



Bajaj General My Health Care Plan

EDGE



25
GLORIOUS YEARS



GENERAL

CARINGLY YOURS

Compact. Comprehensive. Customizable

MHCP EDGE+ is a compact yet comprehensive health indemnity plan that covers hospitalisation-related expenses and allows customized protection through a wide suite of add-ons and riders.

Rider Spotlight



AGE SHIELD

Beat age at its own game

- Pay entry age premium until a claim is paid



HEALTH LIMITLESS (SI ≥ ₹10L)

One Claim. No Limits.

- For one claim, a high-cost hospitalisation can be paid without the annual SI cap. In short, Limitless!



STEPUP BENEFIT

Feels like a Leap

- Option to enhance Sum Insured at first renewal (R1) to the next available slab with continuity of waiting period
- The policy year should be claim-free



GLOBAL COVER (SI > ₹10L)

Care, anywhere

- Covers both emergency and planned hospitalization worldwide up to Sum Insured
- Co-Pay options:
10%/20%/30%/40%/50%



CONSUMABLES PLUS (SI > ₹10L)

Say Goodbye to Overheads

- Pays for a wider list of non-medical consumables during hospitalisation, up to Sum Insured
- Gloves/masks/syringes and many more



SMART TENURE

Make every year count

- Consolidates annual base Sum Insured across a multi-year policy
- Individual sum insured policies only

Example

5-year plan:

₹10L SI/year → ₹50L total pool

- In the 1st year ₹20L paid for surgery
- Remaining ₹30L can be used anytime during Years 2-5 until exhausted

Base Coverage



In-Patient Hospitalisation:
Up to Sum Insured



Room Rent: Single Pvt A/C
(Variants: Twin Sharing and Actuals)
ICU at Actuals



Pre & Post Hospitalisations:
60/90 days



Modern Treatment Methods:
Up to Sum Insured



Cumulative Bonus: 25% up
to 100%



Family Visit: Sub-limit of
₹25K till ₹10 L SI and ₹50K
for above ₹10 L



AYUSH, Day Care, Organ Donor, Road Ambulance, and Domiciliary treatment :
Up to Sum Insured



Sum Insured Reinstatement:
Unlimited



Cataract Limit: 20% (max
₹1L/eye); no cataract cap if
SI > ₹10L



Renewal Premium Waiver Benefit

How more customizable can it get?



Air Ambulance
Up to ₹10 L



**2X Major Illness
and Accident
Multiplier**



**Double Sum
Insured Benefit**



Super Cumulative Bonus
5 Options Available:
Up to 600%



**International Cover-
Emergency Care Only**



**Consumable
Expenses**
For SI ₹5 /7.5 /10 L



NRInsure Rider
35% discount on
premium for NRI/OCI



Health Prime Rider
Cashless OPD service



InstaShield Rider
31st day cover for 6 lifestyle
conditions



Fetal Flourish
16 advanced fetal procedures
covered

Discounts and cost sharing for your needs



**Family
Discount:**
10%/15%



**Long-Term
Discount:**
4%/8%/9%/10.5%



**Fitness
Discount: 5%**



**Online
Discount: 5%**



**Loyalty
Discount: 5%**



**Early Entry
Discount: 5%**



**No-Claim
Discount: 1.5% on
Renewal**



**Walk to Win:
Up to 10%**



**Zone-Based
Discounting:
15%/25%**



**Voluntary
Co-payment:
5%/10%/15%/20%**



**Voluntary
Aggregate
Deductible:
₹50K, ₹1L, 2L**

Keep it compact, comprehensive, and customizable
Choose your **EDGE** today!

Please refer to the policy wording for the complete terms and conditions

Contact Bajaj General Care Advisor | 1800 209 0144 | bajajgeneralinsurance.com

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For more details, log on to : www.bajajgeneralinsurance.com or call at : Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)

For more details on risk factors and Terms and Conditions, please read the sales brochure before concluding a sale. | ADCODE: BGI-0-0945 / 13-05-2026

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