



BIJO CONSULTANCY SERVICES



ABOUT THE BIJO COMPANY

Welcome to The BIJO Family, formerly known by BIJO Enterprises, where we have been serving traditionally since 1998, initially in the stationery wholesale business. We believe in innovating and turning ideas into reality through innovative ways.

As a business mediator & promoter, we bridge the gap between tie-ups principal companies, broker companies and service users, ensuring compliance with respect of rules & regulations of India with focus on independence and self-reliance.

In BCS, BIJO offering affordable & comprehensive healthcare & wellness services as being mediatory consultancy services.



BIJO CONSULTANCY SERVICES

BIJO CONSULTANCY SERVICES, is India's fastest growing wellness and healthcare service provider mediator company, being the healthcare landscape in India. We proudly stand as the nation's first organization to offer OPD care facilities tailored for both child, individual and senior members. BIJO making quality healthcare more accessible than ever before. At BIJO, our mission is to transcend traditional healthcare delivery. We are committed to transforming the fragmented, sectoral approach of health service delivery into a comprehensive, need-based model that prioritizes the holistic well-being of our associates and service users. Our innovative schemes are designed to implement groundbreaking interventions that effectively address the healthcare system at all levels primary, secondary and tertiary encompassing prevention, promotion, and ambulatory care. We believe that everyone deserves access to quality healthcare and we are dedicated to empowering children, individuals and seniors to lead healthier, happier lives by leveraging cutting-edge technology and compassionate approach. We aim to create a healthcare ecosystem that fosters well-being, enhances quality of life and promotes sustainable health practices. Join with BIJO on journey to re-define healthcare and make a meaningful impact in the lives of millions.

CAPTAINS OF COMPANY

WE DRIVE YOUR DESIRE



Mr. Sunil Kumar Tiwari,

(Admin Managing Partner / State Incharge - Maharashtra)
Controlling sales, actuarial & promotional activities.

Mr. Naveen Kunwar,

(Business Managing Partner / Backend Partner - BCS)
Controlling MIS & sales support activities.

Mr. Santosh Kumar,

(Channel Managing Partner / District Incharge - Raigarh)
Controlling B2B & D2C channel, assets management & business growth activities.

Ms. Renu Chaurasia,

(Distribution Managing Partner / District Incharge - Thane)
Controlling legal, service point setups and distribution management activities.



MISSION

VISION

VALUES



MISSION

Provide best of the best **SOLUTION** that fulfils all concerned needs & create attractive opportunities for associates & users.

VISION

Our vision is to establish itself as a realistic mediator company providing **INNOVATIVE** affordable healthcare service to associates.

VALUES

Our core values are as an organization working on the principal of **TRANSFERANCY**, **INTEGRITY** and **TRUST...**



BIJO - The Solution



Comprehensive Wellness Services.



Client-Centric Approach.



Customized support Strategies.



Leveraging Advanced Technologies.



Serve through Industry Expertise.



BIJO CONSULTANCY SERVICES



WHY BIJO?

Covering 800+ Cities & Town
with 65000 Indian Pin Codes
through our sales strategies
& tie-ups service providers

EXPERT DOCTOR

Our doctors are trained & certified
to practice teleconsultation.

DIAGNOSIS & TREATMENT

Our doctor's uses protocols that
allow them to arrive at an accurate
diagnosis.

Quality Time & Guidance

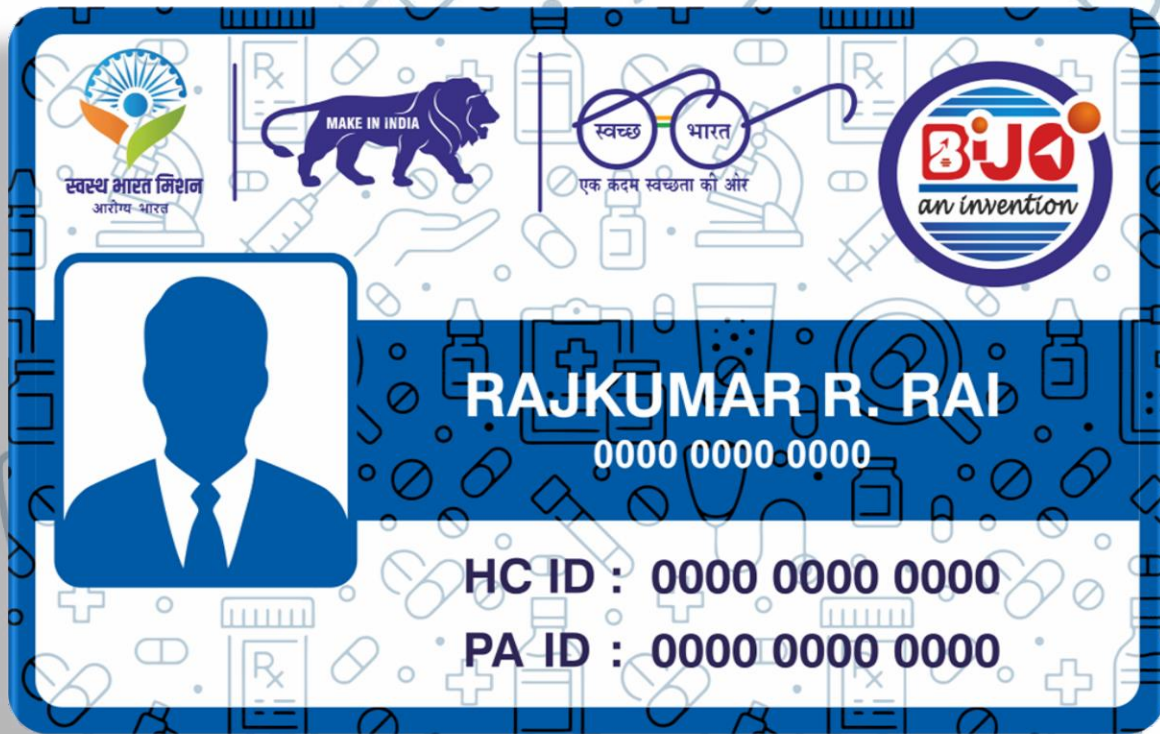
Our doctors spend an average
15-20 minutes on each consultation.

Feasibility...



BIJO have solid service model including B2B and B2C pattern, growing user base, BIJO have clear path for expansion, BIJO group is well-positioned for success with BIJO associates in the competitive care and cure industry. The prior commitment of BIJO Group is to innovation, excellence and users' satisfaction. BIJO always ensures the feasibility and sustainability of our operations.

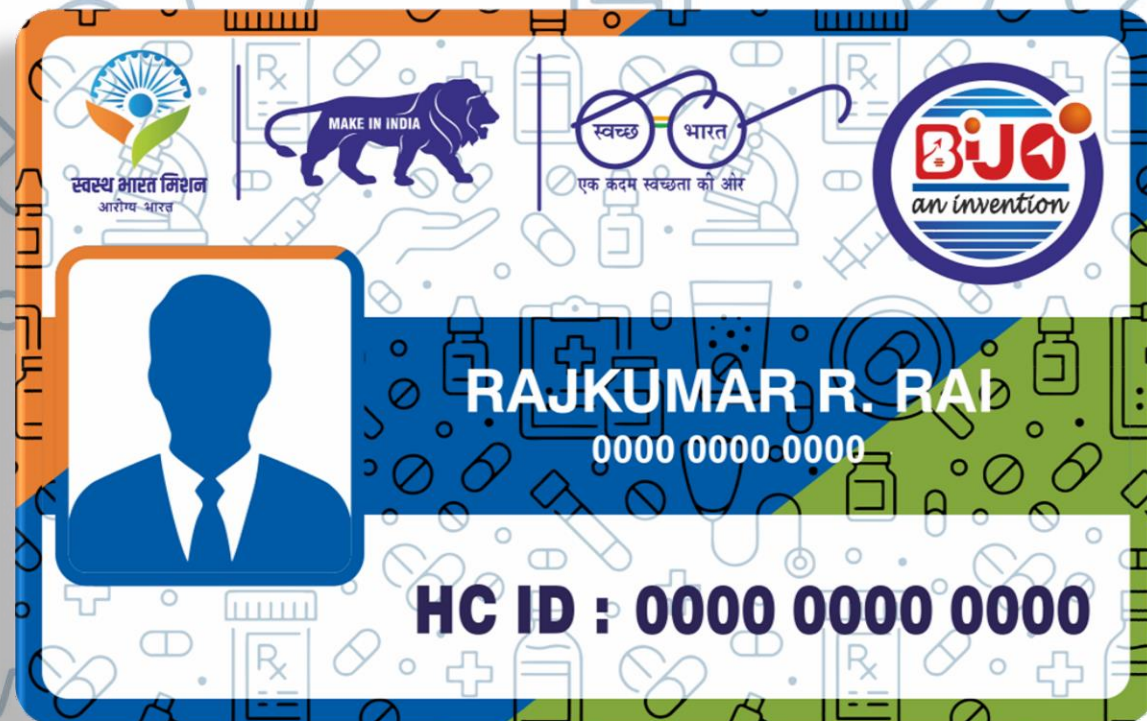




**INDIVIDUAL
KAVACH**



**IN-DEPENDENT
KAVACH**



Addon Kavach Benefit



On Rent & Sale UP-TO 25% off...

- ❖ **Oxygen Concentrator / Oxygen Cylinder.**
- ❖ **VAC Machine / Suction Machine.**
- ❖ **Motorized Bed / Manual Bed.**
- ❖ **Wheelchair / Commode Chair / Air Mattress.**
- ❖ **Walking Sticks / Walker / Crutches / Mobile Stretcher.**
- ❖ **Nebulizer / Steam Inhaler / Pulse Oximeter.**
- ❖ **Weighing Machine / Thermometer / Glucometer.**
- ❖ **Heating Pad / Hot water bag / Air Cushions & Mattress.**
- ❖ **Cold Compress & Ice Packs / Rubber Sheets / Bed Pan.**
- ❖ **Fogger Machine / Cardiac Monitor.**
- ❖ **Continuous Glucose Monitoring System.**
- ❖ **DVT pumps / All size Drums & Trays.**

Addon Kavach Benefit



On Sale UP-TO 25% off...

- ❖ **Gamjee & Maternity Pads / Diapers / Pullup Pants.**
- ❖ **Prescribed Medicines / Injectable / Surgical Instruments.**
- ❖ **Autoclave & Fogger Machine / Urinals Pan / Urometer.**
- ❖ **Surface & Scope Disinfection / Crepe & Cotton Bandages.**
- ❖ **Colostomy / Urostomy / Feeding / Urine Bags / Tapes & Rolls.**
- ❖ **Foley / Condom (U-Drain) & Silicon Catheter / Tissues.**
- ❖ **Dialyzer / Tubing / Plasma Filter / Sterile Gauze Swabs.**
- ❖ **Room Freshener / Barrier Spray / Medicated Dressings.**
- ❖ **Antiseptic & Mouthwash Solutions / Tracheostomy Tube.**
- ❖ **Nutrition Supplements / Adult Bib / Asepto Syringe & Tubes.**
- ❖ **Sleep Study Care / Nursing Care / Baby Wipes / Shampoo cup.**
- ❖ **All above services available through home & hospital care process.**

General Raksha Kavach



- ❖ **Company provides personalized relationship officer.**
- ❖ **One OPD visit consultation free in plan year.**
- ❖ **Health and Eye checkup free once in plan year.**
- ❖ **Post-Treatment diet consultation and care free in plan year**
- ❖ **Unlimited physician tele consultation free in plan year.**
- ❖ **Dietician and neurologist consultation free once in plan year.**
- ❖ **Pickup and drop avail through CAB in IPD surgery case.**
- ❖ **Zero deposited IPD support for cashless card holder.**
- ❖ **UP-TO 20% off on next two OPD visit in plan year.**
- ❖ **UP-TO 20% off on MRI / CT and Ultrasound Scan in plan year.**
- ❖ **UP-TO 20% off on IPD and surgery multiple time in plan year.**
- ❖ **UP-TO 20% off on diagnostic and pathology test in plan year.**
- ❖ **UP-TO 20% off on listed pharmacy in plan year.**
- ❖ **₹10,000/- maternity contribution applicable to female user.**
- ❖ **₹20,000/- survival contribution in natural death of nurture.**

In-Dependent Raksha Kavach



- ❖ **Health and eye checkup free twice in plan year.**
- ❖ **Physician tele consultation unlimited in plan year.**
- ❖ **Live engage webinar activities unlimited in plan year.**
- ❖ **Dental check and consultation free twice in plan year.**
- ❖ **Dietician and neurologist consultation free twice in plan year.**
- ❖ **OPD visit consultation free three time in plan year.**
- ❖ **IPD services avail for two seniors of family in same card.**
- ❖ **Pickup and drop avail through CAB in IPD surgery case.**
- ❖ **Zero deposited IPD support for cashless card holder.**
- ❖ **UP-TO 30% off on off next four OPD visit in plan year.**
- ❖ **UP-TO 30% off on IPD and surgery multiple time in plan year.**
- ❖ **UP-TO 30% off on diagnostic and pathology test in plan year.**
- ❖ **UP-TO 20% off on listed pharmacy in plan year.**
- ❖ **₹500/- medicine free are only ordered by pre booking.**
- ❖ **₹25,000/- global care contribution only for senior users (in Senior).**
- ❖ **₹50,000/- education contribution in natural death of nurture (in Master).**

Individual Raksha Kavach



- ❖ **Personal accidental death cover of ₹5 lakh.**
- ❖ **Permanent total disability cover of ₹10 lakh.**
- ❖ **Health and eye checkup free once in plan year.**
- ❖ **Physician tele consultation unlimited in plan year.**
- ❖ **Live engage webinar activities unlimited in plan year.**
- ❖ **Dental check and consultation free once in plan year.**
- ❖ **Dietician and neurologist consultation free once in plan year.**
- ❖ **OPD visit consultation free twice in plan year.**
- ❖ **Pickup and drop avail through CAB in IPD surgery case.**
- ❖ **Zero deposited IPD support for cashless card holder.**
- ❖ **UP-TO 30% off on off next two OPD visit in plan year.**
- ❖ **UP-TO 30% off on IPD and surgery multiple time in plan year.**
- ❖ **UP-TO 30% off on diagnostic and pathology test in plan year.**
- ❖ **UP-TO 20% off on listed pharmacy in plan year.**
- ❖ **₹25,000/- maternity contribution applicable to female user.**
- ❖ **₹50,000/- survival contribution in natural death of nurture.**

Liability Raksha Kavach



- ❖ **Personal accidental death cover of ₹10 lakh.**
- ❖ **Permanent total disability cover of ₹20 lakh.**
- ❖ **Permanent partial disability covers up-to 80% of SA.**
- ❖ **Eye checkup free once in plan year.**
- ❖ **Post-Treatment diet consultation and care free in plan year**
- ❖ **Physician tele consultation free twice in plan year.**
- ❖ **Dietician and neurologist consultation free once in plan year.**
- ❖ **OPD visit consultation free once in plan year.**
- ❖ **Pickup and drop avail through CAB in IPD surgery case.**
- ❖ **Zero deposited IPD support for cashless card holder.**
- ❖ **UP-TO 22% off on off next two OPD visit in plan year.**
- ❖ **UP-TO 22% off on IPD and surgery multiple time in plan year.**
- ❖ **UP-TO 22% off on diagnostic and pathology test in plan year.**
- ❖ **UP-TO 20% off on listed pharmacy in plan year.**
- ❖ **₹15,000/- maternity contribution applicable to female user.**
- ❖ **₹30,000/- survival contribution in natural death of nurture.**

Liability Raksha Kavach



- ❖ **Personal accidental death cover of ₹25 lakh.**
- ❖ **Permanent total disability cover of ₹50 lakh.**
- ❖ **Permanent partial disability covers up-to 80% of SA.**
- ❖ **Eye checkup free once in plan year.**
- ❖ **Post-Treatment diet consultation and care free in plan year**
- ❖ **Physician tele consultation free twice in plan year.**
- ❖ **Dietician and neurologist consultation free once in plan year.**
- ❖ **OPD visit consultation free once in plan year.**
- ❖ **Pickup and drop avail through CAB in IPD surgery case.**
- ❖ **Zero deposited IPD support for cashless card holder.**
- ❖ **UP-TO 24% off on off next two OPD visit in plan year.**
- ❖ **UP-TO 24% off on IPD and surgery multiple time in plan year.**
- ❖ **UP-TO 24% off on diagnostic and pathology test in plan year.**
- ❖ **UP-TO 20% off on listed pharmacy in plan year.**
- ❖ **₹20,000/- maternity contribution applicable to female user.**
- ❖ **₹40,000/- survival contribution in natural death of nurture.**

Liability Raksha Kavach



- ❖ **Personal accidental death cover of ₹50 lakh.**
- ❖ **Permanent total disability cover of ₹1 crore.**
- ❖ **Permanent partial disability covers up-to 80% of SA.**
- ❖ **Eye checkup free once in plan year.**
- ❖ **Post-Treatment diet consultation and care free in plan year**
- ❖ **Physician tele consultation free twice in plan year.**
- ❖ **Dietician and neurologist consultation free once in plan year.**
- ❖ **OPD visit consultation free once in plan year.**
- ❖ **Pickup and drop avail through CAB in IPD surgery case.**
- ❖ **Zero deposited IPD support for cashless card holder.**
- ❖ **UP-TO 26% off on off next two OPD visit in plan year.**
- ❖ **UP-TO 26% off on IPD and surgery multiple time in plan year.**
- ❖ **UP-TO 26% off on diagnostic and pathology test in plan year.**
- ❖ **UP-TO 20% off on listed pharmacy in plan year.**
- ❖ **₹25,000/- maternity contribution applicable to female user.**
- ❖ **₹50,000/- survival contribution in natural death of nurture.**

Liability Raksha Kavach



- ❖ **Personal accidental death cover of ₹1 crore.**
- ❖ **Permanent total disability cover of ₹2 crore.**
- ❖ **Permanent partial disability covers up-to 80% of SA.**
- ❖ **Eye checkup free once in plan year.**
- ❖ **Post-Treatment diet consultation and care free in plan year**
- ❖ **Physician tele consultation free twice in plan year.**
- ❖ **Dietician and neurologist consultation free once in plan year.**
- ❖ **OPD visit consultation free once in plan year.**
- ❖ **Pickup and drop avail through CAB in IPD surgery case.**
- ❖ **Zero deposited IPD support for cashless card holder.**
- ❖ **UP-TO 28% off on off next two OPD visit in plan year.**
- ❖ **UP-TO 28% off on IPD and surgery multiple time in plan year.**
- ❖ **UP-TO 28% off on diagnostic and pathology test in plan year.**
- ❖ **UP-TO 20% off on listed pharmacy in plan year.**
- ❖ **₹30,000/- maternity contribution applicable to female user.**
- ❖ **₹60,000/- survival contribution in natural death of nurture.**



EMPANELMENT OF TPA



BIJO providing care and cure service as third party service provider through TPA partner's company empaneled hospital in across India.



Year	Hospital Partner
2020	1850 TPA
2021	4200 TPA
2022	10800 TPA
2023	22600 TPA
2024	28600 TPA



**Data accounted by
M/S BIJO CONSULTANCY SERVICES.**



NUMBER OF USERS



On count, tie-ups company having annual growth of service users sharing through BIJO and the service users are the golden accounts of BIJO.

Year	Hospital Partner
2020	0083 USERS
2021	0249 USERS
2022	0426 USERS
2023	0791 USERS
2024	1065 USERS



**Data accounted by
M/S BIJO CONSULTANCY SERVICES.**

Health KAVACH

BIJO is associated with various health initiatives in India. BIJO group offers several benefits to the individual, family individuals, seniors and individual liability holder with affordable health services. The best decision to grab the opportunities for being secure with KAVACH.

CARE KAVACH

BIJO provides access to network hospitals and health care facilities as third party (Mediator) through tie-ups principal companies, Service user can avail medical treatments in affordable charges as per membership and benefits of BIJO RAKSHA KAVACH.

SUPPORT KAVACH

BIJO covers various medical expenses directly or indirectly including hospitalization, surgery, diagnosis and outpatient treatment, it support to overcome the hospital expenses in limited financial resources as discount on treatment, pickup and drop facilities empaneled hospitals.



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KAVCH COVER

BIJO KAVACH covers Pre/Post hospitalization expenses including consultation, diagnostic tests and follow-up treatments, also it covers emergency services timely medical intervention in critical situations as a third-party solution provider through tie-ups principal companies.

KAVACH CARE

BIJO provides full body and Health check-ups once in subscription time, the checkups helps to create awareness preventive health care and early detection of diseases to taking care on all certain and uncertain.

KAVACH CURE

KAVACH is very easy in use, the process of accessing medical care by reducing paperwork and administrative hassles. For cure BIJO provides 24/7 customer support for service support and assistance for benefits and use, so take cover, care & cure.



KAVACH CRITERIA

Being 3rd party service provider BIJO serve lifetime

Kavach is divided in 2 band, Individual cares 18 to 75 years age group and In-Dependent cares 3-month to 18 years and 75 years & above age group. BIJO also cares liability under individual specific plan, pre-existing case, inpatient & outpatient also cashless and non-cashless cases.

KAVACH COMMITMENT

BIJO commits to improve quality of cover, care and cure services by providing access to affordable health care services, BIJO contributes in improvement of public health and well-being in the community.

KAVACH COACH

BIJO offers the range of wellness benefits designed through principal companies to make cover, care & cure services more affordable and accessible, ultimately improving health outcomes and financial satisfaction for associates and service users.



BENEFITS

NON-REFUNDABLE POLICY

According to tie-ups principal service provider companies there is no refund of paid premium or plan charge begins. These policies helps manage health and all financial risk related health. BIJO associates and service users understand carefully all the terms and conditions to any exceptions. Once coverage starts, refunds are typically not to be provided unless mandated by specific circumstances or regulatory requirements.



Terms & Conditions...



Kavach is annual renewal base of membership.

Membership acceptable with membership charges.

₹100 will be charge annual membership activation charges.

Individual plan applicable to 18 years to 75 years age.

In-Dependent plan covers senior from 75 years above age.

In-Dependent plan covers child from 03 month to 18 years age.

PA cover applicable from 01st day of registration.

Consultation and check-ups applicable from 15th day of registration.

OPD service applicable from 30th day of registration.

OPD and check-ups available by pre booked appointment only.

IPD service applicable from 60th day of registration.

PED service available from 90th day of registration, subject to case audit.

All contribution service applicable from 12th month of registration.

After set waiting period contribution service will be continue.

For any listed service pre appointment booking is mandate.

Medicine facility available with listed pharmacy only.

Terms & Conditions...



Education contribution taken only in natural death of nurture.

Education contribution applicable when there is no existing term plan.

Maternity contribution claim available for female card holder.

Maternity cover available only if there is no existing maternity plan.

Survival contribution applicable only in natural death case of nurture.

Survival contribution applicable only when there is no existing term plan.

Global care contribution applicable only to in-dependent senior.

Global care will be usable to abroad treatment for 75 years above senior.

Global care triggered only when there is no existing health insurance.

Inpatient services applicable only on discount process.

All kinds of major surgery support available with discount.

All pre-existing diseases covered by discount process only.

BIJO itself not design or provide any insurance or investment scheme.

Consultation services available with general physician and specialist.

MRI, CT Scan, X-ray and Ultrasound Scan test available with discount.

Pickup and drop services available for surgery case for local city area.

DIRECTOR MESSAGE



Great Day, Thanks for a very warm welcome in BIJO group, we want to thank all of you for engaging with us, we are in healthcare, this is now innovative and fastest growing sector.

BIJO assuring to give best of best quality class of suitable & selected services with good earning concept also reward & recognition with self-reliance, we are in your service through direct to user methods, also committed to helping people in financial worry-free life on their own terms.

BIJO having business hand with very successful service provider principal companies. I am assuring you that your health care is in very safe hands.



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**THANK
YOU**



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