

FAQ's for Health EnSure

What are the key features of this policy?

- ✓ Pre-existing diseases covered after 2 years continuous renewal with Bajaj Allianz
- ✓ Access to over 2400 hospitals all over India for cashless facility
- ✓ The member can opt for hospitals besides the empanelled ones, in which the expenses incurred by him shall be reimbursed within 14 working days from submission of all the documents.
- ✓ Family discount of 5 % is applicable.
- ✓ Covers ambulance charges in an emergency subject to limit of Rs1000 /-
- ✓ Hassle-free claim settlement due to In-house claim administration.
- ✓ Income tax benefit on the premium paid as per section 80-D of Income Tax Act
- ✓ Health Check up at the end of 4 claim free years at BAGIC empanelled Diagnostic centers

What is entry age for this policy?

Entry Age for proposer 18 years to 55 years max

Renewal till the age of 75 years

Dependants can be covered from 5 yrs to 55 yrs.

Children below 5 yrs can be covered if both the parents are insured with us.

Can I take the policy only for myself, without covering my wife and children?

All the family members have to be covered under the policy without selection.

In this case wife & children have to be covered under the policy.

Can I cover my parents, brothers and sisters as dependants?

Parents can be covered as dependants up to the age of 55 yrs.

Sisters and brothers cannot be covered as dependants.

Family means self, spouse, parents and children up to the age of 25 yrs

Do I get a family discount?

Yes, 5% family discount is applicable if family members are covered.

Is this product offered to individuals only or can it be also offered to Groups ?

This product is offered to individual's upto 55 yrs and also can be offered to Groups (employee – employer relationship).

Can a person increase Sum Insured (enhance Sum Insured) at renewal.

Yes, a person can increase Sum Insured subject to the proposal form (fresh) should be clean and there is no claim in the expiring policy

Are Day care procedures covered under the policy?

Yes, 130 day care procedures are covered under the policy.

Is Ectopic pregnancy covered under this policy?

Yes, ectopic pregnancy is covered under Health EnSure policy, subject to policy terms & conditions

What is the period specified for pre/post hospitalization expenses?

2% of admissible hospitalization expenses would be paid as flat benefit under this coverage.

Are there any sub limits applicable for room rent & doctor expenses?

Yes the sub limits are applicable as per the table given below,

Hospitalization Benefits	Limits
1.i) Room, Board & Nursing Expenses as provided by the hospital/ Nursing home including registration and service charges	Up to 1% of the SI per day
ii) If admitted into Intensive Care Unit	Up to 2% of SI per day
2. All admissible Claims under i) and ii) during the policy period	Up to 30% of SI per illness/ injury
3. Surgeon, Anesthetist, Medical practitioner, Consultants, Specialist Fees	Up to 30% of SI per illness/ injury
4. Emergency Ambulance charges up to Rs. 1000, Anesthesia, Blood, Oxygen, Operation theatre charges, Surgical appliances, Medicine & Drugs, Diagnostic Materials & X ray, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial limbs and any Medical expenses incurred which is integral part of the operation	Up to 40% of SI per illness/ injury

Is there a co-payment clause in case of treatment taken in non-network hospital?

Co-payment is not applicable for treatment taken in non-network hospital

For Health check-up after 4 yrs will a person get reimbursement of Rs1000?

No, at the end of every continuous period of 4 years (without a claim),the person needs to apply to Us for a free medical check up which includes Physician Consultation, ECG, Complete Blood Count, Urine Routine. This would be fixed by our pre-policy centre at Bajaj Allianz empanelled Diagnostic Centre only.

Is there any medical underwriting applicable for this Policy?

This product does not have medical underwriting applicable. However, in case of any medical /adverse declaration on the proposal form, medical tests may be advised accordingly

What is the provision for Income Tax benefit on Premium paid under Section 80-D of Income Tax Act?

As per current Income Tax rules you can get a rebate up to a maximum sum of Rs.15,000/- under Section 80-D.

Where do I contact incase of a claim?

You may kindly call our 24 hrs Call Centre no on **1800-22-5858** or **020-30305858**. Our executives would cater to your needs.

What do terms Cashless Facility and Claim Reimbursement mean?**Cashless Facility**

The cashless facility can be availed in case of admission in network hospitals. If the policy holder presents the health card or cashless card at the network hospital, the hospital authorities contact us and provide the details of the hospitalization. If the illness is covered as per the policy terms and conditions Authorisation letter is issued to the hospital. The hospital sends all the bills and documents to us for settlement. The insured has to pay the non admissible expenses to the hospital.

Claim-Reimbursement

If the admission is in Non network hospital you need to settle the hospital bills & submit the hospitalization documents along with the claim form for reimbursement of hospitalization expenses.

How do I avail the cashless facility?

- For cashless hospitalization, present the Health card at the network hospital and the hospital will contact our cashless department with all the details.
- As per the policy terms and conditions the admissibility is decided and the Authorisation letter or denial letter is sent to the hospital
- In case of denial the client can submit the claim documents for reimbursement

What are the documents to be submitted in case of reimbursement?

We would require the following documents for easy processing of your Claim.

- A photocopy of your present policy document with Bajaj Allianz
- First Prescription from the Doctor
- The Claim Form duly signed by the claimant or family member.
- The Hospital Discharge Card
- All the bills & money receipts of Hospitalisation expenses, diagnostics, medicines etc
- All original laboratory & diagnostic test reports
- IOL sticker in case of Cataract

PLEASE ENSURE THAT ONLY ORIGINAL DOCUMENTS ARE ENCLOSED, DUPLICATES OR PHOTOCOPIES WILL NOT BE ENTERTAINED

Once you have collected all the above documents, please send them to the following address

**The Claims Manager,
Health Administration Team
Bajaj Allianz General Insurance Company Ltd.
Ashoka Plaza, Ground Floor
Nagar Road
Pune - 411 006
Maharashtra
Phone: (020) 26500236**

Is maternity covered in Health EnSure?

Maternity is not covered under the plan.

Does the policy covers the treatment expenses incurred out of India?

This medical cover is available only for events occurring and treatment taken in India as per policy terms and conditions.

Where can I get the claim form?

Claim form can be obtained from the local office or can be downloaded from our website

Is Dental treatment covered?

Dental treatment is not covered, except for accidental injuries requiring hospitalization & major surgery

What are the items in the hospital bill that are not claimable?

The following items in the hospital bill are not payable:

- Service charges, Administration charges, Surcharge, Establishment cost, Registration charges
- All Non-Medical Expenses

- Private Nurse expenses
- Telephone calls
- Laundry charge etc

Does Health EnSure Cover OPD (Outdoor Patient Department) Charges?

OPD expenses are not covered

What is the minimum period of hospitalization required to be eligible for Claim Reimbursement?

The minimum period of hospitalization required is 24 hours. However this is relaxed in respect of the 130 day care procedures as per the list given in the policy wordings.

I have lost my membership card, what do I do?

If you lose your membership card, please call our Toll Free No. 1800-22-5858 and report the loss immediately. A duplicate card will be issued to you within 7 days of reporting the loss. Extra charges will be applicable to issue a duplicate card.

The information given above is indicative in nature; please refer the policy wordings, brochure for details.