

# Extra Care Plus

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# Index

- Product introduction and Aggregate Deductible
- Underwriting Guidelines
- Product Benefits
- Product USP's
- Waiting Periods
- Renewal Guidelines



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## Introduction



Extra Care Plus is a Hospitalization with **HIGH DEDUCTIBLE** or a **TOP UP** product. It is a **FLOATER product** with a wide range of Sum Insured and **Aggregate Deductible** options.

**Aggregate deductible** is the specific amount which the client has to bear. Any amount over and above the aggregate deductible is borne by the Insurance Company.

The claim amount of the claims made during the policy period keeps on adding until the aggregate deductible amount is met, any amount above the aggregate deductible is paid by the Insurance Company.

Example: Insured has opted a plan for 2 members, Sum Insured is Rs-10 lacs and Deductible of Rs.2 lacs. The Policy Period is from 01-April-2017 to 31-March-2018

| Claim no | Hospitalization Date | Total Claim Amount ( Rs) | Deductible (Rs) | Balance Deductible (Rs) | Payable under Extra Care Plus (Rs) |
|----------|----------------------|--------------------------|-----------------|-------------------------|------------------------------------|
| 1        | 10 - Aug -2017       | 1,50,000                 | 1,50,000        | 50,000                  | 0                                  |
| 2        | 10 - Sep -2017       | 3,00,000                 | 50,000          | 0                       | 2,50,000                           |
| 3        | 10 - Oct -2017       | 7,50,000                 | 0               | 0                       | 7,50,000                           |

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# Underwriting Guidelines

|                     |  |
|---------------------|--|
| Family Definition   | <ul style="list-style-type: none"><li>• Self, Spouse, Dep. Parents and Dep. Children</li></ul>   |
| Age Eligibility     | <ul style="list-style-type: none"><li>• Self/Spouse/Parents – 18 yrs to 80 yrs. Children – 3 months to 25yrs</li><li>• Renewal – LIFE LONG</li></ul> |
| Sum Insured Options | <ul style="list-style-type: none"><li>• Base Sum Insured - 3/5/10/15/20/25/50 Lakhs.</li><li>• Aggregate Deductible - 2/3/5/10 Lakhs</li></ul>       |
| Policy Term & Type  | <ul style="list-style-type: none"><li>• 1/2/3 years and Floater policy</li></ul>   |
| Medical Tests       | <ul style="list-style-type: none"><li>• No Medical tests up to 55 years, subject to no adverse health conditions</li></ul>                           |

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## Product Covers

### Standard Covers

- Inpatient Hospitalization Expenses
- Pre-hospitalization Expenses
- Post-hospitalization Expenses
- Day Care Treatment
- Modern Treatment Methods
- Maternity Expenses
- Ambulance Expenses
- Organ Donor Expenses
- Free Medical Check up

### Optional Cover

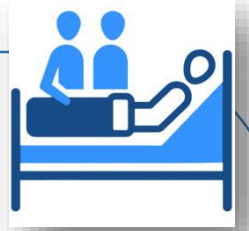
- Air Ambulance Cover



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## Inpatient Hospitalization Expenses



For any claim **over and above** the **AGGREGATE DEDUCTIBLE** limit, expenses covered are

- Room, Boarding and Nursing Expenses - at actual
- ICU charges - at actual
- Doctor and Specialist fees
- Operation theatre charges, Anesthesia, surgical appliances, diagnostic tests, medicines, blood, oxygen etc

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## Pre Hospitalization and Post Hospitalization expenses



### Pre Hospitalization

The Medical Expenses incurred during the **60 days** immediately before you were Hospitalized

### Post Hospitalization

The Medical Expenses incurred during the **90 days** immediately after You were discharged post Hospitalization

\*The pre & post hospitalization expenses would be paid for *the same condition* the Insured Person is Hospitalized

\*\* In-patient hospitalization claim for such Hospitalization is *admissible*.

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## Day Care Procedures

- Coverage is for the expenses payable for *Day care procedures / Surgeries* taken as an inpatient in a **hospital or day care center** .
- Treatment normally taken on an out-patient basis is NOT covered.

Day care treatment means medical treatment, and/or surgical procedure which is Undertaken under General or Local Anesthesia in a hospital/day care center in **less than 24 hrs**



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## Maternity Expenses



Coverage is for Medical Expenses (\*) related to-

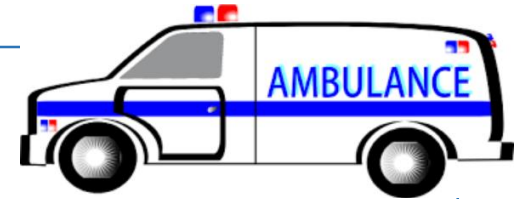
- Pregnancy, childbirth or medically recommended and lawful termination of pregnancy,
- This benefit will be limited to **maximum 2 deliveries or termination(s) or either**, during the lifetime of the insured person,
- Medical expenses for maternity including complications of maternity over and above the aggregate deductible limit will be paid,
- In patient Hospitalization Expenses of pre-natal and post-natal hospitalization are payable.

\* **Waiting Period of 12 months from the date of inception of the first Extra Care Plus Policy.**

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## Ambulance Expenses



- Maximum benefit of **Rs 3000/-** per valid hospitalization claim
- For transferring the patient to the nearest Hospital with adequate emergency facilities for the provision of health services
- and
- For transferring the patient from the Hospital where he was admitted initially to another hospital with higher medical facilities

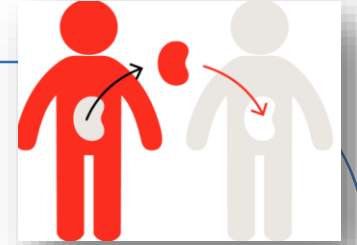
\*Ambulance charges are payable only for admissible In-patient Hospitalization claim.

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## Organ Donor Expenses



Coverage is for **expenses towards organ donor's treatment** for harvesting of the donated organ, provided that,

- The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and
- the organ donated is for the use of the Insured Person, and
- the In-patient Hospitalization claim for such Hospitalization is admissible by the us.

### **Exclusion –**

- The organ donors Pre and Post-Hospitalization expenses.

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## Free Medical Check up



- Payable at the end of **continuous period of 3 years**
- The actual amount of medical checkup expenses up to **Rs. 1000/-** for policy covering **1 member**
- The actual amount of medical checkup expenses up to **Rs. 2000/-** for policy covering **more than 1 member.**

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## Air Ambulance Expenses – Optional Cover



Coverage is for Expenses incurred for :

Ambulance transportation in an **airplane or helicopter** for rapid ambulance transportation **from the site of first occurrence of the illness/accident to the nearest hospital** in an emergency life threatening health conditions

**\*Aggregate deductible is NOT applicable for this cover.**

**\*Return** transportation to the Insured's home by air ambulance is **EXCLUDED**.

**\*Ambulance** should have been duly licensed to operate as such by competent authorities of the Government/s.

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## Product Special Features



- ✓ Wide range of Sum Insured and Aggregate Deductible options
- ✓ Pre-existing disease covered after 12 months from first Extra Care Plus policy
- ✓ Day care procedures as defined under the policy
- ✓ Free health check up
- ✓ Maternity expenses including complications of maternity
- ✓ Option to opt for **Air Ambulance Cover**
- ✓ **Floater policy for proposer/ spouse/ dependent children/dependent parents** (dependent parents can be covered under same policy)
- ✓ Long Term Discount is applicable under the policy(4% discount for 2 years and 8% discount for 3years)

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# Waiting Periods



ALL Treatments  
(Excl. Accidental Injury)

- First 30 Days

Pre-existing Conditions

- 12 Months

Cataracts, Hernia of all types, Hydrocele,  
Fibromyoma, Hysterectomy, All Joint  
Replacement surgeries, Diabetes its  
complications & related disorders etc.

- 12 Months

Maternity Expenses

- 12 Months

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