

Add-on – Good Health Journey – Policy Terms & Conditions

The Add-on ‘Good Health Journey’ shall be available only if the same is specifically mentioned in the Policy Schedule/Certificate of Insurance of **Care** or **Group Care**. This Add-on is introduced as an experiment under Regulatory Sandbox for policies issued under 6 months period i.e. from 1st February 2020 to 31st July 2020 and in extended period i.e. from 1st August 2020 to 31st January 2021 as approved by the Authority. The Company may discontinue this Add-on post completion of the experiment or on earlier termination or withdrawal thereof as per the terms defined under Sandbox Regulations. Under this product, the benefits offered can be opted in any combination by Insured Member for policy tenure of 1 year

Benefits offered:

A. Earn and burn

- i. The Company shall offer an integrated program which allows Insured member to earn & burn rewards on compliance of healthy regimes such as walking, taking HRAs, etc.
- ii. Redemption of these earned rewards can be used on following health related services:
 - Consultations, diagnostics, Pharmacy
 - Purchase of health supplements
 - Fitness membership
- iii. Unutilized rewards shall be lapsed after 60 days from the Policy End date

Reward Program:

Option 1:

S. No.	Activity	Maximum Points Earned	Frequency
1	Sign-up	200	Once
Manage and track health			
2	Health Risk Assessment	50	Bi-annual
3	Availing Preventive Assessment (HCK or DNA test)	200	Bi-annual
Affinity to Wellness			
4	Membership in a health club (for min 1 year)	400	Once
Other			
6	Opening the app daily	2.5	Daily

8	Share your fitness story	10/Story	Monthly
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Conversion: 1 point= 0.25 INR

Option 2:

S. No.	Activity	Maximum Points Earned	Frequency
1	Sign-up	200	Once
Manage and track health			
2	Health Risk Assessment	50	bi-annual
3	Availing Preventive Assessment (HCK or DNA test)	100	Bi-Annual
Affinity to Wellness			
4	Winning in walking competitions	200	Monthly
5	Membership in a health club (for 1 year or more)	400	Once
Steps			
6	Completing 7,500 steps a day	15	Daily
7	Completing 10,000 steps a day	40	Daily
8	Completing 60,000 steps a week	250	Weekly
Other			
10	Opening the app daily	1	Daily
12	Share your fitness story	10/Story	Monthly

Conversion: 1 point= 0.25 INR

Additional Wellness Services:

a) Digital Health Vault:

- A secured Personal Health records system for Insured to store/access and share health data with trusted recipients.
- Using this portal, Insured can store their health documents (prescriptions, lab reports, discharge summaries etc.), track health data add family members.

b) Period & Fertility Tracker:

- The online easy tracking program helps every woman with their period health and fertility care. The program gives access to trackers for period and ovulation which maps out cycles for months. This helps in planning for conception prevention and tracks peak ovulation if planning pregnancy.

c) Wellness Content:

- The wellness portal provides rich collection of health articles, blogs, tips and other health and wellness content. The contents have been written by experts drawn from various fields. Insured will benefit from having one single and reliable source for learning about various health aspects and incorporating positive health changes.

B. Preventive health check-up

The Company shall provide Health Check-up at our network to the Insured Member only once in a Policy Year.

The following are the Health check-up packages that can be availed with product 'Care'

For up to Age 45 years	For Age > 45 years
TSH,T3,T4	Vitamin D
Vitamin D	TSH,T3,T4
Electrolyte Panel(Sodium, Potassium, chloride, Ionised Calcium)	PSA (Men)*
	Cancer Ovarian Marker(Women)*
	Vitamin B12

*Only 1 test will be applicable depending upon gender.

The following are the Health check-up packages that can be availed with product 'Group Care'

Package Name	Ages
Junior	5-12
Teen -Girl	13-19
Teen -Boy	13-19
Adults	20-34
Seniors	35-60
Seniors-Male	35-60
All	All Ages



Health check up
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C. Discounts on Consultation, Diagnostics & Pharmacy

The Company shall offer discounts to the customer for availing consultations, diagnostics or pharmacy on defined network.

This benefit is offered to the customers of Care along with benefit 'Unlimited e-Consultation package', while for 'Group Care' customers the same is offered on stand-alone basis.

D. Unlimited e-consultation package

The Company shall offer unlimited e-consultations at our network with a doctor or a health coach (dietician, yoga expert, etc.) over:

1. Voice call
2. Chat

This benefit is offered to the customers of Care along with benefit 'Discounts on Consultation, Diagnostics & Pharmacy', while for 'Group Care' customers the same is offered on stand-alone basis.

E. Fitness membership

The Company through servicing partner offers fitness membership which includes:

1. Yoga studios
2. Crossfit
3. Sports
4. Zumba/ Pilates/ Kickboxing
5. Gymnasium

This benefit is offered to the customers of Care and Group Care products.

F. One Smart Kit (Mobile-connected Glucometer, pack of 10 strips included) per adult diabetic that connects to any mobile phone

The Company shall offer one smart kit (Mobile-connected Glucometer, pack of 10 strips included) through serving partner to the Insured Member that monitor and record the blood glucose levels and ensure the Insured member to maintain the health goals.

This benefit is offered to the customers of Care and Group Care products.

G. One Wearable device per adult which allow capturing of health vitals

The Company shall offer one wearable device through servicing partner to the Insured Member (if not available) to capture vitals such as:

1. Steps
2. Heart rate
3. Sleep, etc.

The captured data shall help Insured Member to set goals and achieve the same

This benefit is offered to the customers of Care and Group Care products.

General Conditions

- 1) The terms & conditions under this Add-on will be similar to the Base Policy opted (i.e. Care or Group Care)
- 2) This Add-on can be opted only at the time of new issuance or renewal of base policy and on cancellation of this Add-on during the Policy Year, a proportionate premium will be refunded
- 3) This Add-on Policy will automatically terminate on the Policy Period End Date and no renewal is offered.
- 4) This Add-on may be withdrawn / modified by the Company after the sandbox period. In case this product is withdrawn / modified by the Company, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by the Authority (IRDAI) and the options available shall be intimated to Policyholder as per extant regulations.