

Optima Wellbeing (Add on) - Prospectus

Optima Wellbeing (Add-on) is an insurance product which covers expenses for various outpatient benefits. This add-on can only be opted and shall only function along with an active HDFC ERGO Retail Base Product. This add-on cannot be opted in isolation or as a separate product.

1. Eligibility

The eligibility of this Add-on will be as per the Base Product with which it is opted

2. Policy tenure:

- This Add-on can be opted only at inception or at the time renewal of Base Product
- Policy Tenure of Add-on will be as per the Base Product with which it is opted

3. Geography:

This Add-on provides coverage throughout the territory of India.

4. Benefits:

Clauses mentioned below shall apply to all benefits under this add-on:

1. All benefits provided under this Add-on are subject to
 - a. Terms and conditions stated under each benefit;
 - b. Exclusions stated under the benefit;
 - c. Availability of the Sum Insured/limits; and
 - d. Availability of appointment (for availing cashless services)
2. Any unutilized benefit(s) availed during the Add-on Policy Year shall not be carried forward.
3. All the benefits under this add-on are non-transferable in nature, therefore the benefit(s) must necessarily be availed only by and pertain only to persons Insured under this add-on
4. The services provided under the various benefits in the add-on are assisted by our Service Provider(s) and we are not responsible for any kind of liability arising out of them. Thus, benefits availed under this Add-on shall not be valid for any medico-legal cases.
5. We do not represent correctness of consultations, laboratory & radiology tests and shall not assume or deem to assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner whether from or outside our service provider's network.
6. Choosing the services under this Add-on is purely upon the Insured Person's own discretion and at own risk. The services provided under the various covers are via our service provider's network and the Insurer is not responsible for liability arising out of the services provided by these third parties.
7. All Benefits under this Add-on can be availed only on cashless basis via our / Service Provider's digital platform and are subject to the terms, conditions, waiting periods and exclusions of the Add-on
8. All other general terms & conditions, exclusions, clauses and definitions applicable to the Base Product will apply to this add-on unless specifically stated otherwise in this document or the Policy Schedule of this add-on.

Benefit 1. Tele-Consultations

If an Insured Person is suffering from an illness or injury, he can consult a General Practitioner /Specialist/Super Specialist listed on our/ Service Provider's digital platform for treatment advice.

A. Specific conditions applicable to TELE-CONSULTATIONS benefit

- a. This benefit can be availed unlimited times but only on a cashless basis. Reimbursement of expenses is not allowed

- b. This benefit is available via digital platforms through one of the below modes available at the time of consultation
 - i. Video
 - ii. Audio
 - iii. Chat

B. Specific exclusions to TELE-CONSULTATIONS benefit

- a. In-clinic consultations and physical consultations
- b. Expenses pertaining to investigations, medicines, procedures and any medical / non-medical items

Benefit 2. Doctor Consultations (In-Person)

If an Insured Person is suffering from any illness or injury, he can consult a General Practitioner in person for treatment advice within our Service Provider's network listed on our/Service Provider's digital platform. This benefit can be availed unlimited times but only on a cashless basis. Reimbursement of expenses is not allowed

A. Specific exclusions to Doctor Consultations (In Person) benefit

- a. Tele / Video / Digital consultations
- b. Expenses pertaining to investigations, medicines, procedures and any medical / non-medical items

Benefit 3. Psychology E-Counseling

The Insured Person can avail unlimited e-counseling session(s) with a Psychologist for providing assistance in dealing with issues related to psychological/mental illness/ psychiatric and psychosomatic disorders, stress, anxiety

This benefit is available via digital platforms through one of the below modes available at the time of consultation

- i. Video
- ii. Audio
- iii. Chat

Benefit 4. Diet & Nutrition E-Consultation

The Insured Person(s) can avail unlimited diet and nutrition e-consultation with dietitians/nutritionist for providing guidance on the dietary behaviour.

This benefit is available via digital platforms through one of the below modes available at the time of consultation

- i. Video
- ii. Audio
- iii. Chat

Benefit 5. Fitness Sessions

The Insured Person(s) can avail unlimited live scheduled fitness sessions conducted by our Service Provider(s) through digital platform. Fitness Sessions shall mean any live online session providing education or training on complete wellbeing. This may include sessions on physical fitness like Yoga, Zumba, Pilates

Benefit 6. Value Added Services

A. Discounts on Diagnostic services

Under this benefit the Insured person(s) can avail discounts upto 50% on Diagnostic services like routine laboratory test, Scans and Health Checkup packages within our Service Provider network.

B. Discount on Pharmacy expenses

Under this benefit the Insured person(s) can avail discounts upto 20% on home delivery of prescription medicines within our Service Provider's network

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C. Free Home Sample Collection

Under this benefit the Insured person(s) can avail free home sample collection of blood & other bodily fluids within our service provider's network.

5. Pre Policy Check up

There will be no separate Pre Policy Check-up done for this Add-on

6. Waiting Period:

An Initial waiting period of 30 days shall be applicable to all benefits under this add-on. This waiting period shall apply only for illnesses and only during the first Policy Year of this add-on

7. Discounts

- a. **Online Discount:** The Insured Person is eligible for 5% discount on premium in case he / she purchase the Policy online from the Company's website or the Company's mobile app or across technology platforms wherein they undertake digital marketing for the Company or assist with technology systems reducing IT costs for the Company. The subsequent Renewal of the same Policy will continue to enjoy the 5% discount, provided the Policy remains without the involvement of any other insurance agent or insurance intermediary
- b. **Employee Discount:** A discount of 5 % on the Premium is applicable if any Insured Person is a HDFC Group employee (full time employee) / Munich Re Group employee (full time employee) at the time of enrolment, or subsequent renewal; provided that such Policy is purchased through the Company's website or the Company's mobile app and without the involvement of any insurance agent or insurance intermediary.
- c. **Loyalty Discount:** If any Insured Person has an active retail insurance Policy with premium above Rs.2,000 with the Company, a discount of 2.5% on the Policy premium will be applicable at the time of enrolment as well as subsequent renewals.
- d. **Long Term Policy Discount:** If the Policy Period is more than one year, the Insured Person will be entitled to receive a discount of 7.5% and 10% will be offered in case a Policy is purchased for 2-year and 3-year tenure respectively, provided he has paid the premium in advance as a single premium.

8. Exclusions

- a. Expenses pertaining to any type of consultations, Investigations and/or health check-ups concerned with Maternity, Surrogacy and/or Infertility are excluded from the purview of this add-on
- b. All exclusions applicable in the base policy.
- c. Exclusions pertaining to OPD treatments in base policy shall be superseded to the extent of coverage provided under this add-on
- d. Expenses related to Hospitalization or any medical treatments
- e. Any reimbursement for availing benefits under this Add-on
- f. Home visit of General Practitioner /Specialist /Super-Specialist
- g. All Drugs or treatments are excluded under this Add-on

9. Tax Benefit :

Premium amount paid under this Policy qualifies for deduction under Section 80D of the Income Tax Act

10. Claim Procedure

- 10.1. All claims will be adjudicated only on cashless basis via our/Service Provider's digital platform and are subject to the terms, conditions, waiting periods and exclusions of this Policy.
- 10.2. In case the services availed exceed the eligibility of this Policy, the difference shall have to be borne by the Insured person.

10.3. The request shall be considered after having obtained accurate and complete information for the Illness or Injury, where applicable, for which Cashless Facility is sought.

10.4. Claims Procedure: Download the mobile application or visit web portal of HDFC ERGO or Service Provider & follow the steps mentioned there in to avail benefits of this Policy

11. General Terms & Clauses

1. Cancellation

- a. All the Terms and Conditions related to Cancellation of Base Product shall apply to the Cancellation of this Add-on as well.
- b. Notwithstanding anything contained herein or in the Base Product or otherwise, no refunds of premium shall be made in respect of Cancellation where any claim has been admitted or any benefit has been availed by the Insured Person under the Base Product or this Add-on.
- c. Refund of Policy premium in case of death of Insured Person/s:
 - i. For one Insured Person Policy: Premium shall be refunded proportionately for the deceased Insured Person, for the unexpired Policy Period in case of death of such Insured Person.
 - ii. For more than one Insured Person Policy:
 1. In case of death of one or more Insured Person(s) and number of Insured Persons remaining in the Policy are atleast two, there will be no refund of premium.
 2. In case of death of one or more Insured Person(s) and number of Insured Persons remaining in the Policy is only one, proportionate premium shall be refunded for the unexpired Policy Period

12. Premium:

Individual Policy: Rs. 999+ GST

Floater Policy: Rs. 1999+ GST

Note

- a. For Policy issued for two or more Insured Persons, premium charged will be agnostic of number of Insured Persons in the Policy.
- b. At the time of Proposal, if one or more member(s) gets deleted and the Policy is issued with atleast two Insured Persons, there will be no refund of premium.
- c. If a Policy is proposed with two or more members and at the time of Proposal members(s) gets deleted and the Policy is issued with only one Insured Person, then the premium applicable for a single member Policy shall be charged and the remaining will be refunded.
- d. Addition or deletion of a member can be done only at the time of Renewal

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.