

carē

HEALTH  
INSURANCE

Presenting

group carē 360°

Ventricular Assist Devices or  
Total Artificial Hearts Cover

A Health Insurance scheme exclusively designed for  
the customers of Bajaj Finserve

Key Highlights



Coverage Across  
India



Easy Claim  
Process



No Medical  
Test

## Product Description

A ventricular assist device (VAD) — also known as a mechanical circulatory support device, is a mechanical pump that's used to support heart function and blood flow in people who have weakened hearts. Insertion of (VAD) comes with huge cost.

Bajaj Finance brings to you group care<sup>360°</sup> Surgery for VAD cover from Care Health Insurance Co. Ltd. (formerly Religare Health Insurance). This product covers hospitalization costs for Surgical procedure to Place VAD and provides coverage for pre/ post hospitalization arising from surgery to insert ventricular assist device with a total Sum Insured upto ₹ 300,000.

## Plan/ Membership Fee Details

<b>Sum Insured(₹)</b>	100,000	200,000	300,000
<b>Premium Including GST (₹)</b>	271	531	684

Policy/Cover tenure will be 1 year.

## WHAT'S COVERED?



### High Coverage Limit

Get coverage of upto Rs. 300,000 with premiums starting at just ₹ 271 including taxes



2. All medical expenses incurred for Ventricular Assist Devices treatment, including the expenses incurred during the pre and post hospitalization period for a period of 30 days and 60 days respectively.

#### a. Hospitalization Expenses

Expenses upto Rs. 300,000 for Ventricular Assist Device, provided the diagnosis is supported by the clinical confirmation by an appropriate specialist doctor

#### b. Diagnostics test

Cost of conducting diagnostics test before (within the specified pre-hospitalization period) or during the hospitalization period

#### c. Doctor's Fees

Paying the doctor's fees before, during and after hospitalization.

#### d. Medication

Expenses towards purchase of medicines related to hospitalization.

#### e. Treatment Charges

Treatment charges include hospital room rent, ICU, transfusion, doctor fees, medicines and tests.

**f. Ambulance charges**

TUp to ₹ 2,000

**g. Coverage period**

1 year from the policy start date

## WHAT'S NOT COVERED?



Hospitalization resulting other than Surgery to Place Ventricular Assist Devices or Total Artificial Hearts



Hospitalization within first 90 days from policy start date, as the policy has a waiting period of 90 days.



Ventricular dysfunction or Heart failure directly related to alcohol or drug abuse

For a full list of exclusions, please refer to the policy wordings.

## HOW TO APPLY?

Applying for the ventricular assist device (VAD) cover requires you to fill in the online application form and pay the premium using your preferred mode of payment. Here is the step-by-step process to complete the purchase.

**Step 1:** Click on '**Apply Now**' button and share your basic details in the online application form.

**Step 2:** Check & Confirm your application by entering the OTP received on your mobile number.

**Step 3:** Pay the premium via credit/debit card, UPI, mobile wallet, or any other available online payment mode.

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