

Wellness Benefit
UIN: IFFHLIA22178V012122
PROSPECTUS

Scope of Cover

This Program would consist of Health Services, Preventive Care and a Comprehensive Wellness Reward and Redemption system to motivate our customers to improve and maintain a healthy lifestyle. The Program is as below.

1. **Wellness Services:** - On opting for this benefit by paying an additional premium, this policy provides facilitation and/or arranging, whatsoever, a host of Wellness and Preventive Health Services for promoting and rewarding the healthy behavior of the Insured as described below.

I. Value Added Services

1. Cashless Telemedicine Consultation:

- I. General Physicians and Specialists: Insured person (s) can book unlimited chat, telephonic and/or video appointments for all medical consultations.
- II. Mental Health Helpline: 24/7 Psychological Counselling can also be obtained through electronic mode.
- III. Medical Second Opinion: Can be obtained through electronic mode of an empaneled medical expert and/or agency and is subject to the following conditions;
 - This should be specifically requested for by the Insured Person
 - This opinion is given without examining the patient, based only on the medical records submitted
 - The opinion should be only for medical reasons and not for medico-legal purposes
 - Any liability due to any errors or omission or consequences of any action taken in reliance of the opinion provided by the Medical Practitioner is outside the scope of this policy

2. **Discount on Services:** The Insured can avail, unlimited times, discounts on the below services, offered by the service providers which will be displayed on the website
 - i. **Diagnostics/ Annual Health check-ups** - Insured person(s) can book via our Mobile Application a range of laboratory tests to be performed at diagnostic center and/or at home.
 - ii. **E-pharmacy** - Insured person (s) can order the home delivery of vast range of prescribed drugs, health and Wellness medicines/supplements, devices and accessories delivered through a strong supply chain network of our service provider.

- iii. **Nutritional Counselling:** Insured person(s) can avail services of our empaneled nutritional counsellor at a discounted price to set achievable health goals and obtain guidance for achieving these goals.
- iv. **Dental Care-** Insured person(s) can avail services of our empaneled Dentists at a discounted price
- v. **Home care-** Insured person(s) can avail services of our empaneled Home care providers such as Nurses & physiotherapists at a discounted price.

Detailed List is available on our website www.iffcotokio.co.in

II. Reward Programme :-

This Wellness program aims to motivate, incentivize and reward the healthy habits and efforts of the Insured person(s) to improve their health and lifestyle. The activities mentioned below will be tracked by us wherein the Insured person(s) can earn reward points which can be redeemed as per our redemption terms and conditions.

The Wellness services and activities are categorized as below:

S.No	Activity	Max. Points/ Insured
1	Track your health a) Completion of Health Risk Assessment (online questionnaire) b) Undergoing Diagnostics/ Preventive Risk Assessment	100 750
2	Enrolment in Disease Management Program	200
3	Walk towards a healthy lifestyle (based on steps walked per day)	1000
4	Fitness activities a) Participation in Walkathon/Marathon b) Enrollment in fitness initiatives like Gym/Yoga/Swimming etc	100 200
5	Enrolment in Self-Care Plans like meditation/ diet plans	500

REDEMPTION OF REWARD POINTS

Insured person(s) is entitled to redeem their total earned reward points towards the following:

1. Discount in renewal premium at the time of policy renewal;

OR

2. Redeemable Vouchers following a renewal

2. Redeemable Vouchers

Each reward point will be equivalent to Rs. 0.50 and can be redeemed for an equivalent value of vouchers in multiples of 500 against membership in Fitness Centers and/or purchasing health supplements. Reward points not redeemed in the given policy year can be carried forward, provided the policy is renewed with us continuously.

Insured will be able to view the accumulated reward points on the mobile app and website.

TERMS AND CONDITIONS UNDER WELLNESS SERVICES

- Any information provided by the Insured person(s) in this regard shall be kept confidential
- All medical services are being provided by our empaneled health care service providers. While we ensure full due diligence before empanelment of the service provider, the decision to obtain their advices/services and utilize them is entirely at the Insured person(s) discretion. The costs are to be borne by the insured.
- There will not be any cash redemption against the Wellness reward points.
- Reward points can be redeemed once at the time of renewal (for discounts in premium) or following a renewal (for vouchers).
Balance of the reward points not redeemed will be carried forward to the next policy cycle
- Insured person(s) should notify and submit relevant documents, reports, receipts etc. for various Wellness activities within 30 days of undertaking such activity/tests and 60 days before the renewal date of the policy, whichever is earlier.
- For services that are provided through empaneled service provider, Iffco Tokio GIC is only acting as a facilitator.

**** The Illustration as given below depicts the methodology on which the rewards will be calculated in case of a family floater policy.**

Illustration 1

An Insured person named Raju, aged 35 along with his wife Jaya, aged 32 is covered under family floater health policy. They have earned the following reward points during the policy year:

S. No.	Wellness activity taken up	Points earned by Raju	Points earned by Jaya
1	Completed Online Health Risk Assessment (HRA)	100	100
2	Submitted PRA test reports	500	500
3	Participated in fitness activities	350	350
4	Walk towards healthy lifestyle	500	500
5	Enrolled in Disease management program	200	200
6	Enrolled in self-care program	500	500
Total reward points earned		2150	2150

Points on percentage as per our grid	2150 x 75%	2150 x 50%
Reward points for the policy year	1612.50	1075

Total reward points earned by Raju and Jaya = $(1612.50+1075)$ 2687.50

Premium: Rs. 111/- per life