100 Years BAJAJ

BAJAJ GENERAL
CARINGLY YOURS

In-Clinic Doctor Consultation:
Clinic Consultations Made Easier

Accidental OPD Wallet:
Care Always at Hand

Prescribed Diagnostics:
Know More, Treat Better

Diet & Nutrition Sessions:
Eat Better. Live Better.

Dental OPD:
A Smile-Friendly Benefit

Emotional Wellness Sessions:
Mindful Support for the Modern Life

Annual Preventive Health Check-Up:
A Yearly Health Snapshot

Value Added Services:
Added Convenience, Added Confidence

Tele Consultation:
Care From Home

MY HEALTH COMPANION

Your Partner in Better Health

My Health Companion is designed for these everyday healthcare moments. It supports you across outpatient care, diagnostics, dental care, annual preventive check-ups, teleconsultations, nutrition guidance, emotional wellness support and select value-added services.

Built for day-to-day healthcare:

Supports common OPD needs such as doctor consultations, prescribed tests, dental care and teleconsultations.

Designed for prevention and wellness:

Includes annual preventive health check-up, diet and nutrition sessions, emotional wellness sessions and wellness insights through Smart Face Scan.

Access to care that is convenience-first:

Offers cashless services through prescribed networks and digital access through insurer or service provider platforms, as applicable.

OUTPATIENT CARE, THOUGHTFULLY COVERED:

Comprehensive OPD Care
Access in-clinic doctor consultations, prescribed diagnostics and dental OPD services.

Preventive Care
Avail an annual preventive health check-up once every policy year through the prescribed network.

Physical Wellness
Get diet and nutrition sessions through digital consultation channels to support healthier living.

Emotional Wellness
Use emotional wellness sessions with listed experts through video, audio or chat, in a positive, stigma-free way.

Digital Healthcare Access
Consult doctors, dieticians, nutritionists and emotional wellness experts through the insurer or service provider's digital platform.

Cashless Convenience
Many services are available on a cashless basis through prescribed network centres or digital platforms, as applicable under each benefit.

WHAT IT COVERS:

1 In-Clinic Doctor Consultation:

Clinic Consultations Made Easier

Not every health concern needs hospitalisation. A timely OPD consultation can help you understand symptoms, receive medical advice, get the right prescription and decide the next steps with confidence.

- In-person consultation with medical practitioners at prescribed network centres.
- Access to broad categories of doctors such as General Practitioners, Specialists and Super-Specialists.
- AYUSH consultations with qualified practitioners where available through the network.
- Cashless service as per the defined service delivery process.

2 Prescribed Diagnostics:

Know More, Treat Better

The right test at the right time helps doctors make better treatment decisions. This benefit supports diagnosis for illness or injury without making customers manage the entire cost on their own.

- Cashless access to prescribed pathology tests and radiology investigations through network centres.
- Reimbursement option may be available with prior approval if the required network lab is not available.
- Tests must be completed within 30 days of the doctor's prescription.

Dental OPD:
A Smile-Friendly Benefit

Oral health affects comfort, confidence and overall wellbeing. From a painful cavity to a child's dental procedure, having OPD dental support can make care easier to access.

- Dental consultation with a qualified dentist.
- Eligible dental procedures such as consultations, dental X-rays, root canal treatment, fillings, extractions, crowns and select paediatric dental procedures.
- Cashless service through the prescribed network.
- Reimbursement may be available with prior approval when the desired dentist is not available in the prescribed network.

Annual Preventive Health Check-Up:
A Yearly Health Snapshot

A yearly health check-up can help detect early warning signs, track lifestyle-related risks and encourage timely medical advice.

- Available once every policy year.
- Cashless at prescribed network hospitals or diagnostic centres.
- Helps monitor key health indicators.
- Supports early detection and preventive action.
- Home sample collection may be available at selected locations.

Tele Consultation:

Care From Home

Whether it is a minor illness, follow-up question or first medical opinion, digital consultation can save time and make healthcare more accessible.

- Video consultation.
- Audio consultation.
- Chat-based consultation.
- Access to doctors listed on the digital platform.
- Ability to select the speciality available at the time of consultation.
- Cashless service through the approved digital platform.

Diet & Nutrition Sessions:

Eat Better. Live Better.

Whether you want to manage weight, improve food habits, support family nutrition or build a healthier routine, expert guidance can help you take practical steps.

- Digital consultation with listed dieticians or nutritionists.
- Video, audio or chat-based sessions.
- Guidance to support healthier eating and lifestyle management.
- Cashless access through the prescribed service provider platform.

Accidental OPD Wallet:
Care Always at Hand

Accidents do not always require hospitalisation, but they may still require quick medical attention. This wallet helps support minor injury care and related OPD needs.

- Emergency medical consultations and first aid treatment.
- Wound management, including suturing, dressing, splinting, plaster or cast application and removal.
- Joint stabilisation, reduction of minor dislocations and removal of superficial foreign bodies.
- Medically necessary injections, including tetanus and anti-rabies prophylaxis following an accident.
- Diagnostic investigations directly related to the accidental injury, such as X-rays and medically indicated tests.
- Medically necessary follow-up OPD consultations for the same accidental injury.

8 Emotional Wellness Sessions:

Mindful Support for the Modern Life

A Safe Space to Talk

Daily stress, lifestyle pressure and emotional fatigue can affect overall wellbeing. Having a guided, private and accessible support channel can help members take a positive step toward balance.

- Access to listed emotional wellness experts.
- Video, audio or chat-based sessions.
- Support for emotional wellbeing and stress management.
- Cashless access through the prescribed digital platform.

9 Value Added Services:

Added Convenience, Added Confidence

- **Smart Face Scan**

  Smart Face Scan is a wellness insight tool available through the service provider's app. It uses a mobile device camera to complete a brief facial scan and may generate wellness-related insights and indicators.

Network Partner Discounts

Get access to network-based discounts for selected healthcare services such as doctor consultations, lab tests, annual health check-ups and dental procedures.

Emergency Ambulance Assistance

In an emergency, arranging an ambulance quickly can be stressful. This service helps facilitate ambulance booking and coordination through the service provider.

BENEFIT TABLE:

BENEFIT	START	SMART	PRIME	ELITE	MODE
OPD WALLET	**₹5,000**	**₹10,000**	**₹15,000**	**₹25,000**	
In-clinic Doctor Consultation	₹2,500	₹5,000	₹7,500	₹10,000	Cashless + Scan & Pay*
Prescribed Diagnostics	₹2,500	₹5,000	₹7,500	₹10,000	Cashless with Ex RI
Dental OPD				₹5,000	Cashless with Ex RI

BENEFIT	START	SMART	PRIME	ELITE	MODE
OVER AND ABOVE THE OPD WALLET					
Annual Health Check-up (self only)	Essential worth ₹1,000 • 25 test	Classic worth ₹2,500 •60+	Silver worth ₹3,000 • 80+	Smart Plus worth ₹3,500 • 100+ test	Cashless
Tele Consultation	Unlimited GP	Unlimited GP + 5 specialities	Unlimited GP + 10 specialities	Unlimited all 20+ specialities	Cashless
Accidental OPD Wallet (trigger-based • Day-1)	**₹5,000**	**₹10,000**	**₹15,000**	**₹25,000**	**Cashless + RI**
Diet & Nutrition	4 sessions	8 sessions	12 sessions	Unlimited	Online
Mental Wellness	2 sessions	4 sessions	6 sessions	10 sessions	Online
Smart Face Scan	2 Scans	4 Scans	8 Scans	12 Scans	Online

BENEFIT	START	SMART	PRIME	ELITE	MODE
VALUE-ADDED SERVICES — included in all variants					
◆ Emergency Ambulance Assistance	✓	✓	✓	✓	Service
◆ Network Partner Discounts	10%	15%	20%	25%	Cashless

** Scan & Pay is subject to a per-transaction limit of **₹1,000**.*

- *Benefit-wise T&Cs and Accidental OPD details on the following slides.*

PREMIUM CHART:

TYPE OF POLICY	START	SMART	PRIME	ELITE
Individual	2,446	3,456	5,684	8,411
Floater	3,223	4,747	8,685	12,648

Choose the My Health Companion plan that fits your family's day-to-day healthcare needs.

For complete details of coverage, limits, waiting periods, exclusions, service process and conditions, please refer to the policy wording.

100 Years BAJAJ

BAJAJ GENERAL
CARINGLY YOURS

BAJAJ GENERAL INSURANCE LIMITED

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)

Bajaj Insurance House, Airport Road,
Yerawada, Pune - 411006. IRDAI Reg No.: 113.

For Any Query (Toll Free)
1800-209-0144 /1800-209-5858

www.bajajgeneralinsurance.com

careforyou@bajajgeneral.com

Note: It is mandatory to keep updated your policy with your correct contact details and bank account details, to process any of your service requests faster and hassle-free. To update your contact details i.e. Mobile No., Email ID, PAN Card, and Bank Account details, please use chatbot, visit our website, contact your agent or nearest branch.

For more details on risk factors, Terms and Conditions, please read the Policy Wordings and Prospectus before concluding a sale.

CIN: U66010PN2000PLC015329 | Product UIN: **My Health Companion - BAJHLIP27079V012627**

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Policy holders can download Bajaj General app for one - touch access. Available on |