11,000
Individual + 4 Child	10,000	10,000	11,000	11,000	12,000	12,000
Individual + Spouse	7,000	7,000	9,000	10,000	11,000	13,000
Individual + Spouse + 1 Child	8,000	8,000	10,000	11,000	12,000	13,000
Individual + Spouse + 2 Child	10,000	10,000	12,000	13,000	13,000	15,000
Individual + Spouse + 3 Child	12,000	13,000	14,000	15,000	16,000	16,000
Individual + Spouse + 4 Child	13,000	13,000	15,000	16,000	17,000	17,000

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 chosen
- 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	8,050	8,860	11,390	12,880	14,030	16,210
Individual + 1 Child	11,390	12,070	14,030	15,180	16,210	18,400
Individual + 2 Child	14,140	14,600	16,450	17,480	18,170	20,700
Individual + 3 Child	18,060	18,630	20,360	21,510	22,310	22,890
Individual + 4 Child	19,320	19,900	21,740	22,890	23,690	25,070
Individual + Spouse	12,190	13,340	17,480	19,900	21,620	25,180
Individual + Spouse + 1 Child	14,720	15,870	19,440	21,510	23,120	26,100
Individual + Spouse + 2 Child	18,860	19,780	23,350	25,410	27,020	30,130
Individual + Spouse + 3 Child	24,260	25,410	29,320	31,510	33,240	32,080
Individual + Spouse + 4 Child	25,870	27,020	31,160	33,470	35,310	34,270

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	9,090	10,010	12,990	14,720	15,980	18,400
Individual + 1 Child	12,880	13,570	15,980	17,480	18,400	21,050
Individual + 2 Child	16,100	16,680	18,630	19,900	20,930	23,570
Individual + 3 Child	20,700	21,280	23,350	24,610	25,410	26,220
Individual + 4 Child	21,970	22,770	24,950	26,220	27,140	28,630
Individual + Spouse	13,800	15,180	19,900	22,770	24,840	28,980
Individual + Spouse + 1 Child	16,790	18,060	22,200	24,610	26,450	29,900
Individual + Spouse + 2 Child	21,390	22,770	26,790	29,320	31,050	34,620
Individual + Spouse + 3 Child	27,830	29,210	33,580	36,230	38,180	36,920
Individual + Spouse + 4 Child	29,550	31,050	35,770	38,530	40,600	39,330

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

[Click here](#) to check Bajaj Finserv Health's Complete Health Solution - Silver 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**



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