



Allianz 

LIFE GOALS. DONE.

FULFILL YOUR HEALTH, FITNESS AND WELLNESS GOALS

Bajaj Allianz Life

CARE PLUS RIDER

A Non-Participating, Linked, Individual,
Pure Risk Health Rider



About Bajaj Allianz Life Insurance

Bajaj Allianz Life Insurance Co. Ltd., one of India's leading private life insurers, is a joint venture between Bajaj Finserv Limited, one of the most diversified non-banking financial institutions in India, and Allianz SE, one of world's leading global insurer and asset manager. This joint venture Insurance Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and good-will of "Bajaj brand" in India.

Bajaj Allianz Life Care Plus Rider

In today's fast-paced world, prioritizing our health and overall well-being is more important than ever. In our day to day lives, we need to stay ahead of any potential health risks and build lasting habits for a well-balanced life.

But what happens when life takes an unexpected turn? A sudden illness or disability can disrupt everything, placing emotional and financial stress on your family. That's why being prepared matters.

Presenting the Bajaj Allianz Life Care Plus Rider, a non-participating, linked, individual pure risk health rider designed to offer support while you embark on your health journey. The rider also financially protects against any unforeseen medical conditions - giving you and your family, one less thing to worry about.

Key features

Out-Patient Department (OPD) benefits which helps take care of:

1. Your Health
 - Doctor consultations & lab tests for correct diagnosis
 - Prescribed pharmacy service^ for ordering medicines online
2. Your Fitness
 - Complimentary gym
 - Access to Nutritionists
3. Your Wellness
 - Preventive health check-ups for prior detection
 - Dental care^

Please note that there are additional benefits available under OPD, mentioned below in the subsequent sections

Accidental Total Permanent Disability (ATPD) benefit

- In case of any accidental disability, an additional lump sum is paid to provide financial security

Waiver of future premiums of this Rider, on ATPD

- In case of any accidental disability, the rider premiums will be waived off for the remaining rider premium paying term

Tax Benefit as per prevailing income tax laws

^Available only with rider options – Prestige & Optima

How to avail the rider?

You will have the option to add the rider to your base policy at inception or anytime during the tenure of the base policy, subject to the Policy Term, Premium Paying Term of Rider being aligned to the base Policy Term, base Premium Paying Term, and subject to underwriting as per the prevailing Board Approved Underwriting Policy of the Company.

Let us understand the rider in detail

There are 5 Rider options available:

- Option 1 - Prime
- Option 2 - Pro
- Option 3 - Ultra
- Option 4 - Prestige
- Option 5 - Optima

You need to choose any one of the 5 rider options at the inception of the rider, option once selected cannot be changed during the rider term.

The following benefits are available under each rider option:

- OPD benefits
- ATPD benefit
- Waiver of future premiums of this Rider, on ATPD

The benefits cannot be chosen individually. Only one rider option can be chosen, the rider premium as per the rider option chosen will be collected individually along with base policy premium. The premium rates are guaranteed throughout the rider term.

OPD Benefits

The OPD benefits can be categorised into health, fitness & wellness.

1. Health

a) Tele Consultation Service (All Specialties)

- You can avail telephonic/virtual medical consultations with a Medical Practitioner*/ Physician/Doctor listed on the digital platform of the current OPD benefit service provider.
- The consultation can be via video, audio, or chat channel.
- There is no limit on the number of Tele Consultation services available.

b) Doctor Consultation Service (General Physician and Specialist) - In-clinic

- You can avail an in-person medical consultation with the doctor at the prescribed network centres of current OPD benefit service provider.
- This consultation can be taken with a Doctor/Medical Practitioner (General Physician or Specialist) as may be required including for any injury sustained or illness contracted during the rider term

c) Lab & Radiology Service

- With a valid medical prescription, you can avail the cashless diagnostic cover for pathology and radiology tests from the network centers of the current OPD benefit service provider.
- The annual maximum usage limits for (b) and (c) put together is provided in table below.

d) Prescribed Pharmacy Service

- You can order medicine/s with a valid prescription from the digital platform of the current OPD benefit service provider.

**Medical Practitioner means a person who holds a valid registration from the medical council of any State of India or Medical Council of India or any other such body or Council for Indian Medicine or for homeopathy set up by the Government of India*

or by a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his license, provided such Medical Practitioner is not the Life Insured covered under this Policy or the Policyholder or is not a spouse, lineal relative of the Life Insured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Insured.

2. Fitness

a) Complimentary Gym Service

- As a complimentary service, the rider life assured can avail the fitness and gym session on a cashless basis only from the network centers of the current OPD benefit service provider.
- For Rider Option 1 - Prime, you shall be eligible only for pre-recorded sessions and not physical sessions.
- For other Rider Options, the maximum number of sessions per week is as mentioned in table below.

b) Diet & Nutrition Consultation Service

- You can avail cashless consultation with Dietician or Nutritionist listed on the digital platform of the current OPD benefit service provider's application via video, audio, or chat channel.

c) Live Healthy Program Service

- To encourage the frequent usage of the OPD services provided under this rider, you can earn Health Coins by doing the pre-defined activities listed under Live Healthy Program Table in terms & conditions below
- These Health Coins earned could be used as explained in the Health Coins Wallet section below.

3. Wellness

a) Preventive Health Check-Up Service

- You can avail the Preventive health check-up as per the list of preventive health check-ups available in the digital platform of the current OPD service provider.

b) Care Management Service

- You are provided with service benefits such as diabetes care, thyroid care, cholesterol control and liver care programs, as available in the digital platform of the current OPD service provider.
- You may choose to avail the care management services based on the health reports obtained through the Prescribed Lab test (1.c) or a Preventive health check-up (3.a).
- The lifestyle/health conditions of the rider life assured that shall be considered for this service are provided in terms & conditions.
- The cost of different care plans currently available along with key benefits are provided in terms & conditions section.
- You can also avail weight management program services as a complimentary care management benefit helping to maintain, track and manage their weights.

c) Emotional Wellness Consultation Service

- You can avail emotional wellness consultation services by consulting with an emotional wellness coach/psychologist listed on the digital platform of current OPD benefit service provider via video, audio, or chat channel.

d) Dental Consultations & Procedure Service

- For the Rider Options where this service is available, you can book the consultations with the dentists listed on the digital platform of the current OPD service provider.

The following table explains the benefits and benefit categories available under the rider:

Benefit	Benefit/Service Category	Per Voucher Value [#]	Annual Benefit Usage Limits - Wallet Benefits				
			Prime	Pro	Ultra	Prestige	Optima
Health	Tele Consultation Service	Not Applicable	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Doctor Consultation Service (General Physician) – In-clinic	₹500	₹5,000	₹10,000	₹20,000	₹20,000	₹25,000
	Doctor Consultation Service (Specialist) – In-clinic	₹750					
	Lab & Radiology Service	₹1,000					
	Prescribed Pharmacy Service	Prestige: ₹1,000 Optima: ₹1,250	Not Available	Not Available	Not Available	₹20,000	₹25,000
Fitness	Complimentary Gym Service®	Not Applicable	₹5,000	₹10,000	₹20,000	₹20,000	₹20,000
			Digital Videos for Workout and Yoga	Annual Membership (Maximum 2 sessions per week)	Annual Membership (Maximum 3 sessions per week)		
	Diet & Nutrition Consultation Service	Not Applicable	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Live Healthy Program Service	Not Applicable	₹5,000	₹10,000	₹20,000	₹20,000	₹25,000
Wellness	Preventive Health Check-up Service	Not Applicable	₹5,000	₹10,000	₹20,000	₹20,000	₹25,000
			Maximum once in a quarter under Preventive Health Check-up Service				
	Care Management Service	Not Applicable	₹5,000	₹10,000	₹20,000	₹20,000	₹25,000
	Emotional Care: Consultation Service with Psychologist	Not Applicable	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Dental Consultation and Procedure Service	Not Applicable	Not Available	Not Available	Not Available	₹20,000	₹25,000
			50% Discount on Invoice Amount up to benefits available under Dental Consultation and Procedure Service				

Complimentary Gym Service®: Gym services are provided up to the annual benefit usage limit value as described in the respective section above.

Per Voucher Value[#]:

- Each time a service is availed, the Per Voucher Value[#] is the amount that can be claimed by you for that service.
- If the service cost is more than the Per Voucher Value[#], you need to pay the excess amount.
- If the service cost is lesser than the Per Voucher Value[#], the unutilized voucher value will be added to the 'Health Coins Wallet' of the rider. Refer the section below on Health Coins Wallet for more details.
- Only one voucher can be used for a service.
- The voucher usage is available provided the total usage in a policy year does not exceed the annual benefit usage limit, as per the limits in the table above.

Health Coins Wallet:

The rider has a Health Coins Wallet. This wallet is utilised for the following benefits:

- The Health Coins are reward points that will be added to the Health Coins Wallet when you perform certain tasks at prescribed durations as mentioned in Live Healthy Program Service.
- Any unutilized amount of the Per Voucher Value (as given in table above) will be converted to Health Coins and added to the Health Coins Wallet.
- The health coins available in the Health Coins Wallet can be used throughout the policy term and it will be expired at each policy anniversary.

The Health Coins Wallet can be used only for Doctor Consultation Service (GP) – In-clinic, Doctor Consultation Service (Specialist) – In-clinic and/or Lab & Radiology Services.

Under Doctor Consultation Service (GP) - In-clinic, Doctor Consultation Service (Specialist) - In-clinic and Lab & Radiology Services:

If the remaining wallet value after usage in any policy year is less than the Per Voucher Value, the benefit services could still be availed either by paying the additional service cost or by using the accumulated health coins in the Health Coins Wallet as detailed in the example below:

E.g.: You choose Option 1 - Prime. There annual benefit usage limit under health category was ₹5000 at beginning of rider policy year, under the Health category. You have utilised ₹4,750 of this wallet limit and are left with ₹250 which is lower than any of the Per Voucher Value.

You then go for a Lab & Radiology service request under Care Plus rider with the Per Voucher Value of ₹1000/ and can still continue to avail this benefit services in following ways:

- ₹250 amount will be deducted as it is the unutilized amount from the annual benefit usage limit, and you can pay the remaining ₹750
- or
- ₹250 amount will be deducted as it is the unutilized amount from the annual benefit usage limit and remaining ₹750/- can be utilised from the accumulated health coins in the Health Coins Wallet, if any.
- The limits mentioned for Rider Options against each benefit (except Health Coins Wallet) in the table above are annual limits, which will replenished at each rider policy anniversary.
- Any unutilized service under the annual benefit usage limit, shall not be carried forwarded to the next policy year.
- Any unutilised benefit amount (including Health Coins Wallet) will not be transferred as cash to the rider life assured.
- The OPD services shall be provided only through the service providers empanelled with the Company through whom you can utilise the services. The Company shall not accept any liability in relation to the quality, performance and reliability of the service provided by the service provider.
- Please refer our website (www.bajajallianzlife.com) for the updated details of the prevailing service providers
- The Company reserves the right to change the service provider at any time.
- All the services are available only in the cashless mode.

ATPD Benefit: In the event of Total Permanent Disability of the Life Assured due to an accident, provided the cover is in-force and all due premiums are paid up to date higher of:

- ATPD Sum Assured or
- Guaranteed Benefit of 105% of Total Premium paid under the rider will be paid and the ATPD benefit will terminate on payment of this benefit.

WOP Benefit: On the occurrence of ATPD to the rider life assured during the premium payment term, provided the cover is in-force and all due premiums are paid up to date:

- Future premiums due with respect to this rider will be waived.
- The rider policy will continue with all the OPD benefits till the end of the rider term or the termination of the policy, whichever is earlier.

Maturity Benefit: No maturity benefit is available under this rider.

Sample Rider Premiums: Rider Life Assured's Age 40 years, Rider Term 20 years

Rider Option	Prime		Pro		Ultra		Prestige		Optima	
	Premium	Sum Assured	Premium	Sum Assured	Premium	Sum Assured	Premium	Sum Assured	Premium	Sum Assured
Regular Pay	2,360	23,600	3,980	39,800	6,310	63,100	14,690	1,46,900	16,680	1,66,800
Limited Pay (10 Pay)	3,090	30,900	5,215	52,150	8,260	82,600	19,235	1,92,350	21,835	2,18,350
Single Pay	15,805	19,756	26,665	33,331	42,230	52,788	98,430	1,23,038	1,11,740	1,39,675

The above-mentioned rider sum assured, does not include the OPD benefits. On the occurrence of ATPD to the rider life assured during the premium payment term, future premiums due with respect to this rider will be waived.

Note:

- Rider Sum assured is 10 times rider premium for the limited/regular pay, 1.25 times rider premium for single pay.
- Total Premiums paid w.r.t. the rider shall be the total of all premiums received under the rider option chosen, exclusive of taxes, extra premium w.r.t. the rider, if any.
- Rider premium w.r.t. Rider Option chosen will be collected additionally along with the base policy premium.
- Please note that GST and cess, if any, will be collected over and above the mentioned premiums.

Eligibility Criteria

Minimum Entry Age	18 years						
Maximum Entry Age	65 years or max entry age under the base policy, whichever is lower						
Rider Premium Paying Term (PPT)	Minimum Premium Paying Term: 1 Year, under limited & regular pay and Single Premium Maximum Premium Paying Term: Equal to Rider Term, subject to Rider PPT being consistent with the base policy PPT						
Minimum Rider Term	Single Premium: 1 Year Limited Premium: PPT+ 1 Year Regular Premium: 1 year (for non-annual premium modes) 2 years (for annual premium mode)						
Maximum Rider Term	20 Years, subject to rider term being consistent with the base policy outstanding base Policy Term						
Minimum Age at Rider Maturity	19 years						
Maximum Age at Rider Maturity	75 years or max maturity age under the base policy, whichever is lower						
Maximum Sum Assured (Rs.)	Sum Assured under the rider will be the ATPD Sum Assured <table border="1"> <thead> <tr> <th>Premium Payment Term</th><th>Min & Max ATPD Sum Assured</th></tr> </thead> <tbody> <tr> <td>Single Premium</td><td>1.25 times rider premium</td></tr> <tr> <td>Limited/Regular Premium</td><td>10 times rider premium</td></tr> </tbody> </table>	Premium Payment Term	Min & Max ATPD Sum Assured	Single Premium	1.25 times rider premium	Limited/Regular Premium	10 times rider premium
Premium Payment Term	Min & Max ATPD Sum Assured						
Single Premium	1.25 times rider premium						
Limited/Regular Premium	10 times rider premium						
Premium Payment Mode	Same as base policy Single premium, yearly, half-yearly, quarterly & monthly						

The modal premium for frequencies other than yearly premium frequency is arrived at by multiplying the annual premium by the premium payment frequency factors as given below:

Premium frequency	Monthly	Quarterly	Half yearly	Yearly
Frequency Factor	0.0875	0.26	0.51	1.00

- All ages mentioned above are age as on last birthday.
- The rider is available for sale through online mode also
- Single Premium means the premium amount is payable one time, at the inception of the policy w.r.t the rider option chosen, excluding taxes and underwriting extra premium on riders, if any.
- Annualized premium means the premium amount payable in a year, w.r.t the rider option chosen, excluding taxes, base policy premiums, underwriting extra premium on riders and loadings for modal premiums, if any
- Total Premiums paid means total of all the premiums received under the rider option chosen, excluding taxes, if any.

Non-Payment of Premium

- If the premium for this rider is not paid before the end of the grace period, the rider cover lapses and no rider benefit will be payable except the rider termination value, if any.

Revival of the Rider

- A rider, which has lapsed may be revived, subject to the following conditions:
 - The application for revival is made within three (3) years of the due date of the first unpaid premium but before the end of the rider term.
 - The arrears of premiums together with interest, at such rate as the company may decide from time to time along with applicable taxes are paid. The current applicable revival interest is 10% p.a. compounded half- yearly.
 - The policyholder, at his/her own expense, agrees to undergo any medical examination and furnishes evidence of continuity of insurability, based on the prevailing Board approved underwriting policy of the company.
 - The revival of the policy may be on terms different from those applicable to the policy before it lapsed, based on prevailing board approved underwriting guidelines.
 - The Company may revive or refuse to revive the policy based on the prevailing board approved underwriting norms of the Company. If the policy is refused revival based on the Board approved underwriting policy, the Company will refund the amount deposited for the purposes of revival of the policy.
 - The revival will only be effective when the Company has specifically communicated the same to the policyholder.
 - On revival of the policy, benefits as applicable under the rider which prevailed before the date of latest lapse will be reinstated.

Note: The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Limited (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Termination

Rider Option cover expires:

- If premiums are discontinued for the rider and/or under the base policy.
- If the Life Assured opts out of the rider.
- On surrender of the base policy and the payment of surrender value and/or rider termination value.
- On payment of rider termination value.
- On maturity of the base policy and/or rider.
- On Death of the Life Assured.
- On termination of the rider option or base policy by the company on grounds of misrepresentation, fraud or non-disclosure established in terms of section 45 of the Insurance Act, 1938, as amended from time to time

Rider Termination Value

We advise you to continue your rider policy and enjoy rider benefits. However, we understand that in certain circumstances you may want to surrender your rider.

If the base policy/ rider is surrendered, the rider termination value will be provided as mentioned:

In case of a Single Premium rider:

The rider can be terminated at any time during the rider term policy and termination value shall be payable.

- Termination Value is: Termination Factor X Single Premium with respect to the rider.
- The rider Termination factors are guaranteed through-out the rider term.

For other premium payments:

- If rider PPT is equal to the rider term, no rider termination value shall be payable.
- If rider PPT is less than the rider term,
 - During PPT: No termination value shall be payable
 - After PPT: Termination value shall be payable
- Rider will terminate on the payment of rider termination value.
- The Termination Value payable shall be Termination Factor X Total Premiums paid till date with respect to the rider.
- The rider Termination factors are guaranteed through-out the rider term.

For Termination Factor, kindly refer to the Company's website.

Grace Period

The Grace Period applicable to this rider will be same as that applicable to the base policy, during which the rider is considered to be in-force with the risk cover. The OPD benefits shall cease to exist during the grace period. If any claim occurs during the grace period due to accident, the applicable rider benefit shall be payable as if the policy was in force for the full Sum Assured applicable under the respective rider benefit, after deduction of the outstanding premiums due as on that date.

Free Look Period

The policyholder has a free look period of thirty (30) days from the date of receipt of the Rider Document, to review the terms and conditions of the Rider and where the Policyholder disagrees to any of those terms & conditions, he has the option to return the Rider Document to the insurer for cancellation, stating the reasons for his objection, then, he shall be entitled to a refund of all the rider premiums (excluding applicable taxes) paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the insurer on medical examination of the proposer and stamp duty charges. The request 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.

Waiting Period

There is a waiting period of 30 days applicable on OPD benefits from commencement of the rider. No waiting period shall be applicable on ATPD benefit.

Terms and Conditions

Terms and Conditions for the OPD benefits: Terms and Conditions for the OPD benefits :

1) Health Benefit:

1.a) Tele Consultation Service (All specialties)

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:

- This cover shall be in compliance with the Telemedicine Practice Guidelines dated 25th March 2020 and as amended from time to time.
- Fair Usage Policy** and Abuse Management Clause* clause applicable as detailed below.
- 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.
- Tele consultation benefit is not transferrable to any other person.
- If the Tele Consultation is not availed in the policy year, the unutilized services cannot be carried forward to the subsequent policy year.
- Cash payment in lieu of Tele Consultation service is not available.

- 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.
- The Company shall not be liable for any discrepancy in the information provided under this service.

Abuse Management Clause*:

- 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.

Fair Usage Policy:**

- Max number of consultations per day: 5
- Max number of consultations per month: 15
- Repeat consultation with same doctor: After a period of 7 days from the previous consultation.

1.b). Doctor Consultation Service (General Physician) - In-clinic/ Doctor Consultation Service (Specialist) - In-clinic

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:

- Abuse Management Clause* clause applicable as detailed in section 1.a) above.
- Investigations, medicines, surgical or non-surgical procedures or any medical, non-medical items are not covered under this section.
- If this service cover is not availed in the policy year, the unutilized services cannot be carried forward to the subsequent policy year.
- Physiotherapy, Psychologist, Psychiatrist, Dietician/nutritionist consultations/sessions will not be covered under this benefit.
- 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.
- 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.
- The Company shall not be liable for any discrepancy in the information provided under this service.

Inclusions & Exclusions of General Physician & Specialist:

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

Speciality	Doctor Specialization	Included/Excluded
Specialist	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

1.c) Lab & Radiology Service

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:

- Abuse Management Clause* clause applicable as detailed in section 1.a) above.
- Claims without prescription shall not be covered.
- Any preventive health tests shall not be covered under this benefit.
- Cash payment in lieu of the service is not available.
- These services shall be provided through the OPD Benefit service provider, subject to availability at the time of appointment.
- Genetic studies shall be excluded from the scope of this cover.
- Only prescribed tests are covered under the lab & radiology benefits (except infertility and pregnancy).
- Please refer Bajaj Allianz Life 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.

1.d) Prescribed Pharmacy Service

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:

- Abuse Management Clause* clause applicable as detailed in section 1.a) above.
- 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.

- 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.
- Minimum Order Value: ₹300/-
- Cash payment in lieu of the service is not available.

2. Fitness Benefit:

2.a) Complimentary Gym Service

The services provided shall be made available, subject to the terms and conditions, and in the manner prescribed below:

- Abuse Management Clause* clause applicable as detailed in section 1.a) above.
- Services are subject to availability of network.
- If the benefit is not availed in the policy year, the benefit cannot be carried forward to the subsequent policy year.
- Cash payment in lieu of the service is not available.

2.b) Diet & Nutrition Consultation Service

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:

- Fair Usage Policy** and Abuse Management Clause* clause applicable as detailed section of 1.a) above.
- Consultation with the dietician/nutritionist is strictly limited to in-app/website video/audio/chat consultation, no in-clinic/physical consultation is allowed.
- The service is not transferrable to any other person.
- If the service is not availed in the policy year, it cannot be carried forward to the subsequent policy year.
- Cash payment in lieu of the service is not available.

2.c) Live Healthy Program Service

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

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:

- Abuse Management Clause* clause applicable as detailed in section 1.a) above.
- Cash payment in lieu of the service is not available.
- The service can be availed only on digital platform of OPD service provider.
- The Health Coins earned could be used by customer for the below listed services.

A) Doctor Consultation:

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

B) Prescribed Labs & Radiology:

- Blood Test
- Radiology

3. Wellness Benefit**3.a) Preventive Health Check-Up Service**

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

- Abuse Management Clause* clause applicable as detailed in section 1.a) above.
- Preventive health check-up cannot be availed outside the prescribed list of hospitals or diagnostic centers.
- The complete list of Preventive Health Check-Up tests needs to be completed in a single appointment.
- If the health check-up is not availed in the policy year, the benefit cannot be carried forward to the subsequent policy year.
- Cash payment in lieu of the service is not available.
- Please refer Bajaj Allianz Life 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.

3.b) Care Management Service

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:

The rider life assured, based on the rider option chosen, can utilise the care packages mentioned below till the annual benefits usage limit wallet value gets exhausted.

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%	₹5000	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	₹5000	1. Doctor consultations & essential liver function tests wallet worth ₹3,000/- 2. Priority Concierge support for seamless care. 3. Outbound health coach calls for regular monitoring. 4. Early liver damage risk assessment.
			LDL Cholesterol	>159 mg/dl		
			Total Cholesterol	>239 mg/dl		
			Triglycerides	>199 mg/dl		
			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	₹5000	1. Doctor consultations & lipid profile lab tests wallet worth ₹3,000/- 2. Dedicated Concierge for hassle-free assistance. 3. Outbound health coach calls for regular monitoring. 4. AI-driven heart risk insights.
			Total Thyroxine (T4)	<5 or > 12 ng/ dl		
			Total Tri-iodothyronine (T3)	<80 or >200 ng/dl		
			Triglycerides	>199 mg/dl		
			V.L.D.L Cholesterol	>35 mg/ dl		
4	Liver Care Plan	Liver Function Profile	Alanine Transaminase (SGPT)	>55 U/L	₹5000	1. Doctor consultations & thyroid function tests wallet worth ₹3,000/- 2. 24/7 Concierge for easy access to care. 3. Outbound health coach calls for regular monitoring. 4. Hormonal balance tracking & insights.
			Aspartate Aminotransferase (SGOT)	>45 U/L		
			Bilirubin - Total	>1.2 mg/ dl		
			Protein - Total	>9 g/ dl		
			V.L.D.L Cholesterol	>35 mg/ dl		

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 ₹5000/- as mentioned in the above table.

Current^{###}: The details provided are as per current cost/availability and subject to change. Please refer Bajaj Allianz Life App/Customer Portal for current care management plan details.

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

- Abuse Management Clause* clause applicable as detailed in section 1.a) above.
- This is a completely cashless service.
- Voucher Value payment will be allowed only in exception cases like not availability of network through our service team.
- 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:

- This is a cashless service based on in-app digital modules.
- 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.
- The program is self-service tool which may be used by the rider life assured for their gains and ease of weight management.

3.c) Emotional Wellness Consultation Service

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:

- Fair Usage Policy** and Abuse Management Clause* clause applicable as detailed section of 1.a) above.
- 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.
- Emotional health coach/psychologist/mental wellness benefit is not transferrable to any other person.

- 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.
- Cash payment in lieu of the service is not available.

3.d) Dental Consultations & Procedure Service

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

- Abuse Management Clause* clause applicable as detailed in section 1.a) above.
- If the service is not availed in a policy year, the benefit cannot be carried forward to the subsequent policy year.
- The claims of the benefits are applicable only in the cashless network.
- This benefit is non-transferrable.
- Cash payment in lieu of the service is not available.

ATPD

- Accidental Total Permanent Disability means disability as a result of bodily injury caused by an Accident (a sudden unforeseen and involuntary event caused by external, visible and violent means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the life assured's disability which must be permanent and total. Accidental Total Permanent Disability is defined as a bodily injury that must result in one of the following: (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;
An Accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- If the disability is due to amputation/dismemberment, the loss of hand will mean amputation/dismemberment above wrist, the loss of arm will mean amputation/ dismemberment above elbow, the loss of feet will mean amputation/ dismemberment above ankle and the loss of leg will mean amputation/ dismemberment above knee.
- If the disability is not due to amputation/dismemberment, loss will mean loss of usage of limb/s of motor-grade power 0/5, 1/5 or 2/5 only. Both the limbs should have motor-grade power less than or equal to 2/5.
- Loss of one/both eye/s means total loss of vision in that/both eye/s, certified by an ophthalmologist.
- Bodily Injury means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.
- Injury means accidental physical bodily harm excluding any illness, solely and directly caused by an external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- Medical Practitioner means a person who holds a valid registration from the medical council of any State of India or Medical Council of India or any other such body or Council for Indian Medicine or for homeopathy set up by the Government of India or by a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his license, provided such Medical Practitioner is not the Life Insured covered under this Policy or the Policyholder or is not a spouse, lineal relative of the Life Insured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Insured.
- A written intimation should reach the Company preferably within 60 days of occurrence of the Accidental Total Permanent Disability of the Rider Life Assured.

The benefit is paid if and only if accident total permanent disability is detected as per above condition.
The Company does not cover any other Disability other than that mentioned.

Exclusions

ATPD

- Disability as a result of the Rider Life Assured committing any breach of law with criminal intent.
- Disability of Rider Life Assured as a result of war, invasion, civil war, rebellion or riot.
- Disability as a consequence of the Rider Life Assured 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.
- Disability as a result of the Rider Life Assured taking part in any naval, military or air force operation.
- Disability as a result of the Rider Life Assured participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition.
- Disability of Rider Life Assured 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.

- Disability of Rider Life Assured as a result of attempted self-injury.
- Any condition that is pre-existing at the time of inception of the policy. Pre-existing condition means any condition, ailment, injury or disease: -
- That is/are diagnosed by a physician within 48 months prior to the Date of Commencement of Rider Cover or latest revival, whichever is later, or
- For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the Date of Commencement of Rider Cover or latest revival, whichever is later.
- This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by the insurer at inception or at reinstatement.
 - Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
 - Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
 - Nuclear Contamination: the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- Disability as a result of any disease or infection.

Statutory Information

Assignment: Section 38 of the Insurance Act, 1938

Assignment should be in accordance with provisions of sec 38 of the Insurance Act 1938 as amended from time to time.

Nomination: Section 39 of the Insurance Act, 1938

Nomination should be in accordance with provisions of sec 39 of the Insurance Act 1938 as amended from time to time.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938, as amended from time to time

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty that may extend up to ten lakh rupees.

Fraud & Misstatement: Section 45 of the Insurance Act, 1938

Fraud & Misstatement would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

Applicability of Goods & Service Tax

Goods and Service Tax is charged based on type of Policy communication address of Policyholder. This may change subject to change in rate/state in address of the Policyholder as on date of adjustment.

Contact Details

Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006.

IRDAI Reg No.: 116 | BALIC CIN: U66010PN2001PLC015959

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Service: 1800 209 7272

Mail us: customercare@bajajallianz.co.in

Visit us at: www.bajajallianzlife.co.in

UIN: 116A059V01

Disclaimer

This sales literature gives the salient features of the rider. The Policy document is the conclusive evident of contract and provides in details all the conditions & exclusions related to Bajaj Allianz Life Care Plus Rider.

For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Documents. Please ask for the same along with the quotation.

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