

Policy Wording**Optima Wellbeing (Add-on)****SECTION 1. PREFACE****A. Preamble**

We will provide insurance cover to the Insured Person(s) under this add-on upto the limits specified under Section 2. This add-on is subject to Your statements in respect of all the Insured Persons in Proposal form, declaration and/or medical reports, payment of premium and the terms and conditions of this add-on and Base Product on which this add-on is attached.

B. Operative Clause

- a. Optima Wellbeing (Add-on) is an add-on that 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.
- b. This Add-on can be opted only at inception or at the time renewal of Base Product. Once opted, Insured persons may opt out only at the time of renewal of this add-on
- c. 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.
- d. Whether the base policy is on floater or individual basis, this Add-on will always work on Individual basis
- e. Policy duration of this Add-on shall be same as that of the Base Product.

C. Definitions

The terms defined below have the meanings as described to them wherever they appear in this Policy and, where appropriate. References to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same

I. Standard Definitions

All definitions as defined in the respective opted Base product are applicable to this Add-on. The words used in these Add-on but not defined herein shall bear the same definition/meaning as defined in the opted Base product.

II. Specific Definitions

- 1) Base Product means an active Retail health Insurance policy issued by HDFC ERGO General Insurance Company Limited and currently held by the Insured Person.
- 2) General Practitioner(s) [GPs] - A General practitioner is a Doctor / Medical Practitioner / Physician who has not specialized in any field of medicine after successful completion of graduation from a government authorized medical school and treats all common medical conditions, refer patients to hospitals and provides other medical assistance for urgent and specialized treatments.
- 3) Specialist / Super Specialist is a doctor /medical practitioner has completed advanced education and training in a specific field of medicine from a government authorized

Policy Wording**Optima Wellbeing (Add-on)**

medical school & have additional expertise in one or more types of medicine, like cardiology, diabetology, endocrinology, ENT, Gastroenterology, general surgery, gynaecology, internal medicine, ophthalmology, orthopaedics, paediatrics, psychiatry and dermatology.

- 4)** Pathology means laboratory testing of blood, other bodily fluids, tissues, and microscopic evaluation of individual cells.
- 5)** Radiology is a branch of medicine that deals with diagnostic images of anatomic structures through the use of electromagnetic radiation or sound waves and that treats disease through the use of radioactive compounds. Radiologic imaging techniques include x-rays, CAT scans, PET scans, MRIs, and ultra-sonograms
- 6)** Insured Person(s) means the individual(s) whose name(s) is/are specifically appearing as such in the Policy Schedule
- 7)** Service Provider/s means any person, organization, institution that has been empanelled with Us to provide health related services specified under the benefits of this add-on to the Insured Person.
- 8)** Psychologist is a person who specializes in the study of mind and behaviour or in the treatment of mental, emotional, and behavioural disorders

SECTION 2. 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.** 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.
- 5.** 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.
- 6.** 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.
- 7.** 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.

Policy Wording**Optima Wellbeing (Add-on)**

8. Geographical coverage of availing any benefit under this policy is restricted to India only
9. Exclusions pertaining to OPD treatments in Base Product shall be superseded to the extent of coverage provided under this add-on.
10. 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
11. 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 unless explicitly specified otherwise on the Policy Schedule.
12. Expenses related to Hospitalisation or any medical treatment are excluded under this Add-on.
13. Any reimbursement for availing benefits under this Add-on are excluded
14. Home visit of General Practitioner /Specialist /Super-Specialist is excluded under this Add-on
15. All Drugs or treatments are excluded under this Add-on

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

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.

Policy Wording**Optima Wellbeing (Add-on)****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

3. Psychology E-Counselling

The Insured Person can avail unlimited e-counselling 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

4. Diet And 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

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.

6. Value Added Services**6.1 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.

6.2 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

6.3 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.

Policy Wording**Optima Wellbeing (Add-on)****SECTION 3. GENERAL TERMS AND CLAUSES****A. 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. The Policyholder may cancel this policy by giving 7 days' written notice and in such an event, the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period. Note : For Policies where premium is paid by instalment : In case of admissible claim under the Policy, future instalment for the current Policy Year will be adjusted in the claim amount and no refund of any premium will be applicable during the Policy Year.
- c. The Company may cancel the Policy at any time on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of established fraud or non-disclosure or misrepresentation
- d. Refund of Policy premium in case of death of Insured Person/s: Policy premium shall be refunded proportionately for the deceased Insured Person, for the unexpired Policy Period in case of death of any Insured Person/s

Notwithstanding anything contained herein 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 Policy.

B. Claims Procedure

- a. 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 Add-on.
- b. In case the services availed exceed the eligibility of this Add-on, the difference shall have to be borne by the Insured person.
- c. 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.
- d. 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 Add-on.

C. Premium Payment

- 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. Addition or deletion of a member can be done only at the time of Renewal.