

**Be Fit with Tata AIG's BENEfit
Wellness Program and Wellness Services!**

Presenting _____



Under _____

TATA AIG 
MediCare
PREMIER



Wellness Services:

We / our Empanelled Service Provider will provide below mentioned wellness services to the insured members during the policy designed to assist them in maintaining and improving good health and fitness. The description of each service is provided below:



Teleconsultation – General/Speciality

Teleconsultations arranged upon insured person's request through telecommunications and digital communication technologies for insured person's health related complaints or preventive health care by a qualified Medical Practitioner/ Health Care Professional, as per the limit specified in your Policy Schedule.



Ambulance Booking facility

Facility to book a road ambulance in India, for transportation of an Insured Person to a Hospital for admission or from one hospital to another hospital for better medical facilities and treatment. Booking service can be availed at our network subject to the transportation of the Insured Person will be offered to the nearest Hospital.



Emergency - Help me feature

In case of an emergency, Insured person will have an option to share his/her location with the 'designated caregiver' (Emergency contact) through our customer application provided the insured person has registered on our App and specified the Emergency contact. This service will be available subject to suitable infrastructure, connectivity, device restriction/functionality.



Redeemable voucher/Discount on services

Redeemable vouchers/ discount (as approved by the regulator from time to time) provided on certain specified products/ services to promote wellness and fitness of the insured person.



Health Condition Management

Consultative services related to health conditions/ illnesses provided through telecommunications and digital communication with the objective of maintaining good health and improving it through various health condition management programmes such as nutrition/diet/stress management.

Wellness Program:

We / our empanelled service provider will provide a wellness program designed to promote wellness and fitness amongst the insured persons. This wellness program is structured to reward the insured person in the form of measurable wellness score for the prescribed physical efforts/fitness activity undertaken by such insured person during the policy period. This is a voluntary program available for insured with age above 18 years, at the start of the policy year. It is advisable to the insured person to consult his/her physician before starting any physical exercise/ activity.

It is a pre-condition for enrolment under this wellness program, that the insured person should have undergone the health risk assessment as specified below and depending on the outcome from health risk assessment, the wellness reward and its scoring should be administered. The earnings under the wellness program is linked to your wellness category.



Health risk assessment

We / our empanelled service provider will provide a health risk assessment (HRA) questionnaire, which is an online tool for evaluation of status of health and quality of the insured person's life. This tool helps insured persons to review their lifestyle practises which may impact their health status. To undertake the health risk assessment, you can log into your account on our customer application. This can be undertaken once a policy year. On completion of the health risk assessment and based on the insured person's assessment results, we / our empanelled service provider will identify the wellness category in which the insured person falls in.

Wellness categories for this purpose are defined as below:

- **Green** – low risk for developing lifestyle disease as compared to peers in the same age and gender group.
- **Yellow** – moderate risk for developing lifestyle disease as compared to peers in the same age and gender group.
- **Red** – higher risk for developing lifestyle disease as compared to peers in the same age and gender group.



Mechanism to earn Wellness Reward

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. The company may at its discretion change the below criteria and the same would be mentioned in the policy schedule/ customer application.

1. Recording 10, 000 steps / day in the activity tracking apps or fitness tracker devices 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 devices.

Wellness reward will be earned depending on the wellness category of the insured person and as per the grid below:

	Wellness category		
	Green	Yellow	Red
Rewards per Healthy Day	10	7	5



Monetary Conversion of Wellness Score

Wellness Reward can be converted into a monetary value after every Healthy Day, during the Cover Period. Monetary value of the Wellness score earned is equivalent to the:

Wellness score earned X (Per year Policy Premium without Taxes/ 10,000)

- In case of policy with tenure more than one year, 'per year policy Premium without Taxes' = (Total Policy premium without tax, for the tenure/ policy tenure).

- In case of family floater policy, reward will be calculated on average premium per person which is equivalent to the Total Policy premium without tax/ number of Insured persons covered in the policy on floater basis



Mechanism to Utilise Wellness Reward

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 below services/list of items available through our Network/ empanelled service provider. The insured person has to activate the same by downloading Tata AIG app on <https://bit.ly/3vKv7WL> and using mobile number registered for the policy.

- OPD consultation/ treatment
- Pharmaceuticals
- Health-check-ups/ diagnostics
- Health Supplements
- Fitness Items
- Gym Memberships

Note: It could also be utilized towards coverage of cost of treatment of any admissible claim in respect of non-payable items that are specified under the terms and conditions of the base policy



Steps to register for Wellness Program and earn & spend Wellness Rewards

Step 1: Register yourself on customer application: The insured person will download Tata AIG customer application on your device and complete registration process by providing policy and insured person's details.

Step 2: Complete health risk assessment: It is a pre-condition for enrollment under the wellness program, that the insured person should have undergone the health risk assessment. Submit response to the online health questionnaire on your device. On completion of the health risk assessment, a Wellness category will be assigned to the insured person for the policy year and will be updated based on the latest health risk assessment in next policy year.

Step 3: Comply with mechanism to earn Wellness Rewards: Activity tracking apps or fitness tracker devices will track the physical exercise and fitness activities completed by the insured person, through the customer app. Activities completed on a calendar day will be considered as a Healthy Day and reward will be credited to insured person's wellness account.

Step 4: Convert Healthy Day into monetary value and spend: Insured person will have an option to convert the accumulated rewards into the monetary value and spend it on items/ services offered under the policy. The unutilized rewards will be carried forward to next Policy year till this policy is renewed with us within grace period and is in force subject to validity period of the reward point.

Note: Please refer terms, conditions & disclaimers applicable to Wellness Service/Program as mentioned in the policy wordings.

Disclaimer: Insurance is a subject matter of solicitation. For more details, benefits, exclusions, limitations, terms and conditions, please read policy wordings carefully available on our website www.tataaig.com before concluding a sale.

Benefit is a trademark/a representation registered in the name of Tata AIG General Insurance Company Limited.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013.

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens only) | Email: customersupport@tataaig.com | Website: www.tataaig.com

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