



Norton Health Prime

Provides Timely Prevention. Ensures Complete Well-being.

Powered by: 🧼 Marsh

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Note: The details of this document are completely confidential between the parties involved and shall be used with respect to **Norton Health Prime Membership.** Any disclosure in violation shall be deemed a breach of this Agreement.

Introduction to Norton Health Prime Membership

Bajaj Allianz General Insurance Company powered by **Bajaj Finserv Health** brings to you and your family a complete health protection package, which is a stepping stone for health promotion and disease prevention. This health plan covers a wide range of preventive and reactive health support benefits to ensure that your family gets the right healthcare support.



Advantages of Your Package



Know Your Health Prime Membership

Plan	
Norton Health Prime (For Employe	ee & Family Members)
<u>Benefit</u>	<u>Value</u>
Wellness Benefit Amount	₹15,000 (Max Limit)
Doctor Consultation	Up to ₹15,000
Prescribed and Preventive Lab test	Up to ₹15,000
• Dental Care	Up to ₹7,500
Prescribed Pharmacy	Up to ₹4,000
• Vision Care	Up to ₹7,500
Vaccination Cover	Up to ₹4,000

Plan Coverage

a. Definition of a Family

• A family includes up to 6 members [Employee + Spouse + 2 Children and 2 Parents



b. Benefit Definitions



Doctor Consultation

- Get tele/video/chat/instant consultations with doctors of your choice in your preferred language.
- Avail in-clinic consultation with doctors across multiple specialities.

Prescribed and Preventive Lab tests

- Book diagnostic tests and preventive health check ups via the app.
- Alternatively, get your bills reimbursed on the app for prescribed lab tests done.





Dental Care

• Get your bills reimbursed for dental check-ups and procedures.

Prescribed Pharmacy

• Get reimbursed for medicines prescribed by doctors.





Vision Care

- Get your bills reimbursed for eye check-ups.
- Get reimbursed for prescribed spectacles.

Vaccination Cover

• Get reimbursed for WHO approved vaccine doses.



c. Inclusions and Exclusions

Sub-Benefits	Inclusions	Exclusions
Doctor Consultations	All specialities included	-
Prescribed and Preventive Lab test	Any lab tests (pathology or radiology) prescribed by doctor, any preventive diagnostics including covid test irrespective of result (+ve/-ve)	_
Dental Care	Dental Examination / Scaling and Polishing / X-ray / Fluoride Treatment / Filling / Prophylaxis / Root Canal Treatment / Extractions / Oral Surgery / Re-cementation / Medication / Restoration / Crowning / Implant / Braces	Any cosmetic treatment will not be covered
Prescribed Pharmacy	Reimbursement for purchase of medicines prescribed by registered doctor/medical practitioners only	Any medicine and products not prescribed by the doctor, Consumables not covered
Vision Care	Prescribed Spectacles, Vision check-up done by optometrist / optician	Sunglasses, Contact lens
Vaccination Cover	WHO approved vaccinations including - COVID -19	_







Link your device and monitor your step counts throughout the day to ensure you're meeting your fitness goals.

E

Medicine Reminder

Stay on track with necessary notifications and live a healthy life.



Appointment Reminder

Get notified about your upcoming doctor and lab appointments.



Short Stories and Testimonials

Know how our products have helped them solve their health issues.



Ask the Doctor

Ask health-related questions to doctors within our network.

Health Score and Health Goals

Check your health score to understand your health risks and set health goals to stay motivated in your journey.

Login to the Bajaj Finserv Health App



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a. Know Your Health Account Number

Health Account Number (HAN) is unique to every user. Always keep it handy to get better assistance from the customer service team.



b. How to Login?



Open the welcome email



Click the mailer link to download the **Bajaj Finserv Health app**







Enter the mobile of employee and verify it with the OTP received



Enter your corporate email ID to complete your login



Click the verification link you received on your mail



You'll be redirected to the home screen, click the 'Active Plan' section and avail your benefits

How to Avail Plan Benefits?

a. Steps to Avail Your Health Benefits

Doctor Consultation

For Video Consultation



For In-person Consultation



For Reimbursement



Note:

- 1. A reference SR number will be generated for your submitted claim. Reimbursement will be processed in 48 working hours.
- 2. In case **'Bank Account'** option is selected as the payment mode, please upload copy of a Cancelled cheque of the Employee (Primary Beneficiary).

Prescribed and Preventive Lab tests

For Home Collection



Note:

Only pathology can picked up in home collection

For Lab Visit



For Reimbursement



Note:

- 1. A reference SR number will be generated for your submitted claim. Reimbursement will be processed in 48 working hours.
- 2. In case **'Bank Account'** option is selected as the payment mode, please upload copy of a Cancelled cheque of the Employee (Primary Beneficiary).
- 3. Prescription will not be required for preventive health check-up

Vision Care



- 1. A reference SR number will be generated for your submitted claim. Reimbursement will be processed in 48 working hours.
- 2. In case **'Bank Account'** option is selected as the payment mode, please upload copy of a Cancelled cheque of the Employee (Primary Beneficiary).

Dental Care



- 1. A reference SR number will be generated for your submitted claim. Reimbursement will be processed in 48 working hours.
- 2. In case **'Bank Account'** option is selected as the payment mode, please upload copy of a Cancelled cheque of the Employee (Primary Beneficiary).

Vaccination Cover



Note:

- 1. A reference SR number will be generated for your submitted claim. Reimbursement will be processed in 48 working hours.
- 2. In case **'Bank Account'** option is selected as the payment mode, please upload copy of a Cancelled cheque of the Employee (Primary Beneficiary).

Prescribed Pharmacy



Note:

- 1. A reference SR number will be generated for your submitted claim. Reimbursement will be processed in 48 working hours.
- 2. In case **'Bank Account'** option is selected as the payment mode, please upload copy of a Cancelled cheque of the Employee (Primary Beneficiary).

Use your benefits from home screen



b. Claim Documents

Benefits	Document 1	Document 2	Document 3
Doctor Consultation	Invoice	Prescription	
Prescribed and Preventive Lab tests	Invoice	Prescription	Lab Report
Dental Care	Invoice	Prescription	
Prescribed Pharmacy	Invoice (Rx Medicine)	Prescription	
Vision Care	Invoice	Prescription	
Vaccination Cover	Invoice	Prescription	Vaccine Certificate (COVID-19)

<u>Click here</u> to view the claim document guidelines

Note:

1. While raising a claim, nor claim form is required, neither hard copies are required. It is a digital claim process where in employee needs to upload a digital copy/snapshot of the above mentioned documents.

2. A message and an email communication is rolled out to an employee in case if any additional document is required.

FAQs:

General FAQs:

1. What is a sub-limit?

Sub-limit is the fraction of the overall limit which can be used under that sub-benefit. For instance, if the amount of your total benefits is ₹15,000 with a 'Prescribed Pharmacy' sub-limit of ₹4,000. When you claim prescribed medicine bills of ₹500, your overall benefit limit will be reduced to ₹14,500 from ₹15,000, and your Prescribed Pharmacy Benefit limit will be reduced to ₹3,500 from ₹4,000 after the claim deduction.

2. Who is eligible for the benefits under the plan?

The benefits can only be availed by the members listed under the plan. Benefits are not transferable to anyone else, even to family members, if not covered under the plan.

3. Will unused benefits be carried forward on repurchase?

No carry forward of any unavailed benefits is allowed, even on the repurchase of the benefits after the expiry of 1 year.

4 How long does it take to reimburse the claim amount?

The claim will be reimbursed within 72 working hours directly into the bank account.

5. Does the validity of prescription matter?

Yes. The prescription should not be older than 30 days (from claim submission).

6. What is the validity of chronic disease prescriptions like blood pressure, hypertension, diabetes, etc.?

The validity of chronic disease prescriptions is 90 days.

7. In how many days can one raise the claim for reimbursement?

Reimbursement claim should be raised within 30 days of availing any service.

Benefit-related FAQs:

1. Doctor Consultation

1.a. What specialities are covered under the Doctor Consultation Benefit?

You can avail both in-clinic and video consultations across all specialities available on the Bajaj Finserv Health Platform. You can also claim your reimbursements for the consultations availed on other platforms.

1.b. How can we utilize the Doctor Consultation Benefit?

There are 3 ways in which Doctor Consultation Benefit can be utilized.

- Video Consultation You can book appointments with doctors registered on the Bajaj Finserv Health App and consult online.
- In-person Consultation You can book appointments for a doctor visit at their clinic/hospital.
- Reimbursement If you have already visited a doctor, you can claim your reimbursement on the Bajaj Finserv Health app.

1.c. How to join a Video Teleconsultation?

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

1.d. Is the Online Consultation Benefit limited to a person's geographical location?

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

1.e. How can I cancel my appointment?

You can cancel your booking before 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.

1.f. How can I reschedule my appointment?

You can reschedule your slot before the scheduled time of the appointment. Select your upcoming appointment and the option "I want to reschedule my appointment" and select the next slot as per your requirement.

2. Prescribed and Preventive Lab tests

2.a. What is Prescribed and Preventive Lab tests?

Under Prescribed and Preventive Lab tests, you can take a pathology or radiology test of your choice up to the amount sub-limit specified in the plan. Please note for prescribed diagnostics, prescription is required, for preventive health check up prescription is not required.

2.b. How can I avail my Prescribed and Preventive Lab tests?

You can avail your Prescribed and Preventive Lab tests in 3 different ways

- Home Collection You can avail home sample collection while booking your appointment on the Bajaj Finserv Health App.
- Lab Visit You can book an appointment at any clinic/hospital of your choice for the predefined set of lab tests.
- Reimbursement If you have already availed the predefined set of lab tests from an external lab
 or a clinic, you can get expenses reimbursed up to the benefit sub-limit on the Bajaj Finserv Health
 App.

3. Dental Care

3.a. What's covered under the Dental Care Benefit?

As part of the Dental Care Benefit, expenses incurred for Dental Examination / Scaling and Polishing / X-ray / Fluoride Treatment / Filling / Prophylaxis / Root Canal Treatment / Extractions / Oral Surgery / Re-cementation / Medication / Restoration / Crowning / Implant / Braces.

Please note any cosmetic treatment will not be covered.

4. Prescribed Pharmacy

4.a. What is a Prescribed Pharmacy Benefit?

You can get your pharmaceutical bills reimbursed with this benefit. However, a valid prescription is mandatory to avail this benefit.

4.b. Does the validity of prescription matter?

Yes, the prescription should not be older than 30 days (from claim submission).

5. Vision Care

5.a. What's covered under the Vision Care Benefit?

You can reimburse expenses incurred for eye check-ups done by an ophthalmologist/optometrist/ opticians. You can also avail reimbursements for prescribed spectacles. Please note, sunglasses, prescribed lenses are not covered under this benefit.

6. Vaccination Cover

6.a. Which vaccinations are covered in Vaccination Cover Benefit?

All WHO approved vaccines are covered under Vaccination Cover Benefit.

6.b. Is COVID-19 vaccine covered under Vaccination Cover Benefit?

Yes, COVID-19 vaccines are covered under Vaccination Cover Benefit.

Login-related FAQs:

1. If I have any login-related issues, whom should I contact?

For any login-related issue, please write to us at customercare@bajajfinservhealth.in or call us on 020-48562555

Escalation Matrix

Customer Service – Level 1	
Email	customercare@bajajfinservhealth.in
Desk Phone	020-4856 2555
When to Connect	For any query related to Health Prime bene- fits and its utilization

Customer Service – Level 2	
Email	grievances@bajajfinservhealth.in
When to Connect	If an issue is not resolved within 48 working hours

Customer Service – Level 3	
Email	monalisa.swain@bajajfinserv.in
When to Connect	If an issue is not resolved within 72 working hours

Annexure

b. Claim Document Guidelines

Document	Parameter
	Claim amount should not be greater than bill amount
Invoice	 1. Doctor Consultation a. Doctor's degree should be mentioned in the prescription (registered doctor) b. Date of consultation should be within the effective start date and end date of the product (validity) c. Doctor's/hospital's/clinic's name should be mentioned d. Consultation charges should be specifically mentioned (excluding misc charges like registration charge, procedure charge) e. Correct name of the patient should be mentioned f. Invoice number should be mentioned in the invoice g. Handwritten invoices can be accepted when they are duly signed and stamped by the doctor/clinic. Digital copies can be considered with a computer-generated only mark. All other digital copies should be duly signed and stamped 2. Lab and Radiology a. Date of invoice should be within the effective start date and end date of the product (validity) b. Lab or hospital name should be mentioned in the invoice c. Amount for all individual lab test should be mentioned (in case of multiple lab tests) d. Patient's name should be mentioned in the invoice e. Invoice number should be duly signed and stamped by the lab/ hospital. Digital copies can be considered with a computer-generated only mark. All other digital copies should be duly signed and stamped
Prescription	 Doctor Consultation Doctor's degree should be mentioned in the prescription Consultation charges should not be mentioned in the prescription sheet (invoice should be separate from prescription) Doctor's/hospital's/clinic's name should be present in the prescription Correct name of the patient should be mentioned in the prescription Handwritten prescriptions should be duly signed and stamped by the doctor/clinic.

Document	Parameter
Lab Reports	 a. Correct name of the patient should be mentioned in the lab report b. Name of the lab/hospital should be mentioned in the report (registered doctor) c. Date of invoice should be the date of lab report d. Test name in the invoice should be the same as the test mentioned in the lab report
Cancelled Cheque/ Pass Book/ Statement/ UPI	 Cancelled cheque of the Employee (Primary Beneficiary)/Passbook/Statement Account holder's name should match with the member's name specified in the product Following details should match with the details specified in the system (OCR) Bank Account Number IFSC Code Branch Name Cupl Account holder's name should match with the member's name specified in the product
Vaccination Certificate	a. Date of vaccination should be mentioned b. Name of patient should be mentioned c. Name of the vaccine should be mentioned
Vaccination Invoice	 a. Date of vaccination should be mentioned b. Name of vaccination centre/lab/hospital should be mentioned c. Amount charged for vaccination should be mentioned d. Correct name of patient should be mentioned e. Invoice number should be mentioned f. Handwritten invoices can be considered they should be duly signed and stamped. Digital copies should mention that it is computer generated only in those cases it should be considered, otherwise digital copies should also be duly signed and stamped
RT-PCR Test	a. Date of test should be mentioned b. Name of the patient should be mentioned c. Name of the lab should be mentioned d. Date of invoice should match with the date of lab test
RT-PCR Test Invoice	 a. Date of RT-PCR test should be mentioned b. Name of the lab/hospital should be mentioned c. The amount charged for the RT-PCR test should be mentioned d. Correct name of the patient should be mentioned e. Invoice number should be mentioned f. Handwritten invoices can be accepted when they are duly signed and stamped by the doctor/clinic. Digital copies can be considered with a computer-generated only mark. All other digital copies should also be duly signed and stamped

c. List of WHO Approved Vaccines

Vaccine	Children	Adolescent	Adult
Recommendations for	Recommendations for all immunization programmes		
BCG ¹	1 dose		
Hepatitis B²	3-4 doses	3 doses (for high-risk groups if not previously immunized)	
Polio ³	3-5 doses (at least 2 doses of IPV) with DTPCV		
DTP- containing vaccine (DTPCV) ⁴	3 doses 2 boosters 12-23 months (DTPCV) and 4-7 years (Td/DT containing vaccine)	1 booster 9-15 years (Td)	
Haemophilus influenzae type B⁵			
Option 1	3 doses, with DTPCV		
Option 2	2 or 3 doses, with booster at least 6 months after last dose		
Pneumococcal (Conjugate) ⁶			
Option 1	3 primary doses (3p+0) with DTPCV		
Option 2	2 primary doses plus booster dose at 9-18 mos of age (2p+1) with DTPCV		
Rotavirus ⁷	2-3 doses depending on product with DTPCV		
Measles ⁸	2 doses		
Rubella ⁹	1 dose	1 dose (adolescent girls and women of reproductive age if not previously vaccinated)	
HPV10 ⁹		2 doses (females)	

Vaccine	Children	Adolescent	Adult		
Recommendations for	Recommendations for certain regions				
Japanese Encephalitis ¹¹	1 dose				
Yellow Fever ¹²	1 dose, with measles containing vaccine	a doses (for high-risk groups if not previously immunized)			
Tick-Borne Encephalitis ¹³	3 doses (> 1 yr FSME-Immun and Encepur; > with at least 1 booster dose (every 3 years f				
Recommendations for	some high-risk populations				
Typhoid ¹⁴	Typhoid conjugate vaccine(Tybar- TCV®): 1 dose; Vi polysaccharide(ViPS): 1 dose; Ty21a live oral vaccine: 3-4 doses; Revaccination for ViPS & Ty21a; every 3-7 years	1 booster 9-15 years (Td)			
Cholera ¹⁵	Dukoral (WC-rBS): 3 doses ≥ 2-5 yrs, booster every 6 months; 2 doses adults/ children ≥ 6 years, booster every 2 nd year; Shanchol, Euvchol & mORCVAX: 2 doses ≥1 yearsrs, booster dose after 2 years				
Meningococcal ¹⁶					
MenA conjugate	1 dose 9-18 months (5µg)	8	• • • 8 • • • • • • • • • • • • • • • • •		
MenC conjugate	2 doses (2-11 months) with booster 1 year after 1 dose (≥12 months)				
Quadrivalent conjugate	2 doses (9-23 months) 1 dose (≥2 years)				
Hepatitis A ¹⁷	2-3 doses depending on product with DTPCV				
Rabies ¹⁸	2 doses				
Dengue (CYD-TDV) ¹⁹	3 doses 9-45 years of age				
Recommendations for immunization programmes with certain characteristics					
Mumps ²⁰	2 doses, with measles containing vaccine				
Seasonal influenza (inactivated tri- and qudri- valent) ²¹	1 st vaccine use: 2 doses Revaccinate annually: 1 dose only	Priority for pregnant women 1 dose ≥ 9 years of age Revaccinate annually			
Varicella ²²	1-2 doses	2 doses			

Vaccines as per National Immunization Schedule

Vaccine	When to Give
For Pregnant Women	
Tetanus and Adult Diphtheria (Td)-1	Early in pregnancy
Td-2	4 weeks after Td-1
Td-Booster	If received 2 TT/Td doses in a pregnancy within the last 3 years $\!$
For Infants	
Bacillus Calmette Guerin (BCG)	At birth or as early as possible till 1 year of age
Hepatitis B-Birth dose	At birth or as early as possible within 24 hours
Oral Polio Vaccine (OPV)-0	At birth or as early as possible within the first 15 days
OPV 1, 2 and 3	At 6 weeks, 10 weeks and 14 weeks (OPV can be given till 5 years of age)
Pentavalent 1, 2 and 3	At 6 weeks, 10 weeks and 14 weeks (can be given till 1 year of age)
Pneumococcal Conjugate Vaccine (PCV)	2 primary doses at 6 and 14 weeks followed by booster dose at 9-12 months
Rotavirus (RVV)	At 6 weeks, 10 weeks and 14 weeks (can be given till 1 year of age)
Inactivated Polio Vaccine (IPV)	2 fractional dose at 6 and 14 weeks of age
Measles Rubella (MR) 1 st dose	9 completed months-12 months. (Measles can be given till 5 years of age)
Japanese Encephalitis(JE) - 1	9 completed months-12 months
Vitamin A (1 st dose)	At 9 completed months with measles-Rubella
For Children	
Diphtheria, Pertussis and Tetanus (DPT) booster-1	16-24 months
MR 2 nd dose	16-24 months
OPV Booster	16-24 months
JE-2	16-24 months
Vitamin A (2 nd to 9 th dose)	16-18 months. Then 1 dose every 6 months up to the age of 5 years
DPT Booster-2	5-6 years
Td	10 years and 16 years

*One dose if previously vaccinated within 3 years

Take care of your body, it's the only place you have to live.

Bajaj Finserv Health Ltd. | CIN Number - U85320PN2019PLC185286



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