

My Health Care Plan by Bajaj General Insurance (BAJHLIP23143V012223)

Coverage	Explanation	Details
In-patient Hospitalization Treatment	Covers medical expenses for hospitalization due to illness/accident (room rent, ICU, doctor fees, surgery, medicines, implants, tests, etc.).	Min. 24 hrs stay; Room Rent – Single AC room (₹3–10L SI), actuals (>₹10L SI); ICU actuals; proportionate deductions apply; SI options ₹3L–₹5Cr.
Pre-Hospitalisation Medical Expenses	Covers medical expenses before hospitalization for the same illness/injury	Must be linked to admissible hospitalization claim; Default 60 days (options: 0/15/30/90/180/240 days; 240 only if SI ≥₹5L).
Post-Hospitalisation Medical Expenses	Covers medical expenses after discharge for the same illness/injury.	Must be linked to admissible hospitalization claim; Default 90 days (options: 0/15/30/60/180/240 days; 240 only if SI ≥₹5L).
Modern Treatment Methods & Advanced Technologies	Covers advanced procedures like robotic surgery, stem cell transplant, oral chemo, etc.	Details/Conditions: Up to hospitalization SI
Day Care Treatment	Covers procedures requiring <24 hrs hospitalization due to technology (e.g., cataract, dialysis).	Up to hospitalization SI; OPD not covered.
Maternity Package	Covers delivery/termination/surrogacy/ART-related maternity expenses.	Waiting period 36 months; lifetime max 2 deliveries; Age ≤45 yrs; limits – SI 5–10L: ₹50k, SI 15–20L: ₹75k, SI >20L: ₹1L; not covered for SI <5L
Baby Care	Covers new born hospitalization (illness/injury).	Baby must be born in policy period & intimated within 90 days; Waiting 36 months; SI limit – up to ₹15L depending on base SI.
OPD Expenses	Covers Teleconsultation, In-clinic consultation, Investigations, Preventive check-up	Limits per consultation (GP ₹500, Specialist ₹1200); 15 consults/month; health check-up once/year; exclusions on non-network/alternative treatments.
Home Nursing Benefit	Covers cost of nurse post-hospitalization	Details/Conditions: Max 10 weeks; weekly – ₹5k (SI ≤50L), ₹10k (>50L).

External Medical Aid	Covers crutches, walker, wheelchair, etc. prescribed.	Details/Conditions: Payable only if hospitalization claim accepted; limits – ₹10k ($\leq 10L$ SI), ₹25k (15–50L SI), ₹50k ($> 50L$ SI)
Sum Insured Reinstatement	Reinstates exhausted SI during policy year.	Details/Conditions: Once for SI $< ₹5L$; unlimited for $\geq ₹5L$.
Cumulative Bonus (CB)	Extra SI added every claim-free year	25% p.a. (SI 3–4L), 50% (SI $\geq 5L$), max 100%
Consumables	Covers non-medical consumables (bandages, oxygen, kits, etc.).	Up to SI; payable only if hospitalization claim admissible.