

Health Wellness Essential Plus Terms and Conditions

These terms and conditions apply to **Health Wellness Essential Plus** (“Plan”) only (“Terms and Conditions”). By purchasing the Plan offered by Bajaj Finserv Health Limited (“BFHL”, “we,” “us” ‘our” “Company”) to you (also referred to as customer/your under these Terms and Conditions), it is construed that you have read and understood the Terms and Conditions set forth below read along with the terms and conditions on our website (<https://www.bajajfinservhealth.in/terms-and-conditions>) (“Website T&Cs”) and the privacy policy on our website (<https://www.bajajfinservhealth.in/privacy-policy>) (“Privacy Policy”), and agreed to abide by the same.

1. ELIGIBILITY

You need to fulfil the following criteria:

- a. Citizen of India;
- b. Residing in India; and
- c. Attained the age of majority i.e. 18 years of age.

2. HOW THE PLAN WORKS/ BENEFITS UNDER THE PLAN

- a. Once you become a customer of Bajaj Finserv Health Limited (**BFHL**), you will be enrolled under a group personal accidental insurance cover. Please note that the personal accidental insurance is provided by a registered insurer in India licensed by IRDAI.
- b. Benefits under the Plan comprises of
 - Complimentary Personal Accidental Cover
 - Insta-Teleconsultation (Online consultation) Benefit
 - Lab and Radiology Benefit
 - OPD (Doctor Consultation) Benefit
 - Network Discounts
- c. Details of the various types of benefits and their utilization:

1. Complimentary Personal Accidental Cover

You will be enrolled into a Personal Accidental Cover within 5 working days of your membership start date. The Personal Accidental Cover is offered by an insurer registered with IRDAI. For more details, please refer to the insurance policy wordings. If you have any claims in relation to the insurance under this Plan, please reach out to the relevant insurer.

2. OPD (Doctor Consultation) Benefit

Definition: Doctor consultation benefit refers to consultation with a doctor with a minimum degree of MBBS, BDS, BAMS, or BHMS up to the benefit amount. In case any specific doctor speciality is offered in the Plan, you can only consult with a doctor of that specific speciality. In case no speciality is mentioned, you can consult any doctor of your choice.

Inclusions:

- Consult with a doctor of your choice up to the benefit amount subject to a minimum degree of MBBS, BDS, BAMS, and BHMS (allopathic, dental, homoeopathic, and ayurvedic dental) subject to the doctor speciality offered in the Plan and submit the invoice for reimbursement. The invoice should clearly state doctor consultation fees, doctor name and speciality, doctor registration number, date of consultation, doctor stamp, and customer details for reimbursement.
- This 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.

Exclusions:

- Reimbursements will not be made for any procedures undertaken.

- Benefit is not transferrable to anyone else, even to family members, if not covered under the Plan.
- No carry forward of any un-availed benefit is allowed, even on re-purchase of benefit after the expiry of 1 year.
- Benefit is not redeemable against cash.
- Doctor consultation benefit cannot be clubbed with any other benefit.

Claim Process

(Mode of claim - Open market reimbursement)

Doctor consultation benefit can be claimed in the following ways:

- I. Bajaj Finserv Health App**
 - a) Start by downloading the Bajaj Finserv Health app.
 - b) Sign-up using the registered mobile number.
 - c) Under my “Health Plans”, select the purchased product/Plan.
 - d) Select doctor consultation benefit option.
 - e) Enter the necessary details and upload the invoice.
 - f) Share bank account details and upload a cancelled cheque.
 - g) Submit the claim.
 - h) The claim will be reimbursed within 48 working hours directly in the bank account.
- II. Bajaj Finserv Health Website**
 - a) Sign-up on the Bajaj Finserv Health website.
 - b) Under my “Health Plans”, select the purchased product/Plan.
 - c) Select doctor consultation benefit option.
 - d) Enter the necessary details and upload the invoice.
 - e) Share bank account details and upload a cancelled cheque.
 - f) Submit the claim.
 - g) The claim will be reimbursed within 48 working hours directly into the bank account.
- III. Emailing to Customer Service**
 - a) Email to customercare@bajajfinservhealth.in.
 - b) Attach a scanned copy of the invoice with all details clearly visible.
 - c) Mention details like hospital/clinic name, patient name, and bill amount.
 - d) Share bank details (account number, bank name, IFSC, primary account holder name) and upload a cancelled cheque.
 - e) The claim will be reimbursed within 48 hours directly into the bank account.

3. Lab and Radiology Benefit:

Definition: Lab and radiology benefit refers to the utilization of any pathology or radiology tests up to the benefit amount.

Inclusions

- I. Take any pathology or radiology test of choice from any lab and radiology center and get it reimbursed up to the benefit amount. Lab or Radiology invoice with the amount, consumption date, and stamp should be clearly visible on the uploaded invoice for approval.
- II. This benefit can be availed by all members listed under the Plan.
- III. 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.

Exclusions

- Reimbursements will not be made for any diagnostic procedures undertaken by the doctor.
- Benefit is not transferrable to anyone else, even to family members, if not covered under the Plan.
- No carry forward of any un-availed benefit is allowed, even on re-purchase of benefit after the expiry of 1 year.
- Benefit is not redeemable against cash.
- Lab & Radiology benefit cannot be clubbed with any other benefit.

Claim Process

(Mode of claim – Open market Reimbursement)

Lab & Radiology benefit can be claimed in the following ways:

I. Bajaj Finserv Health App

- a) Start by downloading the Bajaj Finserv Health app.
- b) Sign-up using the registered mobile number.
- c) Under my “Health Plans”, select the purchased product/Plan. Select lab & radiology benefit option.
- d) Enter the necessary details and upload the invoice.
- e) Share bank account details and upload a cancelled cheque.
- f) Submit the claim.
- g) The claim will be reimbursed within 48 working hours directly in the bank account.

II. Bajaj Finserv Health Website

- a) Sign-up on the Bajaj Finserv Health website.
- b) Under my “Health Plans”, select the purchased product/Plan.
- c) Select lab & radiology benefit option.
- d) Enter the necessary details and upload the invoice.
- e) Share bank account details and upload a cancelled cheque.
- f) Submit the claim.
- g) The claim will be reimbursed within 48 working hours directly into the bank account.

III. Emailing to Customer Service

- a) Email to customercare@bajajfinservhealth.in.
- b) Attach a scanned copy of the invoice with all details clearly visible.
- c) Mention details like hospital/lab name, patient name, and bill amount.
- d) Share bank details (account number, bank name, IFSC, primary account holder name) and upload a cancelled cheque.
- e) The claim will be reimbursed within 48 hours directly into the bank account.

4. Insta-Teleconsultation (Online consultation) Benefit:

Definition: Consult instantly with doctors listed on the Bajaj Finserv Health platform via video, audio, or chat channel.

Inclusions

- Teleconsultation with doctors listed on the Bajaj Finserv Health platform subject to speciality & frequency of consultation mentioned in the offered Plan.
- This benefit can be availed by all members listed under the Plan.

Exclusions

- Consultation with the doctor is strictly limited to in-app/website video/audio/chat consultation, no in-clinic/physical consultation is allowed.
- Teleconsultation benefit is not transferrable.
- No carry forward of any un-availed benefit is allowed, even on re-purchase/renew of the Plan after 1 year.
- Benefit is not redeemable against cash.

Claim Process

(Mode of Claim – Cashless at Bajaj Finserv health platforms- App and website)

Teleconsultation benefit can be utilized in the following ways:

I. Bajaj Finserv Health App

- a) Start by downloading the Bajaj Finserv Health app.
- b) Sign-up using the registered mobile number.
- c) Under my “Health Plans”, select the purchased product/Plan.
- d) Select insta-consult benefit option.
- e) Select the specialization of choice from the list.
- f) Submit.
- g) The customer will receive the link to join the call before the consultation.
- h) The doctor will connect with the patient within 15mins of booking consultation.

II. Bajaj Finserv Health Website

- a) Start by visiting bajajfinservhealth.in website.
- b) Sign-up using the registered mobile number.
- c) Under my “Health Plans”, select the purchased product/Plan.
- d) Select insta-consult benefit option.
- e) Select the specialization of choice from the list.
- f) Submit.
- g) The customer will receive the link to join the call before the consultation.
- h) The doctor will connect with the patient within 15mins of booking consultation.

5. Network discounts

Definition: Discounts offered on healthcare expenses within the Bajaj Finserv Health Prime network. Network Discounts are subject to change at the sole discretion of BFHL.

Inclusions

- List of discounts offered within Network discounts:

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

- Network Discounts are applicable only at the Bajaj Finserv Health Prime network. Please note that not all Network discounts would be applicable at all Bajaj Finserv Health Prime networks.
- Network discounts can be utilized multiple times (unlimited) with no capping on the maximum discount that can be availed by the customer.

Exclusions

- Network discounts cannot be clubbed with any other benefits.
- Network discounts cannot be utilized outside the Bajaj Finserv Health Prime network.

Claim Process

(Mode of Claim –Prime network only)

Network discounts can be availed in Bajaj Finserv Health Prime network in the following way:

- Visit and avail health services in any of the Prime network hospitals or labs.
- Mention the health prime Network benefit and registered mobile number with the billing executive.
- Share the OTP with the executive to avail up to 10% discounts basis services utilized at the network

hospital/lab.

Contact Us

For any queries please contact our customer service on 020-48562555 OR you can write us at customercare@bajajfinservhealth.in.

3. RELATIONSHIP

Neither these Terms and Conditions, nor the relationship created pursuant to these Terms and Conditions, nor any course of dealing between you and BFHL is intended to create, or shall create, an employment relationship, a joint venture, partnership or any similar relationship. You agree that you are not entitled to any of the rights or benefits afforded to BFHL employees.

4. DISCLAIMER OF LIABILITY

You hereby confirm that you understand and agree to the following:

- i. BFHL does not provide any medical, insurance or diagnostic services. All the services under the Plan are provided by healthcare service providers (which include doctors/hospitals/diagnostic laboratories) or by insurer as part of the Plan, and BFHL makes no express or implied representations or warranties about the services offered by the doctors/hospitals/diagnostic laboratories/ insurers (“**Service Providers**”).
- ii. BFHL is a mere facilitator between you and the Service Providers. BFHL specifically disclaims all liability arising from the violation/contravention of any of the responsibilities by the Service Provider, including but not limited to deficiency in services provided by the Service Provider. BFHL, its affiliates or its employees will not be liable for any act of negligence, omission or misconduct by the Service Provider.
- iii. BFHL, in no manner, represents or warrants that Service Providers have adequate licenses or statutory recognition or authority under law to operate as Service Providers. You must conduct your own due diligence before consulting any Service Provider and/or relying/acting on the advice of any Service Provider, and BFHL specifically disclaims all liability resulting from the same.
- iv. In case of any deficiency/ inadequacy/inaccuracy in the services offered by any Service Provider, you will have to resolve such complaints directly with such Service Provider, and you hereby waive all claims arising from the same against BFHL.

5. INDEMNITY

You agree to indemnify and hold harmless BFHL, its affiliates, group companies, associates, subsidiaries, holding company of BFHL, associates and subsidiaries of holding company of BFHL officers, directors, employees, consultants, licensors, agents, and representatives from any and all claims, losses, liability, damages, and/or costs (including, but not limited to, reasonable attorney fees and costs) arising from or related to (a) your use of the Plan; (b) your violation of these Terms and Conditions or any applicable law(s); (c) your violation of any rights of another person/ entity, including infringement of their intellectual property rights; or (d) your conduct in connection with the BFHL app /website.

6. LIMITATION OF LIABILITY

By using our Plan, you confirm that you understand and agree to the following:

- a. The services availed by you from a healthcare service provider (“**HSP**”) (which *inter alia* include doctors/ hospitals/ diagnostic laboratories) via Bajaj Finserv Health are provided to you by the HSP you select, and not by BFHL.
- b. The personal accidental insurance availed by you is provided by an insurer registered with IRDAI and not by BFHL.

- c. BFHL makes no express or implied representations or warranties about its software or services and disclaims any implied warranties, including, but not limited to, warranties or implied warranties of merchantability or fitness/quality for a particular purpose or use or that it does not infringe any rights, including but not limited to any intellectual property rights. We do not authorize anyone to make a warranty on behalf of BFHL.
- d. BFHL only facilitates communications between you and the HSP/ insurer and bears no responsibility for the quality and outcome of any such services obtained by you from the respective HSP/ insurer.
- e. BFHL may or has entered into agreement with various HSPs, engaged in the healthcare services on principal to principal basis without any fiduciary relationship and shall not be directly or indirectly responsible for any act or omission of such HSPs. You are requested to make independent enquiries and assessments and rely on professional advice independently obtained before availing any service from any HSP.
- f. BFHL is a Group master policy holder and offers enrolment of its customers as members to the scheme to avail insurance benefits from the insurance company. BFHL is not an insurance company.
- g. BFHL does not provide any medical or diagnostic services. If you receive any medical advice from an HSP you have contacted through BFHL, you are responsible for assessing such advice, the consequences of acting on such advice, and all post-consultation follow-up action, including following HSPs instructions.
- h. In the event that BFHL markets or promotes any services to you, please note that such services will be provided by the relevant HSP, and you are responsible for undertaking an independent assessment regarding the suitability of such services and such HSPs for your purposes. Marketing or promotion of services should be considered as being for informational purposes only and shall not constitute expert advice on the suitability of such services for your specific healthcare needs.
- i. In no event, BFHL or its affiliates shall be liable to you for any special, indirect, incidental, consequential, punitive, reliance, or exemplary damages arising out of or relating to: (i) these Terms and Conditions, Website T&Cs and Privacy Policy; (ii) your use or inability to use the BFHL platforms; (iii) your use of any third party services including services provided by any HSP you contacted through BFHL.
- j. BFHL does not control or endorse the content, messages or information found in any services provided by HSPs and merely acts as an aggregator/facilitator. Therefore, we specifically disclaim any liability with regard to the products and services offered by HSPs and any actions resulting from your participation in such products and services, and you agree that you waive any claims against BFHL relating to same, and to the extent such waiver may be ineffective, you agree to release any claims against BFHL relating to the same.
- k. BFHL expressly disclaims any liability arising out of the advertisements, usage or viewing of these products or services advertised on BFHL platforms or the (third party) content made available/hosted on the third-party sites.
- l. BFHL takes no responsibility for advertisements or any third-party material posted on the BFHL Platform, nor does it take any responsibility for the products or services provided by advertisers. Any dealings that you have with advertisers while using the services on BFHL platforms, are between you and the advertiser, and you agree that BFHL is not liable for any loss or claim that you may have against an advertiser.

7. RIGHT TO DISQUALIFY/ CANCELLATION/REFUND

BFHL reserves the right to disqualify you from the benefits of the Plan immediately without giving any prior notice, if any fraudulent activity is identified (actual or suspected) as being carried out by you for the purpose of availing the benefits under the Plan or for any other reason including but not limited to breach of these Terms and Conditions or the Website T&Cs.

Cancellation and refund details:

There should be no utilization of any benefits under the Plan for claiming refund upon cancellation.

Days from purchase	100% down payment mode	Instalment payment mode
Within 15 days	Full refund	Full refund
> 15 days	No refund	No refund

8. MODIFICATION OF THESE TERMS AND CONDITIONS

BFHL reserves the right at any time, to add, alter, withdraw, modify or change or vary any or all the Terms and Conditions of the Plan at its discretion and the same shall be binding on you at all times. BFHL also reserves the right to discontinue the Plan without assigning any reasons or without any prior intimation whatsoever to you.

9. COMPLAINTS

- a) In case of any complaints pertaining to the HSP or the services provided by them, please refer to the relevant HSPs website for grievance mechanism or connect with their customer support services for addressing the issue.
- b) In case of any queries/assistance, in relation to any booking/ network discounts/ reimbursement related issues, please reach out to BFHL on customer-care@bajajfinservhealth.in.
- c) In case of any complaints related to your personal accidental insurance please refer to the details pertaining to insurance benefit under the policy wordings provided in the welcome kit of the Plan.

10. JURISDICTION

Any dispute relating to the use of our services shall be subject to the exclusive jurisdiction of the Indian courts at Pune, Maharashtra.

11. GENERAL

11.1. Any term capitalized but not defined under this Terms & Conditions shall be read in conjunction with our Website T&Cs and Privacy Policy. Any personal data whether provided by you while availing services or benefits thereunder, or as a part of the reimbursement process, or collected automatically when you use services under the Plan, will be governed by our Privacy Policy.

11.2. The benefits provided under the Plan are subject to change at the sole discretion of the BFHL. You are requested to visit the website of BFHL for any update on the revised benefits.

11.3. You agree and acknowledge that you are solely responsible for the accuracy/authenticity of the payment details provided by you, including but not limited to bank account details and any other information requested during the process of reimbursement and others.

11.4. You represent and warrant that you have the right to use payment information that you submit. You agree and acknowledge that BFHL shall not be liable/ responsible for any losses whatsoever, whether direct, indirect, incidental or consequential, including without limitation any losses due to delay in processing of payment instruction or any card related fraud.

11.5. You shall refer to the certificate of insurance issued by the insurer for further details on the insurance benefit.

11.6. You agree and acknowledge that any tax benefit under Section 80 C of the Income Tax Act, 1961 or Section 80 D of the Income Tax Act, 1961 (whichever applicable), will be capped at the deduction claimable under the applicable provisions of the Income Tax Act, 1961. Tax Benefits are

liable to change due to changes in legislations or government notifications. For any tax related queries, please consult your tax advisor.

11.7. The benefits available under this Plan are valid up to 365 days and any form of carry forward of un-utilized benefit is not allowed.

11.8. You agree and understand that we may share the data (including personal data) that you share with us with our insurance partners /other partners for fulfilment of your benefits under the Plan.

11.9 Some clauses under these Terms & Conditions are generic in nature. Please read these Terms & Conditions in conjunction with Welcome Kit and product brochure.

11.10 You agree and acknowledge that for claiming reimbursement under the Plan (if applicable), you shall be required to submit the following documents (“**Reimbursement Documents**”)-

- i. In case of medical consultation- Prescription and invoice of such consultation;
- ii. In case of lab, radiology, pathology or any other type of test- Invoice and report of such test; and
- iii. Any other documentation (apart from the ones specified above) that may be required by BFHL.

11.11. Please note that the reimbursement mechanism under this Plan is subject to change at the sole discretion of BFHL. For any revised reimbursement policy (including but not limited to documentation requirement), please refer to our website/app.

11.12. Please note that we shall retain the Reimbursement Documents provided by you for compliance with applicable law.