



Super Top-up Plan

Upgrade your current policy and enjoy better coverage and benefits



Doctor Consultation



Lab Test 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.

Healthcare needs evolve, so should your current health policy

Health expenses are on the rise. Even if you have medical insurance, sometimes the cost of treatment may be higher than your cover. Don't let it stop you from getting the best available treatment because after all, your health is priceless!

Why Super Top-up Plan?



Upgrade your policy at a minimal cost



Get add-on health benefit



Include family members



Regular health expenses coverage in addition to your Insurance plan

1. Preventive Health Check-up

Identify your health risks in time

45+
lab tests
package

Health Prime
Network
coverage

Home sample
collection
available



2. Network Discounts

Avail cost waivers on your regular
healthcare expenses

10% discount
on Doctor
consultation

5% discount
on IPD
(Hospitalization)
room rent

Pan India
hospital and
lab network

3. OPD (Doctor Consultation) Benefit

Consult with any doctor at the hospital of
your choice

Reimbursement
benefit of
upto Rs. 6,500

Multiple
visits allowed

No capping on
individual usage



4. Super Top-up Insurance

Upgrade your policy cover
with ease

Top-up insurance
upto Rs. 25 Lacs

Deductible options
upto Rs. 5 Lacs

Upto 2 adults and
4 children covered

5. Lab Benefits

Start seamless consultations with top certified experts

Reimbursement
of upto Rs. 16,000

Multiple
visits allowed

No capping on
individual usage



6. Teleconsultation Benefits

Consult with 4500+ Doctors from the convenience
of your home

24x7 availability
of doctors

35+ specialties
with 17+ languages

Pan India
coverage

Choose a plan that suits your current needs the best

MRP of Rs. 5 Lacs Sum Insured

Deductible (in Rs.)	MRP and Benefits	Self	Self + 1 Child	Self + 2 Child	Self + 3 Child	Self + 4 Child	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Child	Self + Spouse + 3 Child	Self + Spouse + 4 Child
50,000	MRP (in Rs.)	7,000	9,100	11,500	14,300	17,000	11,900	14,100	17,000	19,800	22,600
	Lab (in Rs.)	3,500	4,500	5,500	7,000	8,500	6,000	7,000	8,500	10,000	11,500
	OPD (in Rs.)	1,500	2,000	2,500	3,000	3,500	2,500	3,000	3,500	4,000	4,500
	Teleconsultation	5	5	10	10	10	10	15	15	15	15
75,000	MRP (in Rs.)	6,200	8,100	10,200	12,700	15,200	10,600	12,600	15,200	17,700	20,100
	Lab (in Rs.)	3,000	4,000	5,000	6,500	7,500	5,500	6,500	7,500	9,000	10,000
	OPD (in Rs.)	1,000	1,500	2,000	2,500	3,000	2,000	2,500	3,000	3,500	4,000
	Teleconsultation	5	5	10	10	10	10	15	15	15	15
1,00,000	MRP (in Rs.)	5,400	7,000	8,900	11,000	13,200	9,200	10,900	13,100	16,100	18,400
	Lab (in Rs.)	3,000	3,500	4,500	5,500	6,600	4,500	5,500	6,500	8,000	9,000
	OPD (in Rs.)	1,000	1,500	1,500	2,000	2,500	2,000	2,000	2,500	3,000	3,500
	Teleconsultation	5	5	10	10	10	10	15	15	15	15

MRP of Rs. 10 Lacs Sum Insured

Deductible (in Rs.)	MRP and Benefits	Self	Self + 1 Child	Self + 2 Child	Self + 3 Child	Self + 4 Child	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Child	Self + Spouse + 3 Child	Self + Spouse + 4 Child
50,000	MRP (in Rs.)	9,600	12,500	15,800	19,600	23,400	16,300	19,400	23,400	27,200	31,100
	Lab (in Rs.)	5,000	6,000	8,000	10,000	12,000	8,000	10,000	12,000	13,500	15,500
	OPD (in Rs.)	2,000	2,500	3,000	4,000	4,500	3,000	4,000	4,500	5,500	6,000
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
75,000	MRP (in Rs.)	8,800	11,400	14,400	17,900	21,400	14,900	17,700	21,400	24,900	28,400
	Lab (in Rs.)	4,500	6,000	7,000	9,000	11,000	7,500	9,000	11,000	12,500	14,000
	OPD (in Rs.)	1,500	2,000	3,000	3,500	4,000	3,000	3,500	4,000	5,000	5,500
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
1,00,000	MRP (in Rs.)	7,800	10,100	12,800	15,900	19,000	13,200	15,700	18,900	23,200	26,500
	Lab (in Rs.)	4,000	5,000	6,500	8,000	9,500	6,500	8,000	9,500	11,500	13,000
	OPD (in Rs.)	1,500	2,000	2,500	3,000	4,000	2,500	3,000	3,500	4,500	5,500
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
2,00,000	MRP (in Rs.)	4,700	6,000	7,600	9,500	11,300	7,900	9,400	11,300	13,200	15,000
	Lab (in Rs.)	2,500	3,000	4,000	4,500	5,500	4,000	4,500	5,500	6,500	7,500
	OPD (in Rs.)	1,000	1,000	1,500	2,000	2,000	1,500	2,000	2,000	2,500	3,000
	Teleconsultation	5	5	10	10	10	10	15	15	15	15
3,00,000	MRP (in Rs.)	3,800	5,000	6,300	7,800	9,300	6,500	7,700	9,300	11,400	13,000
	Lab (in Rs.)	2,000	2,500	3,000	4,000	4,500	3,000	4,000	4,500	5,500	6,500
	OPD (in Rs.)	1,000	1,000	1,000	1,500	2,000	1,500	1,500	2,000	2,000	2,500
	Teleconsultation	5	5	10	10	10	10	15	15	15	15
4,00,000	MRP (in Rs.)	3,400	4,400	5,600	6,900	8,300	5,800	6,900	8,300	10,100	11,600
	Lab (in Rs.)	2,000	2,000	3,000	3,500	4,000	3,000	3,500	4,000	5,000	6,000
	OPD (in Rs.)	500	1,000	1,000	1,500	1,500	1,000	1,500	1,500	2,000	2,500
	Teleconsultation	5	5	10	10	10	10	15	15	15	15
5,00,000	MRP (in Rs.)	3,100	4,000	5,000	6,300	7,500	5,200	6,200	7,500	9,200	10,400
	Lab (in Rs.)	1,500	2,000	2,500	3,000	3,500	2,500	3,000	3,500	4,500	5,000
	OPD (in Rs.)	500	1,000	1,000	1,000	1,500	1,000	1,000	1,500	2,000	2,000
	Teleconsultation	5	5	10	10	10	10	15	15	15	15

MRP of Rs. 15 Lacs Sum Insured

Deductible (in Rs.)	MRP and Benefits	Self	Self + 1 Child	Self + 2 Child	Self + 3 Child	Self + 4 Child	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Child	Self + Spouse + 3 Child	Self + Spouse + 4 Child
1,00,000	MRP (in Rs.)	9,900	12,800	16,200	20,200	24,100	16,800	19,900	24,100	28,100	32,000
	Lab (in Rs.)	5,000	6,500	8,000	10,000	12,000	8,500	10,000	12,000	14,000	16,000
	OPD (in Rs.)	2,000	2,500	3,000	4,000	5,000	3,500	4,000	5,000	5,500	6,500
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
2,00,000	MRP (in Rs.)	5,800	7,500	9,500	11,800	14,100	9,800	11,700	14,100	16,400	18,700
	Lab (in Rs.)	3,000	3,500	4,500	6,000	7,000	5,000	6,000	7,000	8,000	9,500
	OPD (in Rs.)	1,000	1,500	2,000	2,500	3,000	2,000	2,500	3,000	3,000	4,000
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
3,00,000	MRP (in Rs.)	5,100	6,600	8,300	10,400	12,400	8,600	10,300	12,400	14,400	16,400
	Lab (in Rs.)	2,500	3,500	4,000	5,000	6,000	4,500	5,000	6,000	7,000	8,000
	OPD (in Rs.)	1,000	1,500	1,500	2,000	2,500	1,500	2,000	2,500	3,000	3,000
	Teleconsultation	5	10	10	10	10	15	15	20	20	20

MRP of Rs. 20 Lacs Sum Insured

Deductible (in Rs.)	MRP and Benefits	Self	Self + 1 Child	Self + 2 Child	Self + 3 Child	Self + 4 Child	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Child	Self + Spouse + 3 Child	Self + Spouse + 4 Child
2,00,000	MRP (in Rs.)	6,700	8,700	11,000	13,700	16,300	11,400	13,500	16,300	19,000	21,600
	Lab (in Rs.)	3,500	4,500	5,500	7,000	8,000	5,500	6,500	8,000	9,500	11,000
	OPD (in Rs.)	1,500	2,000	2,000	3,000	3,000	2,000	3,000	3,000	4,000	4,500
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
3,00,000	MRP (in Rs.)	6,000	7,700	9,800	12,200	14,500	10,100	12,000	14,500	16,900	19,300
	Lab (in Rs.)	3,000	4,000	5,000	6,000	7,000	5,000	6,000	7,000	8,500	9,500
	OPD (in Rs.)	1,000	1,500	2,000	2,500	3,000	2,000	2,500	3,000	3,500	4,000
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
4,00,000	MRP (in Rs.)	5,500	7,100	8,900	11,100	13,300	9,200	11,000	13,300	15,400	17,600
	Lab (in Rs.)	3,000	3,500	4,500	5,500	6,500	4,500	5,500	6,500	7,500	9,000
	OPD (in Rs.)	1,000	1,500	1,500	2,000	2,500	2,000	2,000	2,500	3,000	3,500
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
5,00,000	MRP (in Rs.)	5,000	6,500	8,200	10,200	12,200	8,500	10,100	12,200	14,200	16,200
	Lab (in Rs.)	2,500	3,000	4,000	5,000	6,000	4,000	5,000	6,000	7,000	8,000
	OPD (in Rs.)	1,000	1,500	1,500	2,000	2,500	2,000	2,000	2,500	3,000	3,000
	Teleconsultation	5	10	10	10	10	15	15	20	20	20

MRP of Rs. 25 Lacs Sum Insured

Deductible (in Rs.)	MRP and Benefits	Self	Self + 1 Child	Self + 2 Child	Self + 3 Child	Self + 4 Child	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Child	Self + Spouse + 3 Child	Self + Spouse + 4 Child
4,00,000	MRP (in Rs.)	6,200	8,000	10,100	12,500	15,000	10,400	12,400	15,000	17,400	19,900
	Lab (in Rs.)	3,000	4,000	5,000	6,000	7,500	5,000	6,000	7,500	8,500	10,000
	OPD (in Rs.)	1,000	1,500	2,000	2,500	3,000	2,000	2,500	3,000	2,500	4,000
	Teleconsultation	5	10	10	10	10	15	15	20	20	20
5,00,000	MRP (in Rs.)	5,700	7,400	9,400	11,700	13,900	9,700	11,500	13,900	16,200	18,500
	Lab (in Rs.)	3,000	3,500	4,500	6,000	7,000	5,000	5,500	7,000	8,000	9,000
	OPD (in Rs.)	1,000	1,500	2,000	2,500	3,000	2,000	2,500	3,000	3,000	4,000
	Teleconsultation	5	10	10	10	10	15	15	20	20	20

An example for your better understanding:

You have opted for a plan for 2 members, Sum Insured of Rs. 10,00,000, and Deductible of Rs. 2,00,000 ranging from 01 April, 2019 to 31 March, 2020.

Sum Insured is Rs. 10,00,000 and Deductible of Rs. 2,00,000

Details Claims	Date of Hospitalization	Total Claim Amount (in Rs.)	Deductible Amount (in Rs.)	Balance Deductible (in Rs.)	Payable by Insured (if any, in Rs.)	Payable under Super Top Insurance	Preventive Health Checkup	Network Discounts
Claim 1	10 Aug, 19	1,50,000	1,50,000	50,000	1,50,000	0	1 Voucher	Yes
Claim 2	10 Sep, 19	3,00,000	50,000	0	50,000	2,50,000	1 Voucher	Yes
Claim 3	10 Oct, 19	7,50,000	0	0	0	7,50,000	1 Voucher	Yes

Inclusions of Health Insurance:

- In-patient Hospitalization Treatment:
 - Room rent and boarding expenses at the Hospital/Nursing Home if hospitalized in a Single Private (AC / Non AC Room) shall get covered.
 - In cases of ICU admission, the actual expenses provided by the hospital will be covered.
 - Nursing Expenses as provided by the hospital will be covered.
 - Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees will be covered.
 - Expenses for Anaesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, Cost of Prosthetic Devices implanted during surgical procedure like Pacemaker, Orthopedic Implants, Infra Cardiac Valve Replacements and Vascular stents will be covered.
 - Relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically prescribed by the treating Medical Practitioner will be covered.
- Pre & post hospitalization expenses: Medical Expenses incurred 30 days immediately before and 60 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.

Exclusions of Health Insurance:

- Any dental treatment that comprises cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.
- Medical expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock.
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) [except for compelling the Government or any other person to do or abstain from doing any act as defined under the definition of the terrorist act], civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority. Any medical expenses incurred due to Acts of Terrorism will be covered under the policy.

Waiting period under the policy:

- **30-day waiting period**

Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.

- **Pre-existing diseases waiting period**

Expenses related to the treatment of a Pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy.

- **Specified disease/procedure waiting period**

Specified disease/procedure waiting period: A waiting period of 24 months 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 tumours/ 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.**

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

[Click here](#) to check Bajaj Finserv Health's Super Top-up plan wellness benefits in detail

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

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