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**To:** [Konchada, Anusha](#)  
**Subject:** [EXT] Confirm dependents for Medical Insurance Enhance cover and download e cards  
**Date:** Monday, September 7, 2020 6:25:43 AM  
**Importance:** High

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Dear Member,

Welcome to the Deloitte USI Medical Insurance program!

Deloitte has renewed the Medical Insurance policy for you and your dependents with Bajaj Allianz, effective for the period September 01, 2020 to August 31, 2021. The login credentials and process for enrolment are mentioned below in this email. Please complete your enrollment on or before October 16, 2020.

Deloitte offers a comprehensive floater cover for you and your eligible dependents covering your immediate family (spouse and up to 3 children) and any 2 aged dependents from parents/ in laws.

The [Bajaj Allianz E-card portal](#) is now open for enrollment. Please login to the portal to update/review your dependent details for them to be covered and also opt for voluntary covers as required.

**Base Coverage:**

Your base coverage, provided by Deloitte, depends on your level and is as mentioned below:

Benefit level	Base Floater coverage (in INR)
Staff and Sr. Staff	3 Lakhs
Manager and Sr. Manager	5 Lakhs

**Voluntary Covers (paid for by professionals):**

Plan for the unexpected by protecting your loved ones with additional covers voluntarily

**A. Enhancement of Base Cover** (Offers seamless extension of Deloitte provided cover):

You can voluntarily enhance your base sum insured by 50% or even 100% of base cover by paying additional premium:

Benefit level	Base coverage (in INR)	50% Enhancement	100% Enhancement
Staff and Sr. Staff	3 Lakhs	4.5 Lakhs	6 Lakhs
Manager and Sr. Manager	5 Lakhs	7.5 Lakhs	10 Lakhs

Click [here](#) to view the applicable premiums.

**Important to note:** Once an enhancement is opted for, you cannot opt out, unless there is a change in base SI owing to a promotion i.e. Sr. Staff to Manager and the base cover eligibility changes.

**B. Special Women add-on cover:**

USI professionals can also opt for Voluntary add-on cover for Women (women professionals or female dependent members), of INR 1 Lakh or INR 2 Lakh, which provides for:

- Additional cover for maternity
- Expenses for fertility treatment (sublimit applicable)
- Other non-maternity related procedures or investigations for women like Mammography, Pap Smear Test etc. subject to limits
- Please visit the [Medical Insurance section on Talent on Demand](#) for complete details. Click [here](#) to view the applicable premiums

**C. Voluntary Critical Illness cover (excluding Parents/Parents-in-law):**

Critical illness cover provides for insurance for oneself and one's dependents (excluding parents/in-laws) against the risk of specific serious illnesses. Key features include:

- This is a per person policy

- The sum assured amount is paid to the employee for his/ her needs
- Upon diagnosis of a critical illness, a lump sum amount (depending on the sum assured opted for) is given to the covered member upfront which can be used for treatments.
- In case of sum insured more than 10 Lacs, the professional needs to fill in the [Critical Illness Proposal form](#) and share the details at [health@bajajallianz.co.in](mailto:health@bajajallianz.co.in)
- The policy covers 25 critical ailments. Waiting period of 30 days and pre-existing clause of 90 days apply. For a list of critical ailments covered and [premium](#) amount payable by the employee for enrollment, please see [program document](#)

#### **Important to note:**

- Professionals would need to opt into the voluntary special women and critical illness cover every year at the time of renewal in case they want to retain these special covers
- Premium deductions for the above voluntary plans will be made from your salary in the subsequent month and tax exemption would be as per the Income Tax Act.
- Voluntary plans are not applicable to Fixed Term Hires

#### **D. Voluntary Retail and Special COVID protection plans:**

In addition to the above voluntary programs, retail policies enable you to evaluate additional coverage options separate from the Deloitte-provided cover, taking into consideration your short-term and long-term needs. The enrolment window does not apply to voluntary retail covers and you can purchase these retail policies any time you want beyond October 16, 2020.

- **Special COVID-19 Related Protection (Corona Kavach)** – Tailored for immediate pandemic support, offers individual and family floater options (till age 65 years) for Sum Insured INR 50,000 to 5,00,000 for all COVID related treatments
- **Other long-term health insurance retail plans** offering lifelong renewability: Evaluate Extra Care Plus, Health Care Supreme and Health Guard Gold plans. Refer to the [Ready Reckoner](#) comparing these retail policy options for a quick summary.

#### **Dependent Enrolment, Voluntary Covers & E-card Download:**

For enrolling dependents, voluntary cover enhancement and downloading E-Card,

- Visit [Bajaj Allianz E-card portal](#)
- If accessing from outside the Deloitte network, please click [here](#)
- Use your Deloitte E-Mail ID as login ID
- Your password (for access) is as follows:

**Password:** SFYKLFE6

**Policy Number:** OG-21-1919-8403-00000107

Click [here](#) to view the process for enrollment of dependents

**Resources-**

[Medical Insurance Page on TOD](#)

[Medical Insurance Program document](#)

[Premiums for add on covers](#)

[Comprehensive Health Screenings](#)

In case of queries related to enrolment, retail plans or any access issues, you can reach out to [health@bajajallianz.co.in](mailto:health@bajajallianz.co.in) or call up Deloitte dedicated direct number 020-67031700.

Warm Regards  
Health Administration Team  
Bajaj Allianz General Insurance Company Ltd.

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