

## **Benefit based FAQ's**

### **1 ) Lab and Radiology Benefit**

**What is Lab & Radiology Benefit? Where can I utilize it?**

You can take a pathology or radiology test of your choice up to the amount specified in the plan with no requirement of doctor prescription. You can go to any lab or radiology center, Bajaj Finserv Health will reimburse the utilized amount directly into your bank account.

**Who can avail this benefit and how many times the benefits can be claimed?**

The benefit can be availed by all members listed under the plan. The benefit amount can be claimed in a single visit or spread over multiple visits for doctor consultations to the extent of the value of benefits.

**Are benefits redeemable in cash? Whether the non-availed benefits can be used later or clubbed with any other benefits?**

Lab and radiology benefits are not redeemable against cash. No carry forward of any non-availed benefit is allowed and cannot be clubbed with any other benefit.

**How can I claim the benefits?**

The benefits can be claimed through Bajaj Finserv Health Application, Bajaj Finserv health website or you can also email at [customer care@bajajfinservhealth.in](mailto:customer care@bajajfinservhealth.in).

### **2) OPD/Doctor Consultation**

**What is OPD Doctor Consultation Benefit? Where can I utilize it?**

You can consult with any doctor of your choice with up to the benefit amount as per the plan. Bajaj Finserv Health will reimburse your doctor consultation fees directly into your bank account. Simply upload the bill on the Health app or email us at [customer care@bajajfinservhealth.in](mailto:customer care@bajajfinservhealth.in). Reimbursement will be done within 48 hours of claim.

### **3) Teleconsultation**

**What is the Unlimited Teleconsultation benefit?**

Unlimited Teleconsultation is a benefit given to you by Bajaj Finserv Health where you can consult with a doctor via video/audio/chat at the comfort of your home. It includes Teleconsultation which can be availed with specialist doctors listed on the Bajaj Finserv Health platform.

**Where can I utilize my Teleconsultation benefit?**

Teleconsultation benefits can be utilized by downloading the Bajaj Finserv Health app.

On sign-up with your registered mobile number, click on “My plan” and select teleconsultation benefit.

**Can I avail the Teleconsultation benefit with the Doctor of my choice?**

Yes, you can avail the Unlimited Teleconsultation benefit with any Doctor of your choice available on the BFHL platform. You can see a list of available doctors for this benefit by visiting and schedule a teleconsultation as per your requirement.

**How to join a video teleconsultation?**

You can join the call from the Health app directly. You will receive the call from the doctor as per your schedule slot. Alternatively, you can also connect using the consultation link shared with you over SMS.

**Are the online doctors in Bajaj Finserv health platform verified?**

We follow a strict verification process for every doctor providing online teleconsultation on the BFHL platform/app. Our team verifies all the necessary documents, registrations and certifications for every doctor.

**Is the Online Consultation benefit limited to a person’s geographical location?**

No. Benefits can be availed anywhere in India as per your requirements.

**Will I receive a Prescription from the doctor after my consultation?**

Yes, Once the teleconsultation is completed, you will receive the prescription on the app itself that can be downloaded.

**What all specialties are covered under the Online Consultation?**

Doctors with more than 35+ specialties are present on Bajaj Finserv Health App. Consult with all the doctors within Bajaj Finserv Health Network without any restrictions related to specialties. All the doctors are highly experienced and ensure that the patients get the best care possible.

**What if the doctor I want to consult is not available on the app?**

All our doctors are rightfully skilled and are expert in handling all medical conditions. They will guide you to correct your specialty if needed. We are onboarding doctors every day to cater to our consumer base.

#### **4) Network Discounts**

**What is a network discount?**

Discounts are offered on healthcare expenses mentioned below and it can be availed within the wide pan India network of labs and hospitals that are a part of Bajaj Finserv Health Prime network.

List of discounts offered:

1. OPD Consultation Discount – 10%
2. Lab & Radiology Discount– 10%
3. Health Plans & Packages Discount– 10%
4. Pharmacy Discount – 10%
5. Spectacle Discounts– 10%
6. Dental Procedure Discounts– 10%
7. Room Rent Discount– 5%
8. Free Ambulance for IPD Admissions

**Are the discounts available at all hospitals and labs?**

Network discounts are available in most hospitals and labs in the Bajaj Finserv Health Prime Network. Although, not all network discounts would be applicable at all Bajaj Finserv Health Prime networks.

**Can I club other offers with network discounts?**

No, network discounts cannot be clubbed with any other benefits.

**What is the process to avail the network discount benefits?**

- 1) View the list of Labs and Hospitals available on the Bajaj Finserv Health App.
- 2) Go to any of the 3500+ Labs & Hospitals within our Prime network
- 3) Share your registered mobile no. with the Lab or Hospital.
- 4) Avail up to 10% flat discount on various services under the network discount benefit.

**What do I do in case I have any query with respect to benefit utilization?**

You can connect with our customer support team on 020 - 48562555 or drop a mail on [customercare@bajajfinservhealth.in](mailto:customercare@bajajfinservhealth.in)

## **General FAQs**

**Who is eligible for the benefits under the plan?**

The benefits can only be availed by the members listed under the Plan. Benefit is not transferable to anyone else, even to family members if not covered under the Plan.

**Will unused benefit be carry-forwarded on repurchase?**

No carry forward of any un-availed benefit is allowed, even on repurchase of the benefit after the expiry of 1 year.

**Are the benefits transferable?**

Benefits are not transferable to anyone else, even to family members if not covered under the Plan.

**How can I reschedule my appointment?**

You can reschedule your appointment up to the scheduled time of the appointment.

Select your upcoming appointment and then select the option "I want to reschedule my appointment" then select the next slot as per your requirement.

**How can I cancel my appointment?**

You can cancel the appointment up to the scheduled time of appointment. Select your upcoming appointment and then select the option "I want to cancel my appointment" then select the reason and submit.

**What is the duration of the claim reimbursement?**

The claim will be reimbursed within 48 working hours directly in the bank account.