



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Wellness Benefit

UIN: IFFHLIA22178V012122

ADD-ON WORDINGS

DEFINITION OF WORDS

1. **App:** An application, typically a small, specialized program downloaded onto mobile devices.
2. **Diagnostics** Medical test conducted by a registered medical practitioner, supported by clinical, radiological, histological, histopathological, laboratory evidence and/or surgical evidence wherever applicable
3. **Health Risk Assessment** It is a screening tool that helps individuals identify and understand their health risks and monitor health status over a defined period of time.
4. **Medical Second Opinion:** This means consultation by a specialist medical practitioner for evaluation, review of treatment and recommendation in case of a critical illness
5. **Preventive Risk Assessment** This is a method that helps individuals identify their health risks and status by undergoing Medical tests conducted by a registered medical practitioner, supported by clinical, radiological, histological, histopathological, laboratory and/or surgical evidence Wherever applicable over a defined period of time.
6. **Recognised medical institution-** An organization founded and united for a specific purpose or a medical establishment run by a group of medical specialists. Any organization in which several medical disciplines are practiced comes under the same.
Medical institution when used in this division, shall mean a facility which is organized to provide medical care, including nursing and convalescent care, in accordance with accepted standards as authorized by state law and as evidenced by the facility's license. A medical institution may be public or private.
7. **Reward points**
Virtual Points earned on achievement of the targets and completion of the various activities as specified under our Wellness programme
8. **Telemedicine Consultation**
Telemedicine refers to the practice of caring for patients remotely when the provider and patient are not physically present with each other. Modern technology has enabled doctors to consult patients by using video-conferencing tools giving rise to the concept of telemedicine consultation.

9. Wellness

It is an approach to healthcare that emphasizes preventing illness and prolonging life, as opposed to treating diseases.

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.

We shall not be liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a Member claims to have suffered, sustained or incurred, by way of and / or on account of these services.

- 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

1. Track your Health:

a) Completion of Health Risk Assessment (HRA): The Health Risk Assessment (HRA) is a questionnaire to be filled online by the Insured person(s), which acts as a tool for assessing the health and quality of life. It will enable us to help you review the lifestyle practices, which have an impact on your health condition. The Insured needs to log into his/her account on either the application or the website www.iffcotokio.co.in and complete the HRA questionnaire. This can be undertaken once, anytime during the policy year. On Completion of the online HRA questionnaire in the first month of policy year, the Insured person(s) earns **100** reward points or, 50 reward points is earned by the insured on completing HRA in the later months of policy year.

b) Preventive Risk Assessment: For those showing additional commitment to the cause, we reward you with extra points for undergoing diagnostic / Preventive tests during the policy year. Insured person(s) can take these tests at any empaneled diagnostic center. The cost of these tests borne by Insured person(s) will be offered at a discounted price by our service provider, wherein Insured person(s) will earn following reward points

- On submission of the report of a test, insured earns **75 points**.
- If the result of a test is within the normal range, insured earns **additional 50 points**, per test report.

- If the result of a test is not within the normal range, you can enroll to Nutritional Consultation program through our app, providing the expert advice on the subject matter at an attractive price. On submitting the receipt of Nutritional Consultation, you will earn **50 points**.

List of tests under Preventive Risk Assessment:

- i. Lipid profile (Total cholesterol, HDL, LDL, Triglycerides, Total Cholesterol / HDL (Cholesterol Ratio))
 - ii. Blood Sugar (Fasting Blood Sugar (FBS) + Postprandial (PP) [or] HbA1c)]
 - iii. CBC including ESR
 - iv. Thyroid Profile
 - v. Liver Profile
 - vi. Prostate-specific antigen (PSA) test/Mammogram
- c) These tests reports/ Nutritional consultation receipt should be submitted within 30 days from the date of undergoing such Health Check-Up/ taking nutritional consultation.

2. Disease Management Program:

- a) Insured may enroll at his own expense for any chronic disease management program offered by a recognized institute for illness such as Diabetes, Hypertension, Asthma or Cardiovascular Disease to earn **200** points. Insured may also track his health through our empaneled medical experts who will guide in improving the health condition
- b) The Insured person(s) should submit the relevant receipt(s) within 30 days of enrollment.

3. Walk towards a healthy lifestyle:

a) Insured person(s) earns reward points on achieving the targeted step counts, recorded by our Iffco-Tokio mobile application as mentioned below:

Average no. of steps per day in a policy year	Points
2500-4000	200
4001-6000	350
6001-8000	500
8000-10000	750
10001 & above	1000

- b) The steps for the last 2 months in each policy year will not be taken into consideration for calculation of average number of steps per day.
- c) The mobile app must be downloaded within 30 days of the policy risk start date to avail of this benefit.
- d) Dependent children below 18 years of age, covered either under individual or floater policy will not be considered for participation under this scheme.

4. Fitness activities:

Insured person(s) earns reward points for participation and completion in any of the fitness and health related activities as given below:

- a) On submission of Photo/BIB number /Certificates /Entry ticket taken to participate in the fitness events such as any walkathon, marathon, cyclothon- **100** points
- b) Membership in a health club (for at least a minimum period of 3 months) - Membership in a health club in a Gym / Yoga Centre / Aerobic Exercise / Zumba Classes/ Swimming / Dance Classes / Sports Club / Pilates Classes / Martial Arts / Gymnastics - **200** point.
- c) The Gym / Yoga Centre / Aerobic Exercise / Zumba Classes/ Swimming / Dance Classes / Sports Club / Pilates Classes / Martial Arts / Gymnastics and the companies organizing these fitness activities should be legally registered as per rules and regulations as applicable by law.

5. Self-Care Programs:

a) Self-care includes all the things one does to take care of their well-being under four key dimensions- emotional, physical, psychological, and spiritual health. Insured person(s) can earn **50** reward points for enrolling in Self-care Programs such as meditation sessions, coaching/counselling either offline or through online self-care applications. Maximum **10** receipts can be submitted by the Insured person(s) in one policy year.

b) Insured person(s) should submit the relevant receipt within 30 days of enrollment.

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

1. Discount in Renewal Premium:

Individual Policy:

Earned reward points	Discount in Premium
500	2.5%
1000	5%
1500	7.5%
2000	10%
2500	12.5%

Family Floater Policy:

Earned reward points	Discount in Premium
1000	2.5%
2000	5%
3000	7.5%
3500	10%
4000	12.5%

In Floater policies, the following percentage of points earned by members will be considered is as per the table below for calculating total points:

Family members	Weightage
Primary Member	75%
Spouse	50%
Dependent Children, (aged above 18 years)	25%
Other relatives	20%

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