

## Wellness Benefit

*The Company* covers below listed benefits to help the Insured person(s) maintain his/her health and wellness by offering services and incentivizing with rewards as mentioned in respective Products.

### 1. Everyday Care

The insured person can avail discounts on outpatient consultation, pharmaceuticals and diagnostics tests through our empaneled Network providers. The list of such network providers will be updated from time to time and can be obtained from Our website, mobile application or by calling our call centre. *The Company will* assist in scheduling appointments for consultation and diagnostic test as per time convenience of the insured person. Alternatively, the insured person may also schedule his/her own appointment themselves by contacting the Network Provider or through the mobile application. The insured person(s) can avail these facilities as many number of time as the client wishes to avail.

- i. **OPD Consultation:** The Company offers family/general physician as well as special consultations at discounted rates from the Network Providers. The insured person(s) can also store the prescription letters and bills in the electronic health portal system provided by the Company.
- ii. **Diagnostic Services:** The Company offers diagnostic facilities at discounted rates from the Network Providers. The insured person(s) can also store these medical test reports and bills in the electronic health portal system provided by the Company.
- iii. **Pharmacies:** If the insured person(s) want to obtain medicines and consumables prescribed by a medical practitioner, he/she can avail the same at discounted rates subject to a valid prescription from the Network providers. The medicines can be also ordered through the Mobile App or our Web portal.

### 2. Complete Wellness & HealthCare

*The Company* offers a comprehensive program to maintain the health and overall wellbeing of the insured person. The insured person is provided with an individual access to web based Health portal at Company's website and/or a Wellness mobile application by the Company where he/she can perform various healthcare activities as listed below.

- i. **Health Risk Assessment (HRA):** HRA is process of health risk assessment with the help of a questionnaire, by collecting the information from the insured in a systematic manner and evaluate their health risks. The Health Risk Assessment generates a statistical estimate of insured person's overall health risk status and quality of lifestyle. The HRA shall be self-performed by the insured person. We will aid the insured person to complete the HRA whenever required.
- ii. **Electronic Health Records:** the Insured person can store the medical test reports, prescriptions and other consultation papers in the personalized portal which gets digitized to help create a complete health profile of the insured person. The medical test reports along with HRA as specified above will provide a health score to depict the health status of the insured person.
- iii. **Health Screening:** Basis the health score of the insured person, the insured person shall be categorized as Healthy, in which case there will be no trigger for medical screening. If the score depicts unhealthy status, medical screening is advised to the insured person along with a "Health Goal" which is identified post identification of risk factors for improving insured person's overall well-being.  
"Health Goal", which basically takes a deep dive in the identified risk areas to establish the focus points in that particular risk area.

### **3. Health Coach**

The insured person will be assigned a dedicated Health Coach who will take care of the complete wellbeing of the Insured Person(s). The service will offer immediate and complete assistance to the Insured Person looking after his/her day-to-day health care. Post the complete health profile building of the Insured Person, Health Coach will interact with the Insured Person as per Health requirement.

### **4. Disease Management Program (On payment of additional Premium)**

Those insured person(s) who get detected or assessed as high risk in the HRA or are already suffering from chronic diseases, the Company offers a variety of Disease Management Programs (DMP). This service aims to help the insured person cope with their disease and show them ways of dealing with them in everyday life. The DMP aims to improve the Insured Person/s quality of life. The DMP is provided for diseases or conditions like Asthma, Diabetes, Hypertension, Thyroid, Heart related, Maternity, Obesity, Tropical diseases etc.

Based on the identified DMP, the Company will assign a Health Coach for online diet Consultation & tracking mechanism, indulging the insured person into physical activities, encouraging for meditation and breathing techniques at home or online counselling through Company's Health Portal and/or Mobile Application. The insured person(s) will also be provided with services like exercise reminders, medicine and diagnostic test reminders, training videos, health blogs, digitization of health records etc.

### **5. Wellness Reward Program:**

The Wellness Reward Program (WRP) aims to encourage the insured person to perform certain activities to stay active and medically fit. WRP is an award program wherein the Insured Person can earn the reward points termed as "USGI Coins" by performing the activities as mentioned in the below Table. The points can be redeemed against array of options provided as mentioned hereunder which would help the Insured to improve his/her overall Health Status.

- (i) For an individual as well as Family Floater policy, the earning of USGI coins shall be considered on individual member basis up to the maximum limit as specified under every category per policy year.
- (ii) The Company shall specify the Wellness Rewards – Earning and Redemption categories as well as Earned but not utilized USGI coins in the policy schedule. The details of USGI coins would also be available at the Company's Health Portal and/or Mobile Application.
- (iii) USGI coins earned in this section of the policy are valid up to 4 years from the date of renewal of this policy (including any grace period applicable) and would not be carried forward thereafter.
- (iv) Each USGI coin shall have the value equivalent to Rs.0.25.
- (v) The USGI coins can be earned in the following ways as mentioned in the given Table:

**Table: Earn Rewards (in form of USGI coins)**

Activities for Earning Wellness Rewards		Rewards/ USGI Coins earned by Individual	Max USGI Coins earned by Individual Per Policy Year
<b>On completion of HRA on Health Portal/Mobile application</b>	HRA Completion within 90 days from Policy Inception Date	500	500
<b>HRA outcome without any adverse report</b>	Cover 2.5 to 3.5 lakhs steps in a month	100/month	500
<b>HRA Outcome of having Large waist size ( &gt; 40 inches)</b>	Cover minimum 2 lakhs steps in a month	100/month	500
	Cover above 2 lakh steps in a month	150/month	1000
<b>Blood pressure for a known case of Hypertension</b>	Blood Pressure is below or equal to -	150/month	500
	SBP:120-140 mm/Hg		
	DBP: 80-90 mm/Hg		
	SBP - Systolic Blood Pressure; DBP – Diastolic Blood Pressure		
<b>Blood sugar levels for a known case of Diabetes</b>	HBA1C within normal limits ≤ 5.6	150/quarter	500
<b>Lipid profile Level for a known case of Dyslipidemia</b>	Lipid level are normal within range as applicable to the Laboratory	150/quarter	500
<b>Body Mass Index (BMI) for a known case of High BMI Insured Person /s &gt;=30 optimum BMI</b>	BMI between 31 to 35 and reduce your BMI to the Optimum range	100/quarter	200
	BMI between 35 to 39 and reduce your BMI to the optimum range	150/quarter	300
	BMI between 40 to 42 and reduce your BMI to the optimum range	250/quarter	500
<b>Health Tests for Heart Related, Blood Sugar, Thyroid/Lipid etc. Monitoring</b>	on Submission of Reports	150/quarter	300
<b>Annual membership for Dance/Zumba/Aerobic/Gymnastic / Yoga/Gym/Swimming</b>	Provide attendance Register/letter/medal/trophies/BIB number (as applicable) from the respective facility provider.	150/quarter	400
<b>Participate in professional sport events like Marathon/Cylothon/Swimathon</b>	Provide attendance Register/letter/medal/trophies/BIB number (as applicable) from the respective facility provider.	100 /event	500
<b>Competitive Sports: School Level</b>	Participation Certificate from School	20/sport	50
<b>Competitive Sports: National/State Level</b>	Participation Certificate from relevant sports authority	75/sport	150
<b>Download the Wellness Application</b>		150	150
<b>Refer a Friend to buy USGI policy</b>		100/referral	300
<b>Sum Insured Enhancement</b>		100	100
<b>Pledge to Quit Smoking</b>		150	150
<b>Water Intake</b>	3-4 litres per day, to be updated on App	50/month	200

**Redemption of USGI coins:**

Sr. No	Categories to Redeem the USGI Coins	Limit on Redemption
1	Facilities as mentioned under ' Health & Wellness Program: Everyday Healthcare'	20% of USGI coins upto Rs.200
2	Dental Care except cosmetic treatment	30% of USGI coins upto Rs.300
3	Cost of Vaccinations	30% of USGI coins upto Rs.300
4	Cost of Spectacle Lenses	30% of USGI coins upto Rs.300
5	Laser surgery for correction of refractory errors	30% of USGI coins upto Rs.300
6	Any Hospitalizations which is Non-admissible as per the Policy terms and conditions as specified under ' In-patient Hospitalization'	50% of USGI coins upto Rs.500
7	You can also redeem your Rewards against Claim of yours/your family member/s who are insured with Us under retail Health Indemnity product	20% of USGI coins upto Rs.200
8	Discount on premium while renewing your Policy	30% of USGI coins upto Rs.300

**C25. Modern Treatments**

The following procedures will be covered (wherever medically necessary ) either as an In- patient Hospitalization or as a part of Day Care Treatment in a Hospital, up to the limit as specified in the Policy Schedule, during the Policy Period:

Sr No	<u>Modern Treatment Methods and Advancement in Technologies:</u>	<u>Limit (Per Policy Period)</u>
1	Oral Chemotherapy	10% of SI and maximum upto Rs 100,000
2	Immunotherapy – Monoclonal Antibody to be given as injection	20% of SI and maximum upto Rs 200,000
3	Intra vitreal injections	10% of SI and maximum upto Rs 75,000
4	Uterine Artery Embolization and HIFU	20% of SI and maximum upto Rs 200,000
5	Balloon Sinuplasty	10% of SI and maximum upto Rs 200,000
6	Deep Brain stimulation	50% of SI and maximum upto Rs 500,000
7	Robotic Surgeries	50% of SI and maximum upto Rs 500,000
8	Stereotactic radio surgeries	20% of SI and maximum upto Rs 250,000
9	Bronchial Thermoplasty	50% of SI and maximum upto Rs 250,000
10	Vaporisation of the prostate (Green Laser treatment or holmium laser treatment)	50% of SI and maximum upto Rs 250,000
11	IONM – (Intra Operative Neuro Monitoring)	10% of SI and maximum upto Rs 100,000
12	Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered	50% of SI and maximum upto Rs 500,000

**Note: Sub Limit includes expenses under Pre & Post Hospitalization if any**