Health and Wellness Add-on Cover - Group

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	Health and Wellness Add-on Cover- Group	
2	Policy Number	**XXXXXX**	
3	Type of Insurance Product / Policy	• Benefit	
4	Sum Insured (Basis) (Along with amount)	As per benefit amount chosen under each cover, varies for different covers	
5	Policy Coverage (What the policy covers?)	**<u>Medical Consultation</u>** **A. <u>Face to face Consultation/ OPD consultation Benefit/ In person Consultation: General/ Speciality</u>** Under this benefit, the Insured person(s) can avail face to face consultations/ OPD consultations through our empanelled service provider, to receive medical advice, diagnosis, and treatment recommendations in their preferred language. The consultation will be provided by a qualified and / or specialist medical practitioner / Health care professional as per the limit and / or speciality mentioned in your policy document. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode. The consultation will be provided up to the number of sessions during the policy period and time duration for each session, as specified in the policy document/ certificate of insurance.	Section II II.1.A

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		B. <u>Teleconsultation Benefit: General/ Speciality</u> Under this benefit, the Insured person(s) can avail teleconsultations through our empanelled service provider, to receive medical advice, diagnosis, and treatment recommendations in their preferred language. The consultation will be provided by a qualified and / or specialist medical practitioner / Health care professional as per the limit and / or speciality mentioned in your policy document. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode.	II.1.B
		<u>Health Risk Assessment (HRA)</u> Under this benefit, the Insured person(s) can evaluate their overall health and well-being through a Health Risk Assessment (HRA). This HRA, conducted via an online tool provided by our empanelled service provider, helps assess the Insured Person's lifestyle, health risks, and quality of life, followed by expert recommendations to enhance their wellness journey. Insured will get assessment report on completion of Health Risk Assessment. In furtherance to the online HRA, the Insured can additionally opt for Doctor Coach Services by our empanelled service provider for healthcare guidance, personalized insights and actionable steps to achieve holistic health goals for the Insured Person(s), along with a Personalised Care Map which includes advices pertaining to lifestyle modifications, diet recommendations, fitness suggestions, and preventive care steps aimed at managing health risks and improving overall well-being.	II.2.
		<u>Mental Wellness</u> Under this benefit, our empanelled service provider will offer, the Insured person(s) an access to professional	II.3.

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		counselling sessions through chat, video, or audio call, with psychologists and mental health care professionals through the network, which are designed to support individuals dealing with psychological and mental health concerns. The counselling is available with network health professionals, up to the number of sessions during the policy period and time duration for each session, as specified in the policy document/ certificate of insurance Additionally, the service offers immediate assistance for distress or emotional crises through a dedicated helpline. **<u>Weight Management</u>** Under this benefit, Our empanelled service provider will arrange for consultative services by a Health Care Professional related to Insured person's weight management with the objective of maintaining healthy BMI and improving it through the weight management program including but not limited to diet & nutrition management, health coach, and consultations. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode. The consultation will be provided up to the number of sessions during the policy period and time duration for each session, as specified in the policy document/ certificate of insurance **<u>Fitness Management</u>** Under this benefit, our empanelled service provider will provide the Insured person(s) the facility to participate in a variety of fitness programs and activities, both online and offline. The benefits are limited to the features as mentioned in your policy document / certificate of insurance and can be availed up to the limits as specified in the policy document/Certificate of Insurance Key Features of the Benefit: **i. Fitness Pass:**	II.4. II.5.

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		The Insured will have access to Live Online Sessions or offline sessions, under expert instructors at select partner fitness centres and studios, that cater to various fitness disciplines, including yoga, Zumba, gym workouts, Pilates. Insured can also avail access offers to premium offerings with higher levels of service or more tailored fitness programs under top tier instructors at select partner fitness centres and studios. The number of sessions during the policy period and duration of each session under this benefit is as specified in the policy document/ Certificate of Insurance. **ii. Wellness Content (Newsletters, Articles, etc.):** The Insured will also receive access to a wide range of wellness content throughout the policy year, at intervals as specified in the policy document/ certificate of insurance, in the form of newsletters, articles, blogs, and guides, providing valuable information on topics related to fitness, nutrition, mental well-being, and overall health improvement strategies. **iii. Health Talks and Sessions:** Expert-led health talks and wellness sessions will be periodically available to the Insured, as specified in the policy document/ certificate of insurance. These sessions cover various topics such as physical health, mental wellness, nutrition, and lifestyle management. The number of sessions during the policy period and duration of each session under this benefit is as specified in the policy document/ Certificate of Insurance.	
		<u>Stress Management</u>	II.6.

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		Under this benefit, our empanelled Service Provider will arrange for consultation services to Insured person by a Health Care Professional to maintain good health through stress management program including but not limited to sessions on Work/life balance, awareness sessions on mental wellbeing, mental health screening and fitness coach. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode. The number of sessions during the policy period and duration of each session under this benefit is as specified in the policy document/ Certificate of Insurance. **Preventive Health Check up** Under this benefit Our empanelled service provider will arrange for preventive health Checkup tests in India as listed and/or specified in the policy document/ Certificate of Insurance. The cost of the health Checkup will be borne by the insured person unless specified otherwise in the policy document/ Certificate of Insurance. For the purpose of this benefit, Preventive Health Check-up means the medical test(s) undertaken for general assessment of health status and does not include any diagnostic or investigative medical tests for evaluation of Illness or a disease **Redeemable Voucher** Under this benefit, vouchers on certain specified products/ services is given to the insured person, with the motive to promote wellness and fitness of the insured person. These vouchers will be redeemable through the digital platform of our network of service provider. **Vaccination** Under this benefit, our empanelled Network provider will offer the Insured person(s) the facility of availing	II.7. II.8. II.9.

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		vaccinations in India, as listed and specified in the policy document or certificate of insurance. The cost of the services availed beyond the specified limit specified otherwise in the policy document or certificate of insurance, will be borne by the insured person. Expenses related to the doctor, nurse or any other incidental expenses are not payable, wherever applicable The Insured person(s) can also avail attractive discounts, up to the limit as specified in the policy document/ certificate of insurance, to cover key preventive vaccinations, example: i. Hepatitis B (Genevac B) ii. Influenza (Influvac) iii. Cervical Cancer (Gardasil) iv. Pneumonia (Pneumovax) v. Typhoid (Typhar) Note: The above mentioned list is indicative and not exhaustive. **<u>Home Care</u>** i. Under this benefit, the Insured person(s) are eligible for a range of home care services by skilled attendants, health care professionals and qualified physiotherapists, ensuring access to medical care and support in the comfort of their home. ii. This benefit is available for specific medical needs during the policy period and includes services such as assistance by trained healthcare attendants, professional nursing care, short-term nursing care, home visits by qualified / specialist doctors, physiotherapy sessions (including remote video consultations). iii. Our empanelled service provider will arrange for a required facilities at home within India in the city in which you reside. This service will be available for a maximum period as specified in the Policy document/ Certificate of Insurance. iv. Coverage under this benefit will be subject to being advised in writing by the treating medical practitioner.	II.10.

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		v. The cost of the service will be borne by the insured person unless specified otherwise in the Policy document/ Certificate of Insurance. **<u>Women specific wellness</u>** Our empanelled service provider offers below services to the Insured person(s), under this unique Women specific wellness cover i. An access to the online or face to face consultations with a network of Specialists medical professionals like Gynaecologists to receive medical advice, diagnosis, and treatment recommendations for the women specific illnesses. ii. This cover also offers access to women specific diagnostic tests with attractive discounts at network diagnostic centres. The cost of the diagnostic tests will have to be borne by the insured unless specified otherwise in the policy schedule/ Certificate of insurance. iii. **Maternity care**: Under this cover insured can avail maternity care services designed to support you throughout your pregnancy journey which includes expert consultations, prenatal post-natal care consultation, diagnostic services, expert counselling session, personalized wellness plans including diet or fitness recommendations. iv. **Post Natal care:** Consultative services by a Health Care Professional starting six weeks after delivery, related to postpartum and postnatal care with an intent to promote recovery of the Insured person and ensure healthy growth of the baby through the post-natal care program including but not limited to diet & nutrition management, fitness coach, exercise plan, consultations with gynaecologist/ psychiatrist/ lactation/ paediatric consultation, discount on health supplements and awareness on co-morbidities. The benefits are offered are up to the limits as specified in the policy document/ certificate of Insurance. The services mentioned above can be bundled or availed separately. These services will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode. **<u>Attendant Escort Services</u>**	II.11. II.12.

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		Under this benefit, our panelled service provider will offer the Insured person(s), facility to book comprehensive attendant services including escort service, wheelchair assistance and High Care Unit (HCU) escort service, at discounted rates, for travel and mobility assistance during medical visits and hospital stays. The cost of the services will be borne by the insured person unless specified otherwise in the policy document or certificate of insurance	
		Ambulance Services Under this benefit, our empanelled services provider will offer a facility to book ambulance services for transportation to and from healthcare facilities for better medical facilities and treatment. The Insured person(s)can book an ambulance through network Ambulance service providers which include basic life support (BLS) and advanced life support (ALS) ambulances, depending on the medical needs of the Insured person(s) at the time of service. Access to these ambulance services can be availed up to the limit as specified in the policy document/ Certificate of Insurance. The cost of the services will be borne by the insured person unless specified otherwise in the policy document or certificate of insurance	II.13.
		Disease Management Under this benefit, our empanelled service provider will offer the Insured person(s) ,an access to the healthcare services related to the managing the lifestyle diseases including but not limited to Diabetes, Hypertension, Hyperlipidaemia, Obesity, coronary heart diseases. Disease Management Program involves managing patients with all stages of chronic disease. Health management starts with early detection and then detail management of chronic disease. Under this benefit insured can avail the comprehensive plans which includes online or offline Expert advice from Health and Wellness Coaches, diagnostic tests to monitor the health parameters, lifestyle consultation including fitness regime and diet consultations. The cost of medical tests will	II.14.

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		be borne by the insured person unless specified otherwise in the policy document or certificate of insurance. The benefits available under this cover are up to the limits as specified in the policy document/certificate of insurance.	
		Tobacco Cessation Program: Our empanelled service provider will arrange for consultative services to Insured person by a Health Care Professional related to controlling tobacco usage with the objective of helping quit smoking/ tobacco addiction through the cessation program including but not limited to expert counselling, and consultations. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode. The number of sessions during the policy period and duration of each session under this benefit is as specified in the policy document/ Certificate of Insurance.	II.15
		Medical Second opinion - Domestic Our empanelled service provider will arrange for a medical second opinion in India, if an Insured Person is diagnosed with any of the Illnesses mentioned in the policy schedule/Certificate of insurance, during the Policy/cover Period. The expert opinion will be available upon insured person's request and will be directly sent to the Insured Person. Second Opinion will be based only on the information and documentation provided to Us which will be shared with a Medical Practitioner providing opinion.	II.16
		Medical Second opinion - Worldwide Our empanelled service provider will arrange for a medical second opinion from a Health Care Professional located worldwide outside India, if an Insured Person is diagnosed with any of the Illnesses mentioned in the policy schedule/Certificate of insurance, during the Policy/cover Period. The expert opinion will be available upon insured	II.17

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		person's request and will be directly sent to the Insured Person. Second Opinion will be based only on the information and documentation provided to Us which will be shared with a Medical Practitioner providing opinion. **Flexi Health Wallet** Under this benefit, the Insured person(s) are provided with a Health Wallet, designed to offer financial convenience for Outpatient services (OPD), diagnostic tests (Health check-ups) and pharmacy expenses. The Flexi Health Wallet enables the Insured to manage their diagnostic, OPD services and pharmacy expenses flexibly, with a predefined amount, as specified in the policy document/ certificate of insurance, allocated for use during the policy period at the start of the policy year. This amount can be used for services through our empanelled service provider, at network healthcare providers and pharmacy stores (both in-store and online) for diagnostic tests, OPD services and pharmaceutical purchases, as specified in the policy document/ certificate of insurance. The cost of the services availed beyond the specified limit specified otherwise in the policy document or certificate of insurance, will be borne by the insured person. **Discount from Network Providers** Under this benefit, Our empanelled Service Provider will offer the Insured person(s), the discounts on diagnostic tests, medicine, medical devices, health supplements and other health related services offered through the network service providers in India. Home delivery of pharmacy will also be offered upon the request of the insured person, wherever available in India. Under this cover insured can avail attractive discounts on OPD, Health Check-ups and Pharmacy , up to the limit as specified in the policy document/ certificate of insurance .	II.18 II.19

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		The cost of the service will be borne by the insured person unless specified otherwise in the policy document or certificate of insurance **<u>Health Rewards</u>** Under this benefit, the Insured person(s) can be entitled to get Health Rewards for maintaining an active lifestyle which includes activities like walking, running, or cycling. These rewards will be offered against the health rewards/ points accumulated and are tracked through wearable fitness devices or empanelled network provider's mobile apps. We will provide a wellness program specially designed to promote wellness and fitness amongst the insured persons, as per the client's requirement. This Wellness Program is structured to reward the insured person in the form of health rewards/points for the prescribed physical efforts/fitness activity undertaken by such insured person during the cover period. This is a voluntary program available for insured persons with age above 18 years at the start of the policy year. We will encourage physical exercise and fitness and recognise the effort by rewarding the insured person on daily basis for each Healthy Day. A Healthy Day can be earned by undertaking below activity on a calendar day: 1. Recording 10, 000 steps / day# in the activity tracking device as prescribed by the company or our empanelled service provider or 2. Burning 500 calories or more in a day through activity as measured by fitness tracker device. Or 3. As defined in the Policy Document/ Certificate of Insurance The Activity will be tracked through wearable fitness devices or empanelled network provider's mobile apps.	II.20

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		Wellness Reward / Points will be earned depending on the programme designed by the company basis the client's requirement. The Company may at its discretion change the above criteria and the same would be mentioned in the Policy document / Certificate of Insurance / Customer App Wellness Reward accumulated through fitness activities can be converted into monetary value as per method defined below and can be utilized towards the payment of services/items through the network of our empanelled service provider, under below categories but not limited to: i. OPD consultation/ treatment ii. Pharmaceuticals iii. Health-check-ups/ diagnostics iv. Health Supplements v. Redeemable vouchers. vi. Discount in renewal premium vii. Or any other service as defined in policy terms and conditions **<u>Emergency Assistance Service</u>** Under this benefit Our empanelled service provider will arrange for the below mentioned emergency services as a part of emergency assistance service to the Insured person in India, in the event insured person suffers an injury due to an accident or illness during the policy/ cover period. i. First Aid Services ii. Ambulance Service/ Transportation to hospital iii. Tele/Video consultation iv. Resuscitation aid v. Assistance for appointment booking at hospital vi. Assistance to coordinate with insurance for claim processing vii. Accommodation assistance after first aid services, if required.	II.21

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		viii. Location alert to an immediate family member. ix. Assistance in case of Medical Legal Case x. Emergency Medical Payments assistance - Arrangement of cash advancement xi. Investigation/diagnostic test assistance – Arranging Emergency Diagnostics Logistics xii. Emergency Pharmacy Delivery xiii. Assistance in Repatriation of mortal remains The cost of the service will be borne by the insured person unless specified otherwise in the policy document/ certificate of insurance.	
		Card Blocking Assistance Under this benefit, our empanelled Service Provider will provide a 24X7 centralized assistance platform for the Insured Person to facilitate the blocking of their registered payment cards (including but not limited to Credit, Debit, and Prepaid cards) with the respective Issuers in the event of loss or theft of their wallet or cards during the Policy Period. It is recommended that the Insured Person provides and updates their card details with the Service Provider prior to any loss event to ensure seamless fulfilment.	II.22
		Sim Card Blocking Assistance Under this benefit, our empanelled Service Provider will provide a 24X7 centralized assistance platform for the Insured Person to facilitate the blocking of their lost or stolen SIM card(s). This service provides immediate relief to the Insured Person by managing the deactivation process with the respective Telecom Service Provider, mitigating the risk of unauthorized use of the mobile number.	II.23
		Emergency Travel Assistance (Abroad) Under this benefit, our empanelled Service Provider shall provide emergency financial assistance to the Insured Person while travelling outside the Republic of India, subject to the limits specified in the Certificate of Insurance. This	II.24

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		assistance is available if the Insured Person is unable to settle hotel bills or arrange for return travel due to the simultaneous loss or theft of their payment cards and/or travel tickets during the Policy Period. **<u>Credit Assistance</u>** Under this benefit, our empanelled Service Provider, shall provide the Insured Person with a comprehensive credit monitoring and advisory suite. This service is designed to provide real-time visibility into the Insured Person's credit health, detect unauthorized changes to their credit profile and offer expert guidance on optimizing their credit standing. a. Continuous Credit Monitoring with automated notifications triggered by significant changes, such as new credit inquiries, newly sanctioned loans or the opening of new bank accounts. b. Access to a dedicated digital dashboard providing Credit Score Management c. Personalized Expert Analysis	II.25
6	Exclusions (What the Policy does not cover)	All exclusions as mentioned in the base policy unless otherwise stated.	
7	Waiting Period	Not applicable	
8	Financial limits of coverage i.Sub-limit ii.Co-payment iii.Deductible iv.Any other limit	The policy will pay only up to the limits specified hereunder for the following diseases/procedures: As per the cover opted by group customer. Not applicable Not applicable Not applicable	
9	Claims/Claims Procedure	All claims must be made in accordance with the procedure set out in base policy.	

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10	Policy Servicing	Call Center number of the insurer: 1860 258 0000 / 1860 425 0000 Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer	
11	Grievances / Complaints	Please refer to the base policy terms and conditions.	
12	Things to remember	**Free Look Period**: As per base policy **Cancellation:** As per base policy **Policy Renewal:** As per base policy **Renewal Benefits:** As per base policy **Migration and portability**: As per base policy **Portability:** As per base policy **Change in Sum Insured**: As per base policy **Moratorium Period :** As per base policy	
13	**Your Obligations**	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period such as change in occupation.	

Declaration by the policy holder:

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policy Holder)