



**Health Assure**  
*Good Life*



# Slides Master





# Index

1. Recent developments
2. Introduction to HealthAssure
3. Need for OPD
4. Market Landscape
5. Competitive landscape
6. HA Channels & Products
7. Services & Tech Journeys
8. Product engagement & support.



# 1. Recent Developments

- 1.1 Ambulance, Healthians
- 1.2 Provider first journey, Flexi wallet
- 1.3 Tele doctor , SignUp & In App plan purchase
- 1.4 New service : Emotional wellness





Ambulance

## How we can use Ambulance as a Service

Ambulance network delivers the best in emergency care to people across the nation through its ambulance services in partnership with Dial4242. Covering 475 cities



Healthians

## How we integrated Healthian's as Preferred Service Provider

Healthians is one of the most trusted players in diagnostics today, with a network of fully automated labs across major cities in India, that are hardcoded with innovative technology, advanced robotics and intelligent digital solutions.

Covering 1771 pincodes



1.2



Providers

## How customer choose their Preferred Provider

Customers are given the liberty to select the provider first and then select the underlying services.



Wallet

## Introducing Flexi Wallet

A new plan type introduced catering to clients like Accenture etc



1.3



Providers



## Tele-Consultation with In-house HA Doctors

Teleconsult strives to be relevant in the future of healthcare, with the new development we introduce our in-house Teleconsult modules to the plan users.

Wallet

## Sign Up & In-App Plan Purchase

With our latest development now, customers can not only explore the network but can also use services on self-paying mode. (i.e pay only for the service you wish to use). Steadily and strongly moving forward towards user consumerization of the HealthAssure experience



# Emotional Wellbeing

A Comprehensive Preventive  
Emotional Wellness Platform for Organisations  
to Improve Productivity and Performance



## 1.4.1

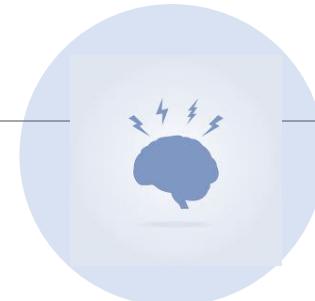
### What do we assess?

Powered by our proprietary Manah process, Manah assesses each employee on 5 parameters through an online confidential self assessment.

It is followed by a comprehensive emotional check-in interview with our expert psychologist.

Reports are extremely confidential and are not shared with HR / Company.

A comprehensive anonymised organisational Emotional Well-being Report for the Organisation is shared with HR and Management with recommended next steps.



Stress



Anxiety



Psychological Wellbeing



Coping



Sleep



Depression

## 2. Introduction to **Health Assure** *Good Life*

- 2.1 Company Overview
- 2.2 Marquee Customer Base
- 2.3 Leadership team
- 2.4 HealthAssure in the news
- 2.5 Recent Awards & Recognition
- 2.6 Business Segments and Track Record



# Health Assure

*Good Life*



Leading the evolution of primary care PPO network\* through  
**OPD Insurance**

First-in-Asia

\*PPO = Preferred Provider Organisation



## 2.1 Company Overview

Bringing health closer to all through Innovative primary care offerings



Founded in 2011  
HQ' ed Mumbai



6,000+ primary care  
touch-points



340 Employees  
15 Office locations



Pan India network  
across 1,200+ cities



One-stop-shop for  
**Primary healthcare**

### Extensive Services

- ▷ Comprehensive Diagnostics
- ▷ Wide Range of Pathology
- ▷ GPs, Specialists, Nutritionists
- ▷ Digital Consultations
- ▷ Fitness and Wellness
- ▷ Home care, Vaccines, Pharmacy

### Product Innovation & Growth

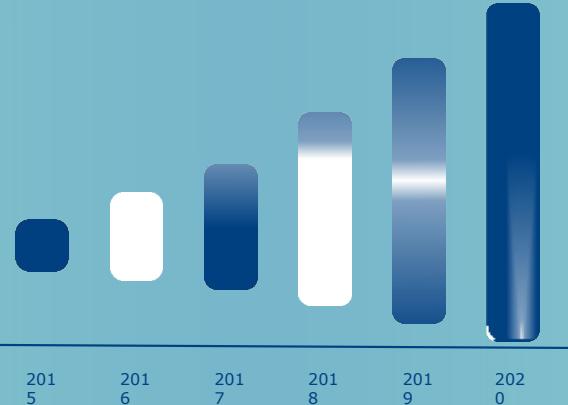
- HealthAssure was first to start:**
- ▷ eBooking platform for on-ground network
  - ▷ Deep integration with clients & partners
  - ▷ Innovative and disruptive OPD Insurance Products

### Solving For:

- ✓ Affordability: 50% discounts
- ✓ Accessibility: within 5 kms
- ✓ Quality of Network: 46 NPS
- ✓ Comprehensive: 65k options < 5 kms
- ✓ High Utilisation: 700 active cities p.m.
- ✓ Tech integration: with 12 insurance cos.

Growing revenue

**46%**  
5yr CAGR



### Marquee Investors



The  
HR  
FUND



BLUME  
Ventures



**₹ 50 crores+**

Total funds raised till date



## 2.2 Marquee Customer Base

### Insurers



### Corporate s

**Deloitte.**

L'ORÉAL



**Swiss Re**



**yahoo!**



**tc+global**



**Verifone**

**... and many more**

**STRONG USE CASE HAS HELPED TO TIE UP A HIGH-QUALITY  
CLIENT BASE**

## 2.3 Leadership team with deep industry experience



**Varun Gera**  
Founder & CEO

### Work Ex



### Education

MBA

University of Notre Dame, USA  
Bachelors in Economics Honors  
Delhi University, India



UnitedHealthcare®

- Global Fortune 10 Company
- Market Cap - \$450 Billion
- Revenue - \$288 Billion
- Employees - 340,000
- Geographical presence - 130 countries
- Customer reach: 146 Million



**Delly D'souza**

Co-Founder,  
Head Insurance,  
Chief Network Officer



**Ninad Raje**

Head -  
Telemedical  
& CIO



**Pankaj Madaan**

Chief Distribution Officer  
- Banca & Broker



**Vedant Srivastava**

Vice President –  
Head Retail Sales



**Vishesh Goel**

Head of Product Strategy  
and online Business



**Tejas Jobalia**

Vice President –  
Finance & Legal



**Vikas Khandelwal**

Vice President –  
BD, Insurance Business



**Satish Prabhu**

Vice President –  
Operations & Projects



**Suit Pillai**

Vice President –  
Information Technology



**Kartikesh Paliwal**

Vice President –  
Underwriting



**Abhishek Kumar**

Chief Technology &  
Product Officer



# 2.4 HealthAssure in the news



Forbes India

HealthAssure: Covering the corporate health insurance gap

FINANCIAL EXPRESS

Start-up HealthAssure provides a booster dose for a healthy life

EXPRESS HEALTHCARE

Is Blockchain Paving the Way for Better Healthcare?

ET Healthworld.com  
From The Economic Times

Being an employee is good for your health too!

BW DiSRUPT  
ENTREPRENEURS DISRUPT

Is Blockchain Paving the Way for Better Healthcare?

YouTube

Healthcare Startup HealthAssure

TECHCIRCLE

HealthAssure acquires fitness startup FitMeln in an all-stock deal

Acquisition

moneycontrol

The Indian startups which caught the eye of Bill Gates



## 2.5 Recent Awards & Recognition



## 2.6.1 Business Segments and Track Record

**10+ Years**

Of building primary care ecosystem

800+  
Tests

35k+ SKUs  
25+ Vaccines

25+  
Specialities

Building  
India's first and  
largest  
**PPO  
NETWORK**

90+  
Health  
Checkups

Pathology



Pharmacy



100+ physical and  
virtual activities

80+  
in-house  
Doctors



Consultation



Diagnostics



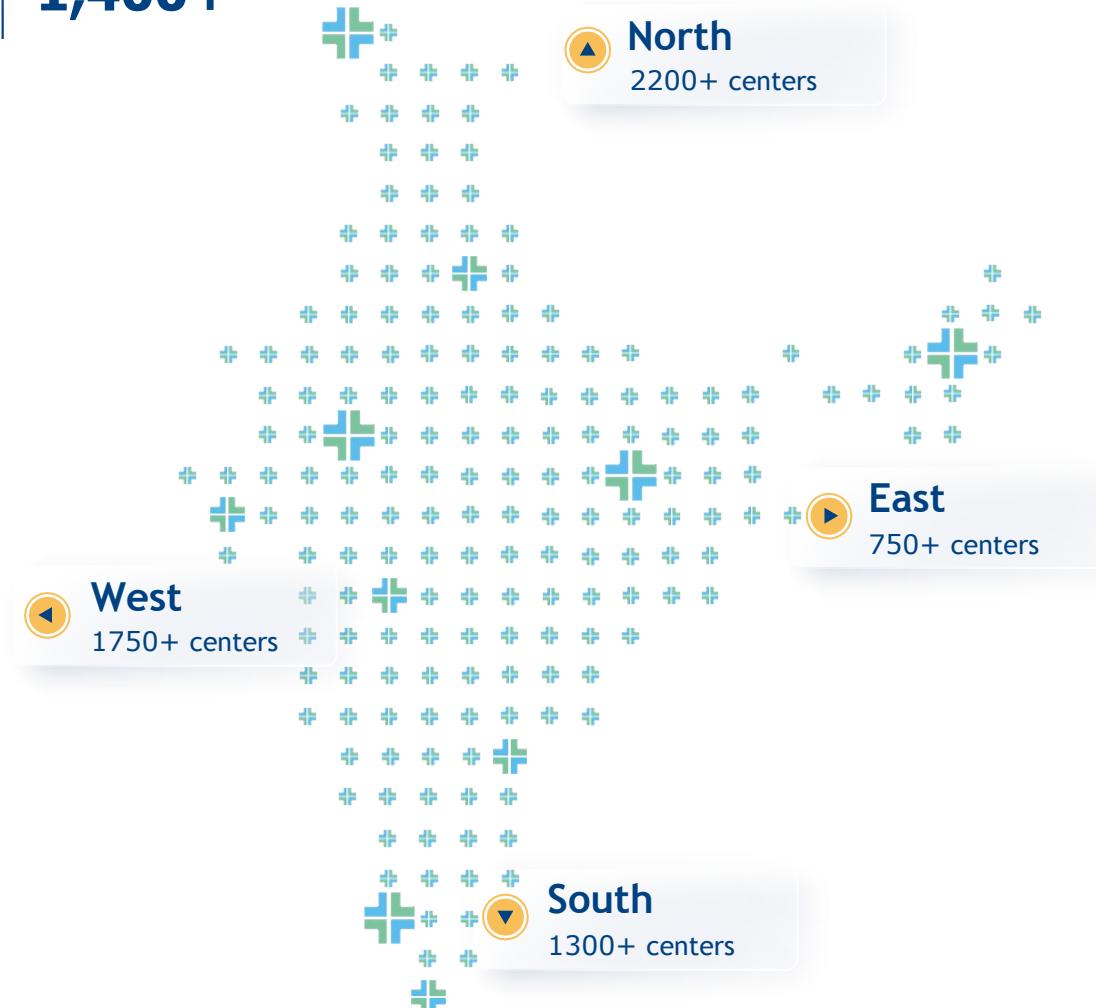
Telemedicine

## 2.6.2 Business Segments and Track Record

GPs	<b>6,800+</b>	Diagnostic Centres	<b>2,300+</b>	Hospitals	<b>1,200+</b>
Specialists & Super-specialists	<b>5,300+</b>	Pathology Centres	<b>1,000+</b>	Fitness & Wellness Centres	<b>1,400+</b>

**1200+ Cities**  
**65,000**

Pan India Network  
Possibilities within 5kms



## 2.6.3 Business Segments and Track Record



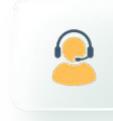
Leaders in B2B segments and innovators in OPD Insurance



**28** Insurance clients  
**100+** Corporate clients



**10 Mn** tests undertaken



**~3 Mn** Individuals serviced

### Insurance Medicals

**1.4Mn** Customers serviced



**5.7Mn** Tests undertaken

### Corporate Health Benefits

**300K+** Employees covered

**Deloitte.** **Mahindra**



**yahoo!**

**1.9Mn** No. of tests undertaken



**UBS**

### Tele-Medicals

**900K+** Customers serviced



### OPD Insurance

**100K+** Lives covered



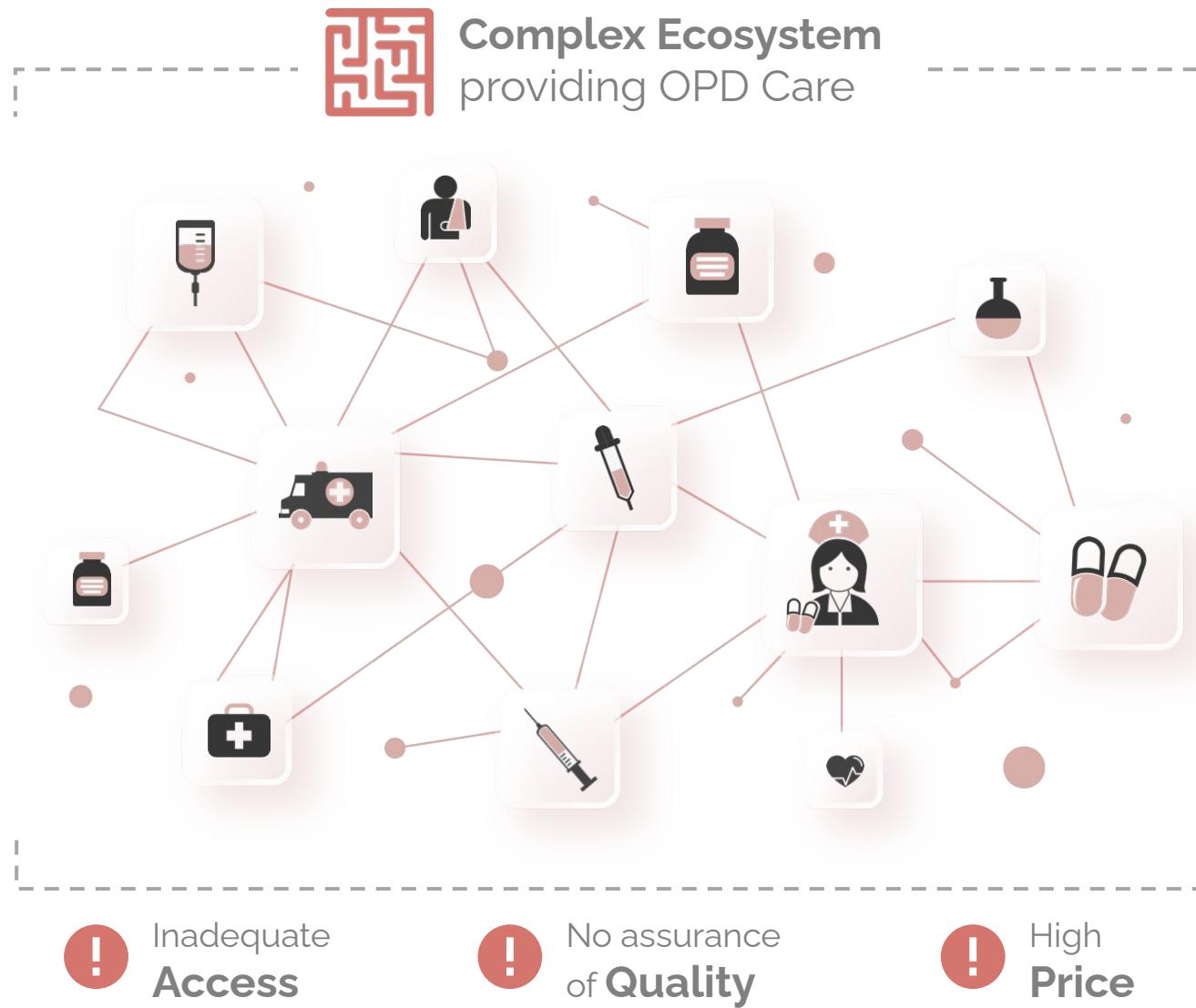
Launched in 2021-22

### 3. Need for OPD

- 3.1 Why is it required, lack of OPD Insurance
- 3.2 Health Insurance in India
- 3.3 Characteristics of Rich HMO



### 3.1 Lack of OPD insurance is a pain for many



### Broken Consumer Experience

! **Inadequate Preventive Care**

! **Mis-management of Chronic Care**

! **Impacting Overall Population Health**

### 3. 2 Health Insurance as it exists today in India is inadequate in insuring health needs comprehensively



40%

medical expense  
are insured



60%

medical expenses are **NOT INSURED**



Doctors'  
Consultation



Medicines



Diagnostics &  
Lab Tests

**IPD (In Patient Department)**  
or hospitalization patient needs

**OPD (Out Patient Department) spends**  
or non-hospitalization patient needs

= ₹ 320,000  
*(\$43 bn)*  
**crores p.a.**

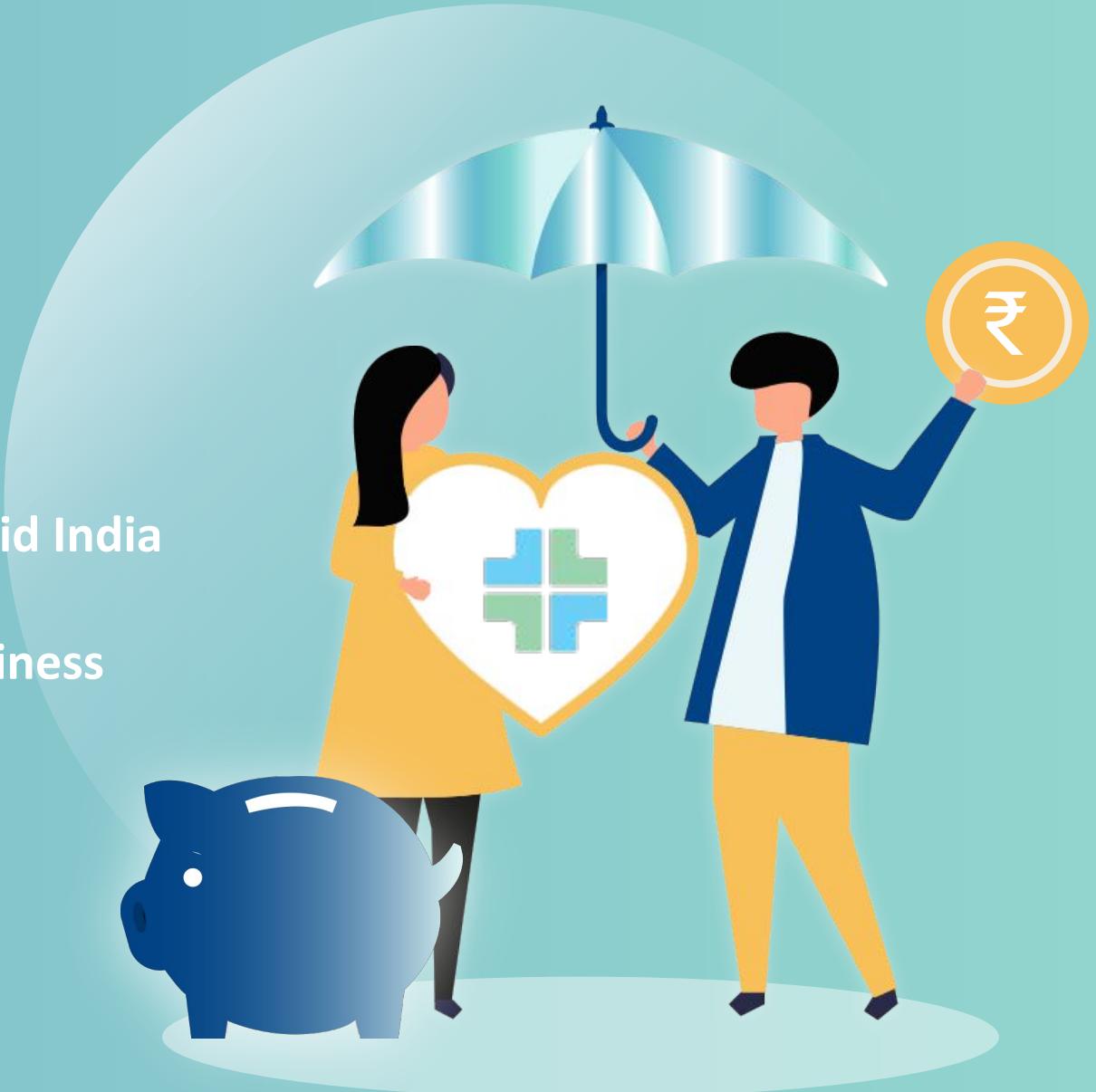
### 3.3 Characteristics of a 'Rich HMO'

Our OPD network can be used as a PPO Network which Provides -

- Closed Network (HMO/ PPO)
- Geographical spread to Support large Populations
- Pick and Choose from Large Basket of Goods from
  - Diagnostics
  - Pathology
  - Consultations/ Specialists
  - Tele Medicine
  - Pharmacy
  - Vaccinations
  - Ambulance
  - Fitness, Nutrition, mental wellness
- Strong Controls over fraud
- Standardized Pricing
- High Quality Network
- Cashless Network
- Operational WorkFlows
- Digitized Reports

## 4. Market Landscape

- 4.1 Increased focus on healthcare in post-covid India
- 4.2 Market Size
- 4.3 Four Pillars of HealthAssure's Unique Business Model



## 4.1 Timing is ripe: Increased focus on healthcare in post-covid India



### Increased customer needs

65% of respondents to  
prioritise health in everyday  
decisions



### Increased Government focus

Union Budget allocation to Healthcare,  
Atmanirbhar Swastha Bharat Yojna

▲ 137% ₹ 23,846 crores



### Health Insurance fastest growing segment

▲ 30% y-o-y growth



**HealthAssure** Best Positioned to reap benefits



**Specialised PPO  
Network**  
built out over the  
past 3+ years



**Technological  
Integrations**  
with all strategic  
partners



**Multiple Products**  
designed &  
launched



**Multiple Channels  
of Distribution**  
in place, 3 already live

**Our Strongest Moat**

## 4.2 Market Size : Pioneer in a Multi-Billion dollar market



## 4.3 Four Pillars of HealthAssure's Unique Business Model

### Future Growth Roadmap

#### Enriching PPO Network



Expanding PPO network for increased coverage

#### Enhancing Distribution Capabilities



Multi-channel strong distribution capabilities

#### Refining Technology



Using technology for customer engagement, experience, partner integrations

#### Evolving Product Design



New products scope - customer segments, insurance, regulatory

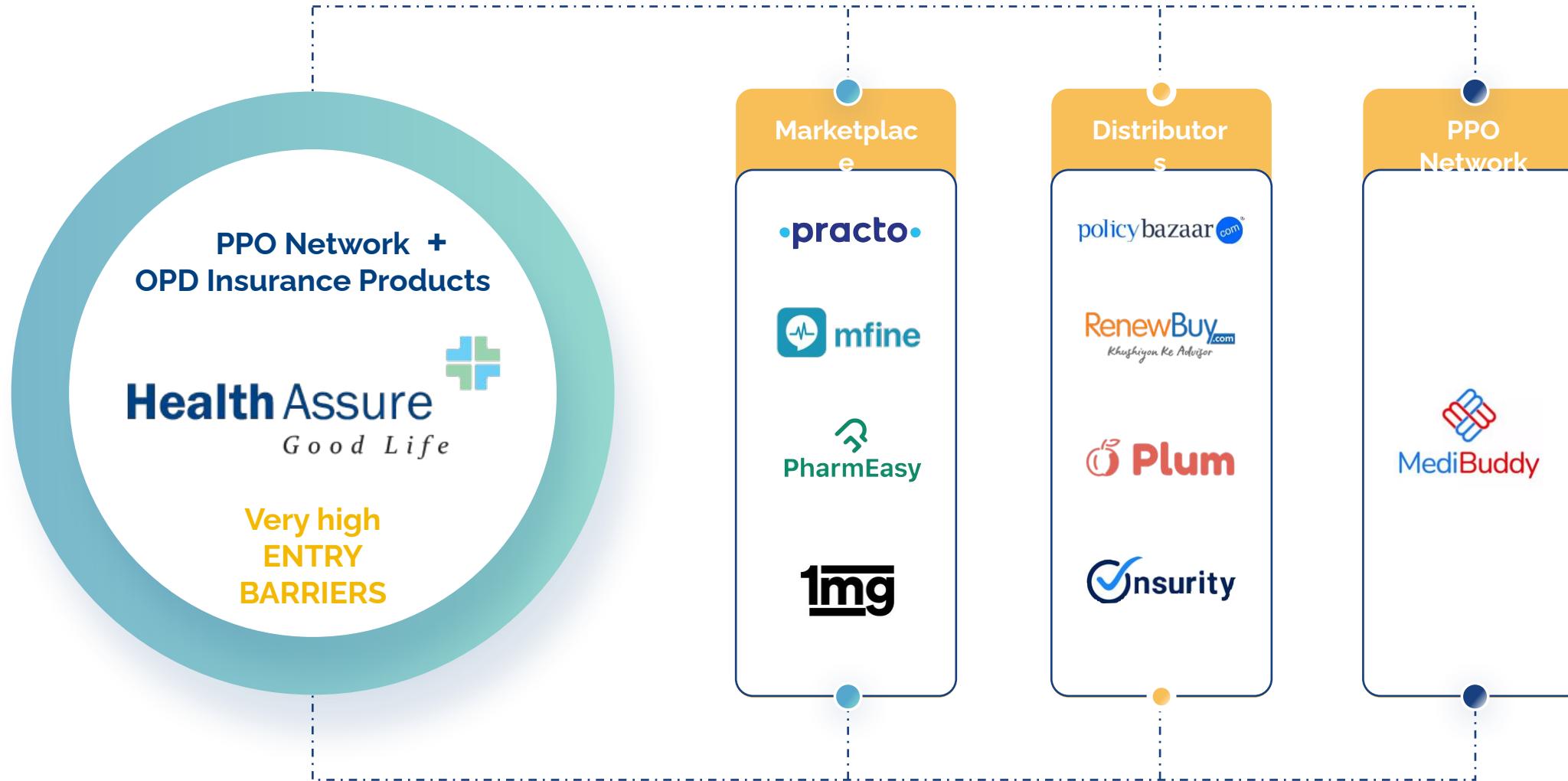
# 5. Competitive Landscape

5.1 Only player in the ecosystem to provide PPO + OPD Insurance

5.2 Product Landscape



## 5.1 Only player in the ecosystem to provide PPO + OPD Insurance



## 5.2.1 Product Landscape

Features Benefits				 Bajaj Allianz Health Insurance			 Health Insurance The Health Insurance Specialist
Offering		Standalone	Combo (IPD &OPD)	Combo (Base Product + Rider)	Combo (Base Product + Rider)	Combo (Base Product + Rider)	Standalone
Variant		2Yr. Plan Available	2Yr Plan not Available	2Yr Plan Available	2Yr Plan Available	2Yr Plan Available	2Yr Plan not Available
Waiting Period		NA	30 Days	30 Days	As per Base Policy	30 Days	30 Days
Age Limitation		85 Years	NA	60 Years	NA	As per Base Policy	50 Years
OPD		Unlimited Available	✓	Unlimited Not Available	Unlimited Not Available	✗	✓
Tele Consultation		✓	✓	✓	✓	✓	✓
Diagnostics		✓	✓	✓	✓	✓	✓
Pharmacy		✓	✗	✗	✓	✓	✓
Fitness		✓	✗	✗	✗	✗	✗
Price	1A	6,900/-	7,600/- (5L)	10,200/- (5L)	13,500/- (50L)	9,000/- (1Yr. & 5L)	8,100/- (1Yr. & 5L)
36 - 40	2A2C	14,999/- (1Yr.)	17,300/- (5L)	19,134/- (5L)	34,000/- (50L)	24,500/- (1Yr. & 5L)	25,000/- (1Yr. & 5L)

## 5.2.2 Product Landscape

Features Benefits						
Network	Limited Cashless Network	Limited Cashless Network	Extensive Cashless Network	Extensive Cashless Network	Extensive Cashless Network	Extensive Cashless Network
Mode of Payment	Reimbursement and Cashless	Reimbursement and Cashless	Reimbursement and Cashless	Reimbursement and Cashless	Reimbursement and Cashless	Reimbursement and Cashless
Customer Experience	Ease of booking through dedicated team  Fitness is covered  MeraWalaDoctor feature  Unlimited OPD Consultation	No call centre booking  Dietician/ Physiotherapy/ Endoscopy/ Nutritionist not covered  Invasive Tests not covered			Lack of Extensive network of local TeleDoctors  Face to Face consultation reimbursement till SI only	Face to Face consultation reimbursement till SI only  PED criteria in Plan Issuance

## 5.2.3 Product Landscape

Features Benefits							
Offering	Standalone	Combo (IPD & OPD)	Standalone				
Variant	2Yr. Plan Available	2Yr. Plan Available	2Yr. Plan Available				
Waiting Period	NA	30 Days	30 Days				
Age Limitation	85 Years	125 Years	50 Years				
OPD	Unlimited ✓	Unlimited ✓	✓				
Tele Consultation	✓	✓	✓				
Diagnostics	✓	✓	✓				
Pharmacy	✓	✓	✓				
Fitness	✓	✓	✓				
Price	1A	6,900/-	15,700/- (1Yr. & 5L)	5,800/- (1Yr. & 25K)			
36 - 40	2A2C	14,999/- (1Yr.)	30,700/- (1Yr. & 5L)	11,000/- (1Yr. & 25K)			

## 5.2.4 Product Landscape

Features Benefits						
Network	Limited Cashless Network	Extensive Cashless Network	Limited Cashless Network			
Mode of Payment	Reimbursement and Cashless	Cashless	Reimbursement and Cashless			
Customer Experience	Ease of booking through dedicated team  Fitness is covered  MeraWalaDoctor feature  Unlimited OPD Consultation	EMI option available  E-Counselling available  Ambulance Assistance available  Reimbursement not available	PED covered  Lack of an Extensive network of local TeleDoctors  Poor customer support service			

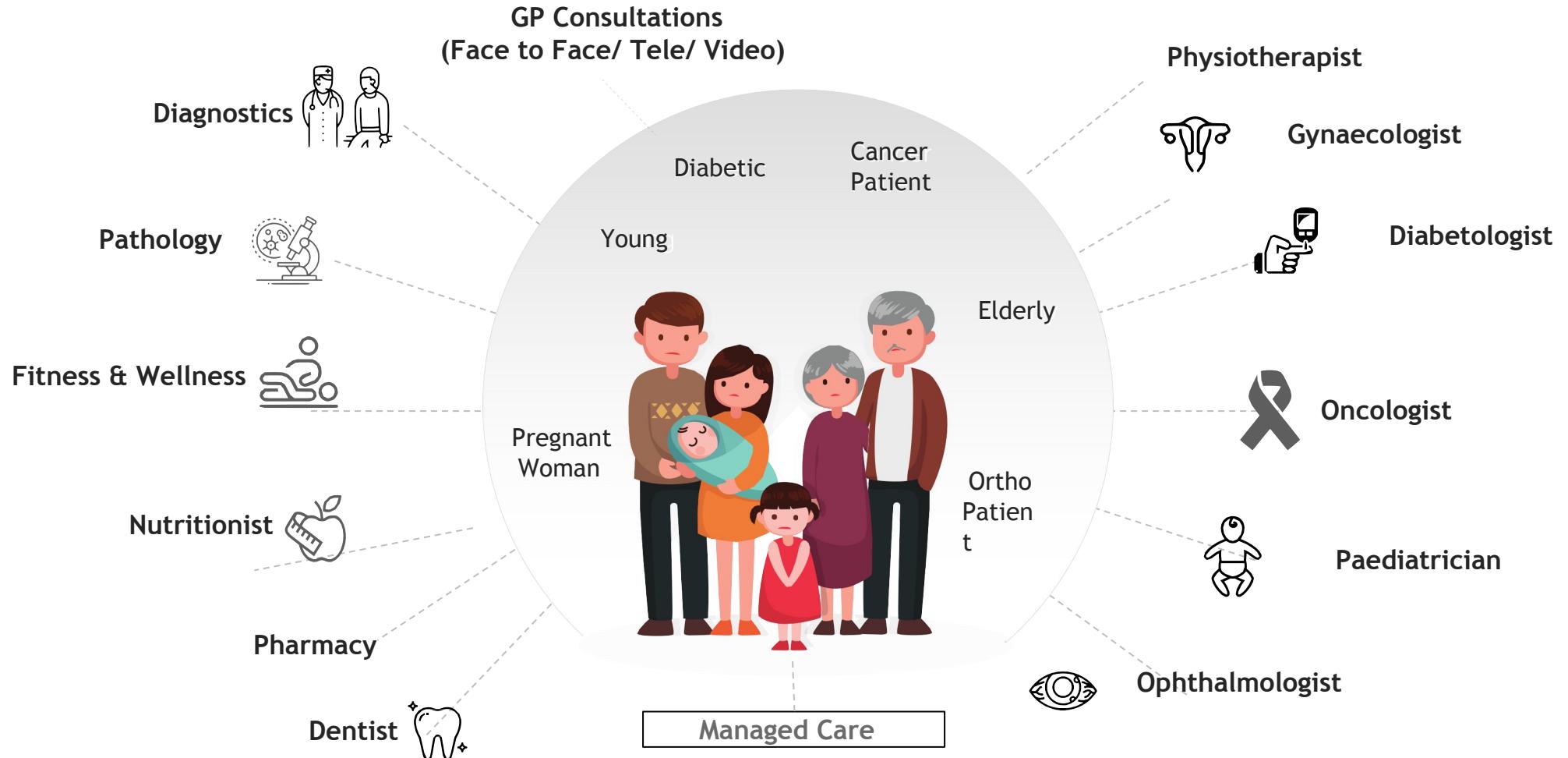
# 6. Channels & Products

- 6.1 Making OPD Insurance Products Mainstream
- 6.2 Approach Note for collaboration
- 6.3 Flexi OPD plans & Road to future
- 6.4 Product design & thinking
- 6.5 Collaborations with Insurance broking
- 6.6 Products for BANCA
- 6.7 OPD products



# 6.1 Making OPD Insurance Products Mainstream

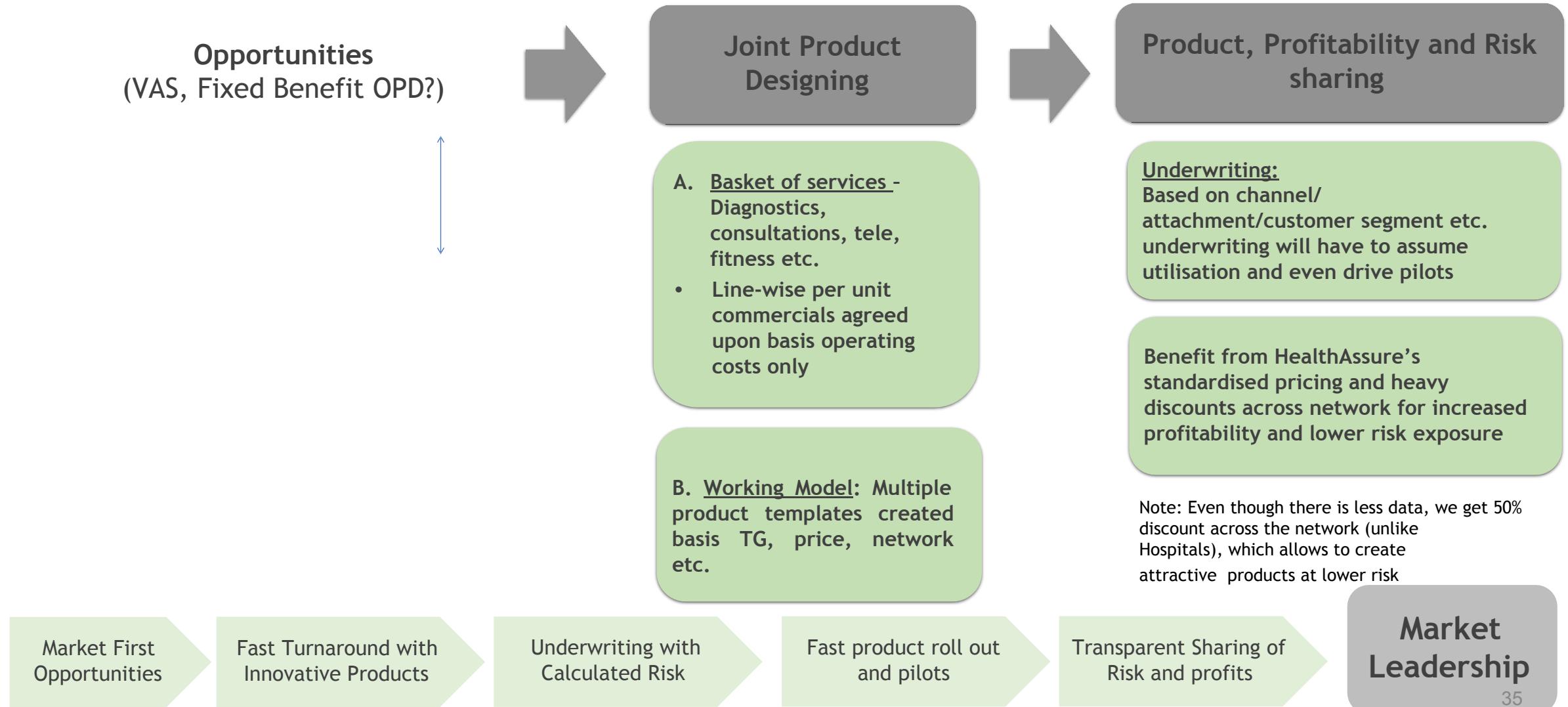
Our Flat pricing structure per SKU across 1200+ cities allows us to co-create OPD products and standardize customer experience



HealthAssure provides holistic coverage and brings together all daily health needs on a single consumer technology platform

## 6.2 Approach Note for Collaborative Long Term Partnership

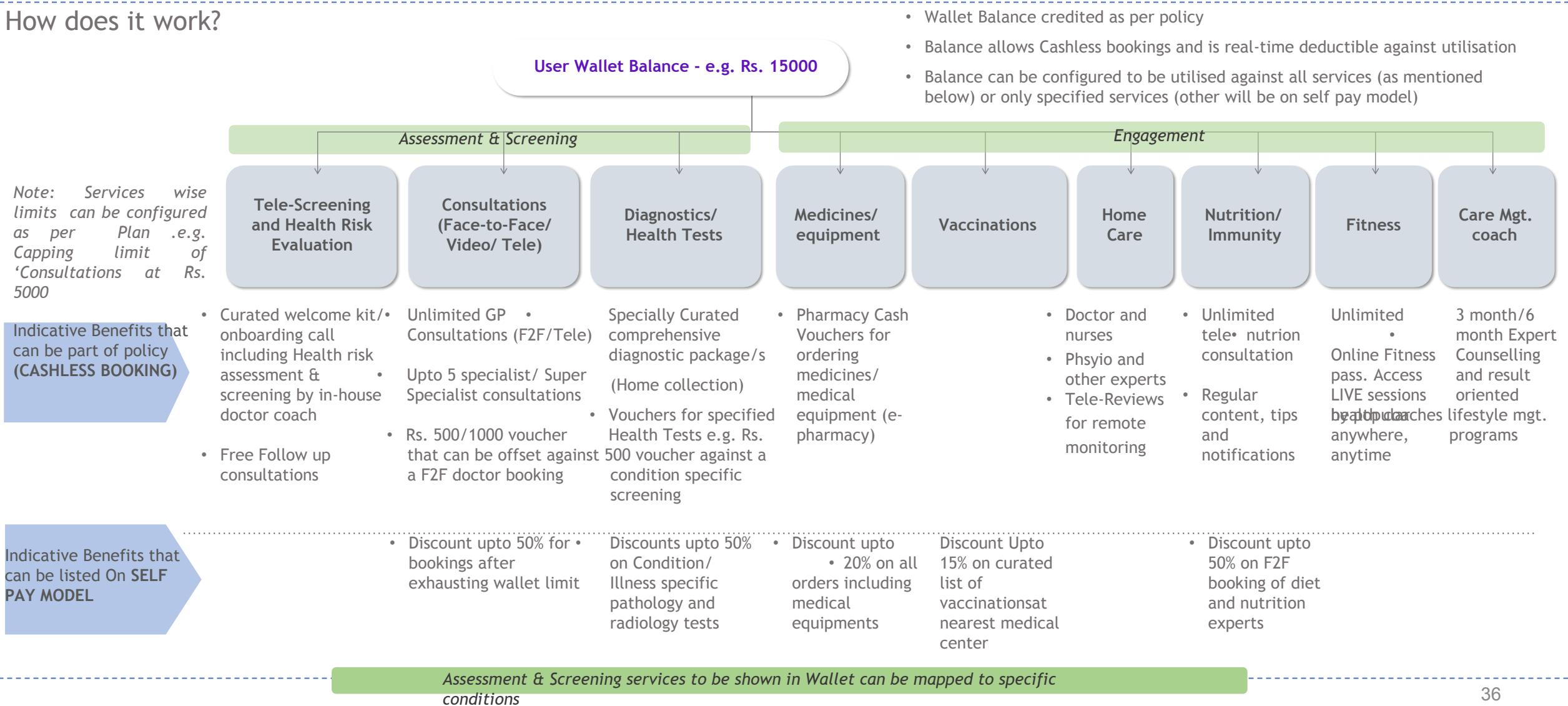
### Strategic collaboration for Market Leadership



## 6.3 Flexi-OPD Plans | Road to the Future

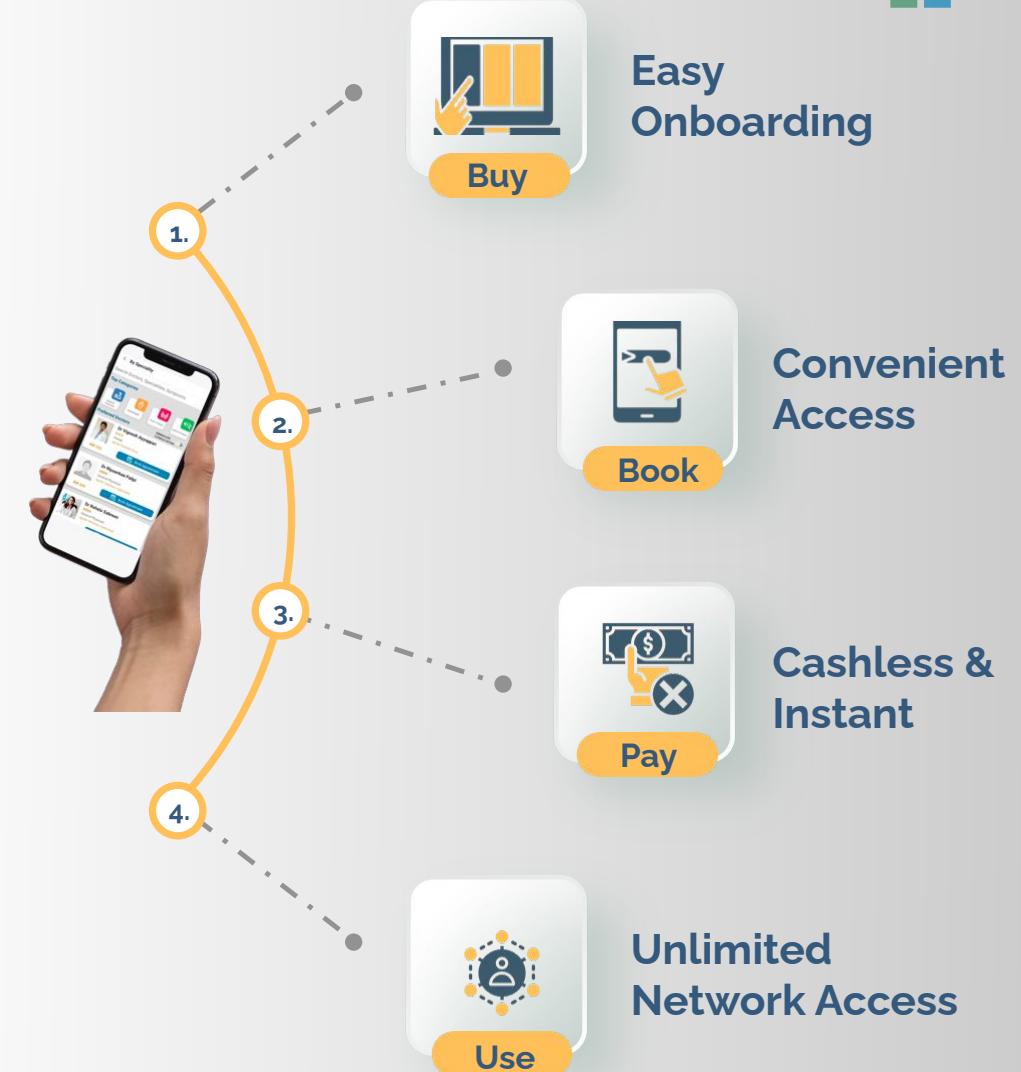
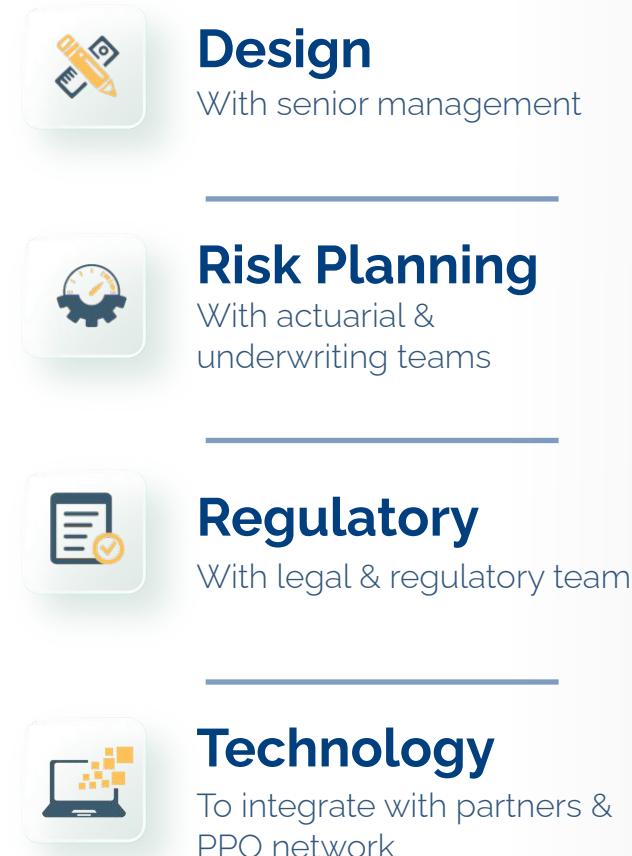
HealthAssure Flexi-OPD wallet offers a basket of Health Benefits to pick and choose from:

How does it work?



## 6.4 Product design & thinking : Built with Strategic partnerships with select Health Insurance companies

Ensuring a seamless consumer experience



## 6.5.1 Strategic collaboration with Insurance Broking Phase - 1



### - Proposed Opportunity Landscape App Customers

Current Popular Market offerings on Payment apps, Includes –

- Bike Insurance
- Personal Accident Cover
- Hospital Cash
- Vector Borne Disease Covers
- Term Insurance

Additional Benefits HealthAssure products provide –

- Unlimited Tele-Doctor Consultations across 20+ Specialities
- FREE Diagnostic Wallet of Rs. 1000 – Rs. 5000
- Mera Wala Doctor
- Unlimited OPD doctor visits with Physicians
- FREE Nutrition, Counselling, Yoga, Fitness sessions

Note: HealthAssure offerings are available as filed (group) insurance products with leading Health Insurance Cos.

#### Standalone product Listing on PayTM App

- First of-its-kind unique product listing
- Rs. 999, Rs. 1999, Rs. 2999/ annum Variants for family
- Opportunity –
  - Policies – 20,000 p.m.
  - Premium - Rs. 2 Cr p.m.
  - Margins – upto 40%
  - Expected Claims >50%

#### Rider to Insurance + User Acquisition for Bank

- First of-its-kind unique riders other than Accident cover/ Hospital Cash
- Rs. 199 - Rs. 699
- Opportunity –
  - Policies – 80, 000 p.m.
  - Premium - Rs. 4 Cr p.m.
  - Margins – upto 50%
  - Expected Claims 30%-40%

#### Attachment at the time of checkout on key fast moving items

- High velocity
- Rs. 69, Rs. 99, Rs. 149/ annum
- Rs. 25-40 per month
- Opportunity –
  - Policies – 5,00,000 p.m.
  - Premium - Rs. 5-8 Cr p.m.
  - Margins – upto 75%
  - Expected Claims <20%

#### Case Study

- Multiple OPD Insurance variants listed and sold by a Leading bank
- Small ticket size products offered by India Post Banks

#### Case Study

- Acquisition of Savings account customers by Small Finance Banks
- Rider to Insurance products offered by leading NBFCs

#### Case Study

- Upto 3600 policies a day with average ticket size of Rs. 117/pa. with a leading Fintech
- Pilot with leading e-commerce platform

## 6.5.2 Strategic collaboration with Insurance Broking Phase - 2

### - Proposed Opportunity Landscape for Merchants

Large opportunity to bring a huge untapped population into the manifold of Insurance; competitive advantage for Fintech players and POS device providers

#### Offered to Merchant + Family/ Workers

- First of-its-kind unique product listing
- Higher engagement with Merchants
- Products with Sum Insured of upto 10 Lacs
- Rs. 49 per month; Rs. 499, Rs. 999, Rs. 1999/ annum Variants for family/ workers
- Opportunity –
  - Policies – 20,000 p.m.
  - Premium - Rs. 2-3 Cr p.m.
  - Margins – Upto 70%
  - Expected Claims 40%-50%

#### Merchant to Customer

- Providing incremental revenue opportunity for merchants, specially in Tier 3 and 4 cities deeply engaged with customers
- Rs. 399 - Rs. 699
- Opportunity –
  - Policies – 50, 000 p.m.
  - Premium - Rs. 5 Cr p.m.
  - Margins – Upto 70%
  - Expected Claims 40%-50%

#### Case Study

- Sold by mid-size POS device providers
- Pilot with fintech provider

#### Technology and Product readiness



Ready API Integration Kits  
to avail Benefits



Integrated with Leading  
Health Insurers



Pre-Approved Products  
No Age Limit  
No Waiting Period  
100% Cashless



Fixed Premium  
Doesn't Vary as per age  
39

## 6.6.1 Suggested Products for BANCA

### Proposed Tele-Consultation based Products



#### Unlimited Tele + OPD wallet + Pharmacy - Self

Service Parameters	Specific	Perceptible Price
<b>Comprehensive On-boarding</b> <b>Tele-Assessment for Holistic care</b> [Overall Health risk evaluation and personalised care map]	1	2500
<b>Tele doctor consultations</b> Note: Includes general practitioners and experts in Immunity building, ayurveda, homeopathy and nutrition	Unlimited	
Flexi-Diagnostics Wallet + Consultations + Pharmacy (Vouchers of 250/- each)	Wallet Cash Credit of Rs. 750	750
Discounted Platform Benefits	Upto 50%	Avail upto 50% discounts on Health Tests, Health Checkup packages, Specialist and super specialist consultations (video + F2F), medicines and Wellness coaching for a Healthier Lifestyle
Plan type	Self	
Costing		<b>3250</b>

Takeaways

Customer Price = Rs. 699

Breakeven at a 70%-80% utilisation. Increased profitability with lower utilisations

#### Unlimited Tele + Comprehensive Health Checkup - Self

Service Parameters	Specific	Perceptible Price
<b>Comprehensive On-boarding Tele-Assessment for Holistic care</b> [Overall Health risk evaluation and personalised care map]	1	2500
<b>Tele doctor consultations</b> Note: Includes general practitioners and experts in Immunity building, ayurveda, homeopathy and nutrition	Unlimited	
<b>Comprehensive Diagnostics Package and Health Profiling</b> (Most popular HA Package covering all basic health profiles)	1	750
Discounted Platform Benefits	Upto 50%	Avail upto 50% discounts on Health Tests, Health Checkup packages, Specialist and super specialist consultations (video + F2F), medicines and Wellness coaching for a Healthier Lifestyle
Plan type	Self	
Costing		<b>3,250</b>

Customer Price = Rs. 599

Breakeven at a 70%-80% utilisation. Increased profitability with lower utilisations

## 6.6.2 Banca - HDFC

PRESENTING

## Xpress Health plan for HDFC customers

Max Bupa brings to you a digitally enabled health insurance plan, tailor-made to provide you with speedy health support wherever and whenever you need.

Still paying  
OPD expenses  
out of your  
pocket?

Get unexpected  
OPD expenses  
covered through  
**Max Bupa**  
Health Insurance

### KEY FEATURES

Unlimited Tele  
consultations  
through app

Consultations  
with Specialists\*

Packages and Discounts  
on diagnostic and  
pharmacy services

\*Please see the Product Benefit Table below for more details of the plan.

Xpress Health - Product Benefit Structure- HDFC Bank		
Policy Tenure	1 year	
Entry Age	18 to 65 years; Children: 91 days to 21 years	
Plans	1A, 1A1C, 1A2C, 1A3C, 2A, 2A1C, 2A2C, 2A3C	
Waiting Periods	Initial Waiting Period	15 days
BENEFITS	SILVER PLAN	GOLD PLAN
Tele Doctor Consultations - General Practitioners, - Ayurveda - Homeopathy - Immunity Building and Nutrition	Unlimited	Unlimited
Diagnostic package*	2 diagnostic packages INR 1000	2 diagnostic packages INR 1000
Pharmacy	Minimum 40% discount on diagnostics	Minimum 40% discount on diagnostics
Diagnostics	Minimum 15% discount on Pharmacy	Minimum 15% discount on Pharmacy
Pharmacy	NA	Unlimited
GP Consultations (Face-to-Face)	NA	2 consultations per policy year
Specialist Consultations (Face-to-Face)*	NA	

\*Please refer Annexure for details

For internal circulation & training purpose only.

### List of Specialists

Dentist  
Ophthalmologist  
Gynaecologist  
Pediatrition  
Nutritionist

### List of Health Check-up tests (One of each)

Package 1	Package 2
CBC	ECG
FBS	Serum Cholestrol
ESR	Serum Cretinine
Urine Analysis	SGPT
Physician Consultation	

Talk to our bank staff today

Corporate Agent

Product Name: Xpress Health, Product UIN: MAXHLGP21228V012021

Refer Annexures for more proposed products at different price points

Flexible  
Plans

# 6.7 HealthAssure

## introducing

### First-in-Asia OPD Insurance

#### Comprehensive Services Covered

✓ Preventative ✓ Curative



Pathology  
labs



Diagnostics



Doctor  
Consultations



Tele-Medicine



Pharmacy  
Services



Home care



Fitness  
& Wellness



Vaccinations



**FitAssure**  
(\$ 53)  
**₹3999 | 1 YEAR** ✓Me

Annual Premium	Policy Duration	Covered Person

**Unlimited & Free benefits**

Diagnostics wallet Rs 4000	Specialist Visits Starting @ 350
Hospitalisation 2 lakh coverage	Lab Tests & Scans Upto 50% off
Online Gym & wellness Care Team	Pharmacy & Medicines Upto 20% off

**CUSTOMIZE** **TALK TO ADVIS..** **BUY NOW**

**Assure**  
(\$ 33)  
**YEAR | ₹2499**

**Assure**  
(\$ 13)  
**YEAR | ₹999**

**Assure**  
(\$ 13)  
**YEAR | ₹999**



Available at just 10% of the cost of an IPD policy

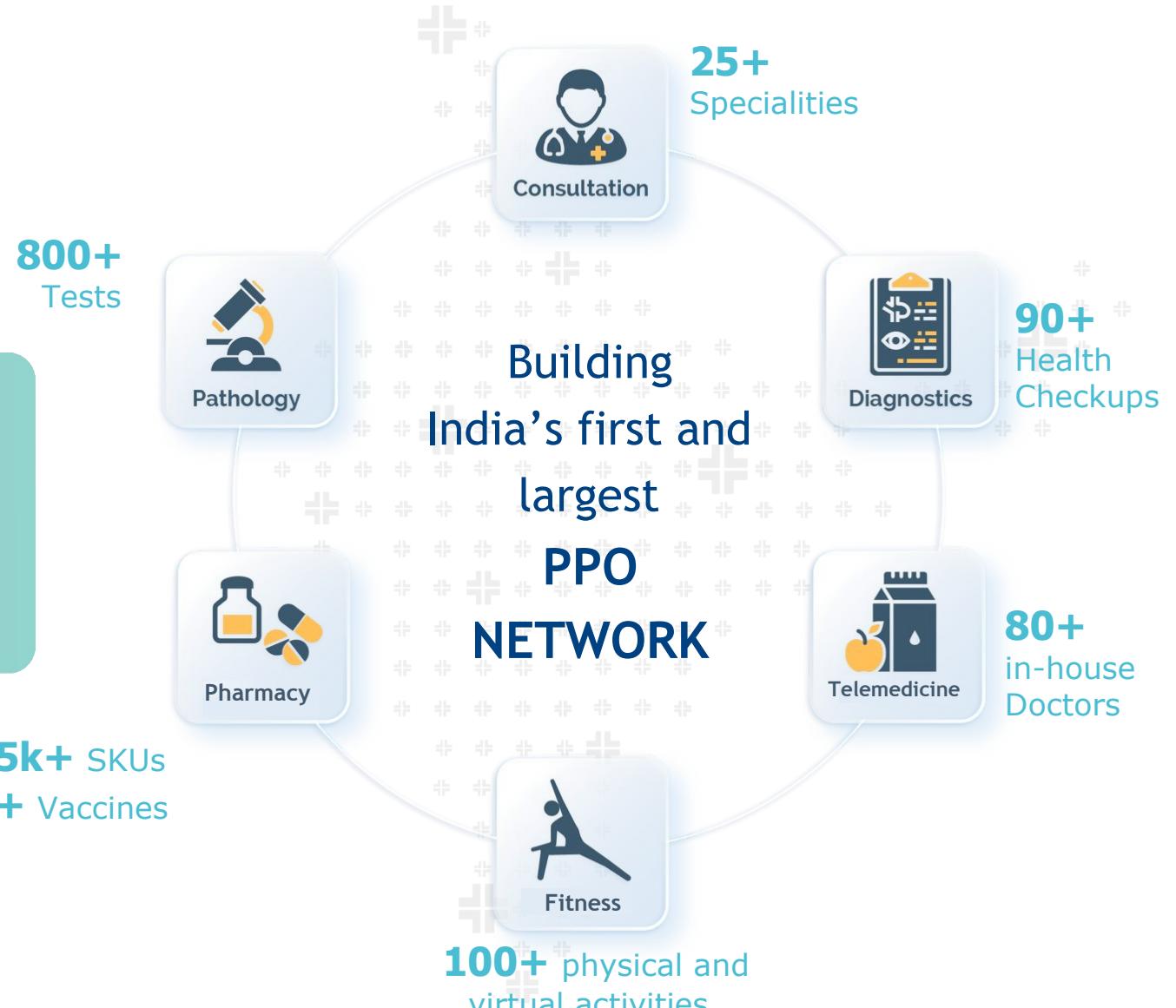
# 7. Services & Tech Journey

- 7.1 Seamless consumer experience
- 7.2 Diagnostics
- 7.3 Consultation services
- 7.4 Pharmacy
- 7.5 Online wellness sessions & consultations
- 7.6 Covid -19 management services
- 7.7 Health Risk Management

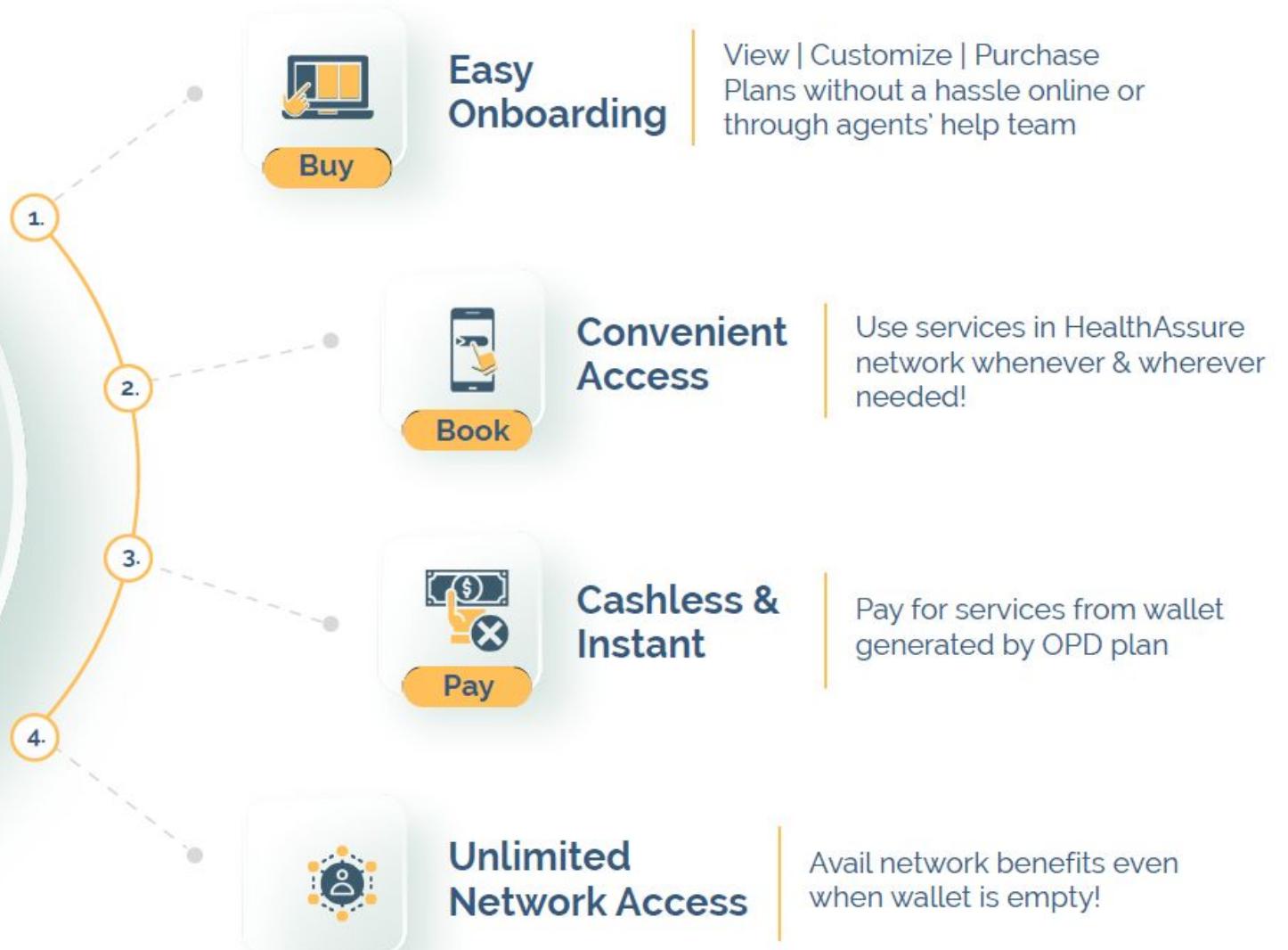


# Annexures

Services and Tech Journey

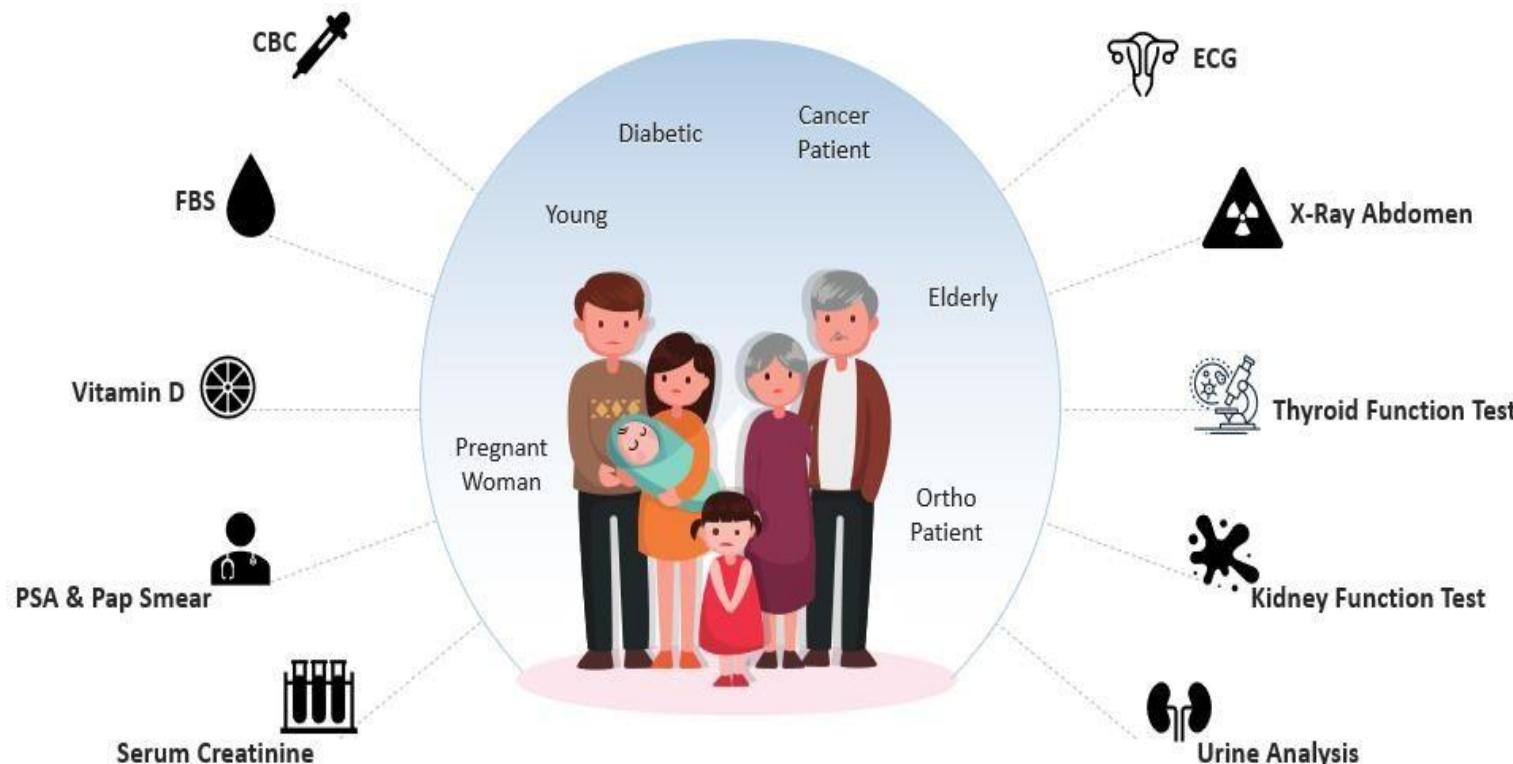


## 7.1 Ensuring a seamless consumer experience



## 7. 2 Diagnostic Services

### Streamlining Fragmented Primary Care Experience for customer



**2.6 Mn + Medical Tests Conducted**



4500+ Medical Centers/ 1300+ cities

On-site camps at major WIPRO Locations

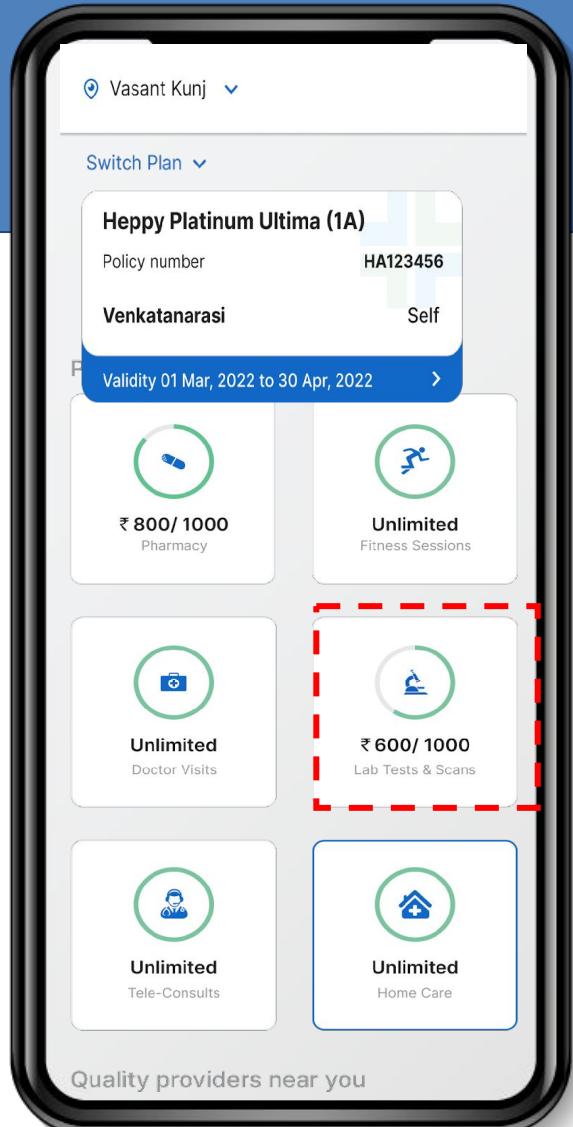
Home Sample Collection

24/7 Call center support

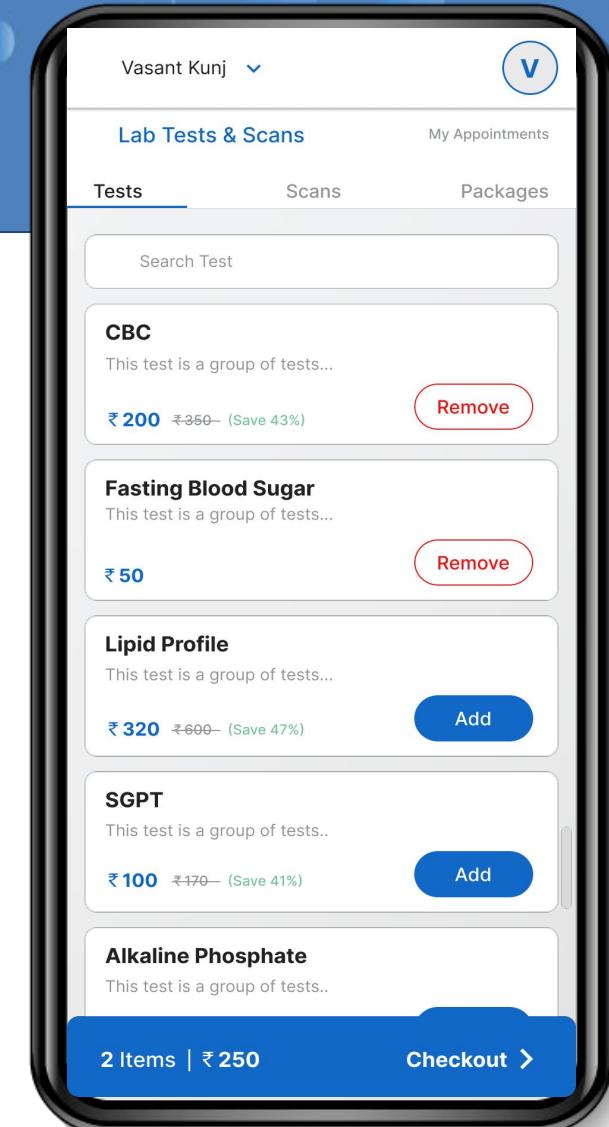


Each Test report uploaded and shown visually in real time, followed by doctor recommendations for tests, consultations and lifestyle improvements

## 7.2.1 Book a Diagnostic Test (Up to 50% discounts listed on the app)

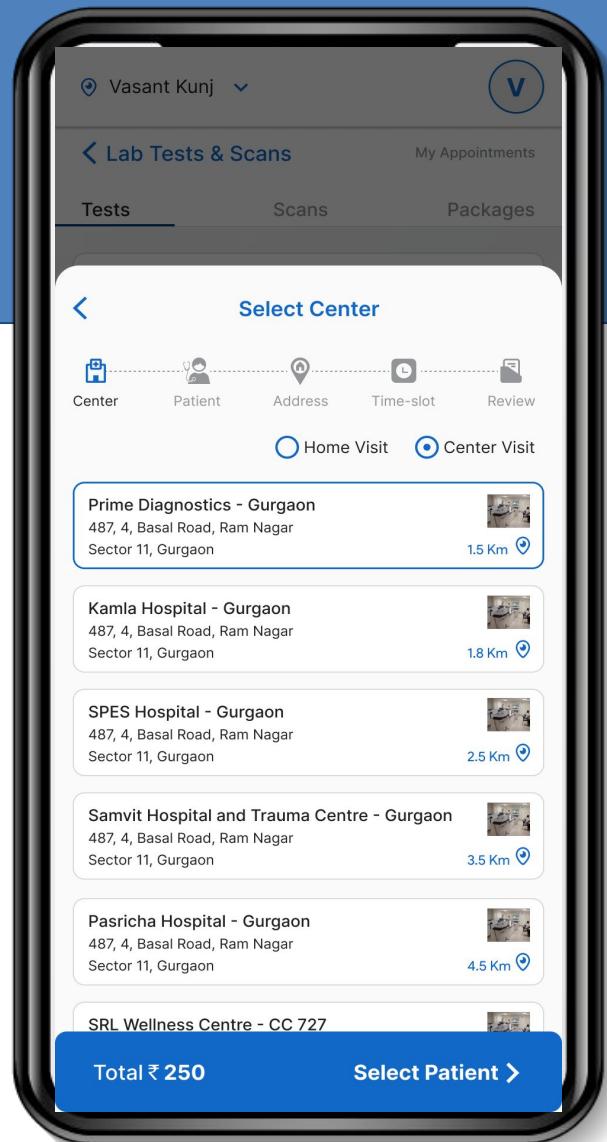


**Click on 'Lab tests & Scans' in 'My Plan' section**

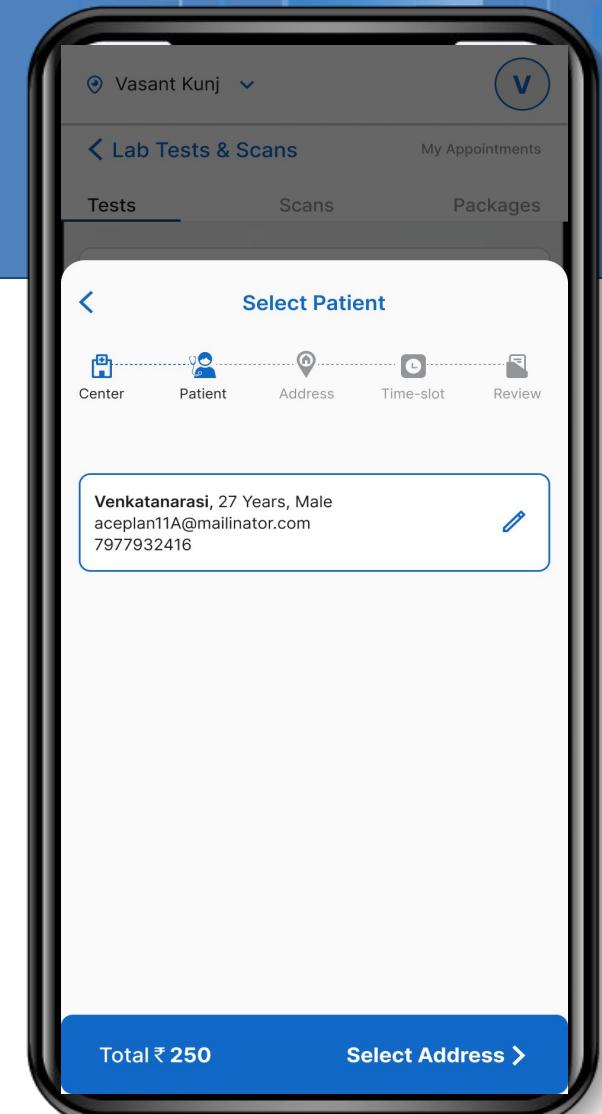


**Select package /tests or scans & click on add to checkout**

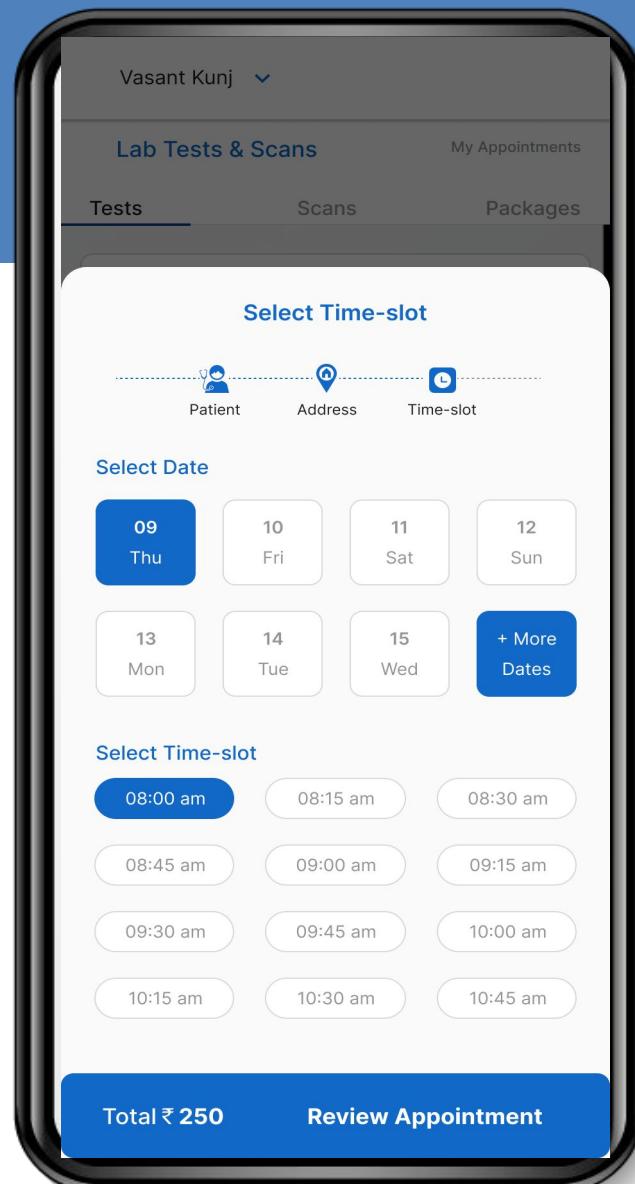
## 7.2.2



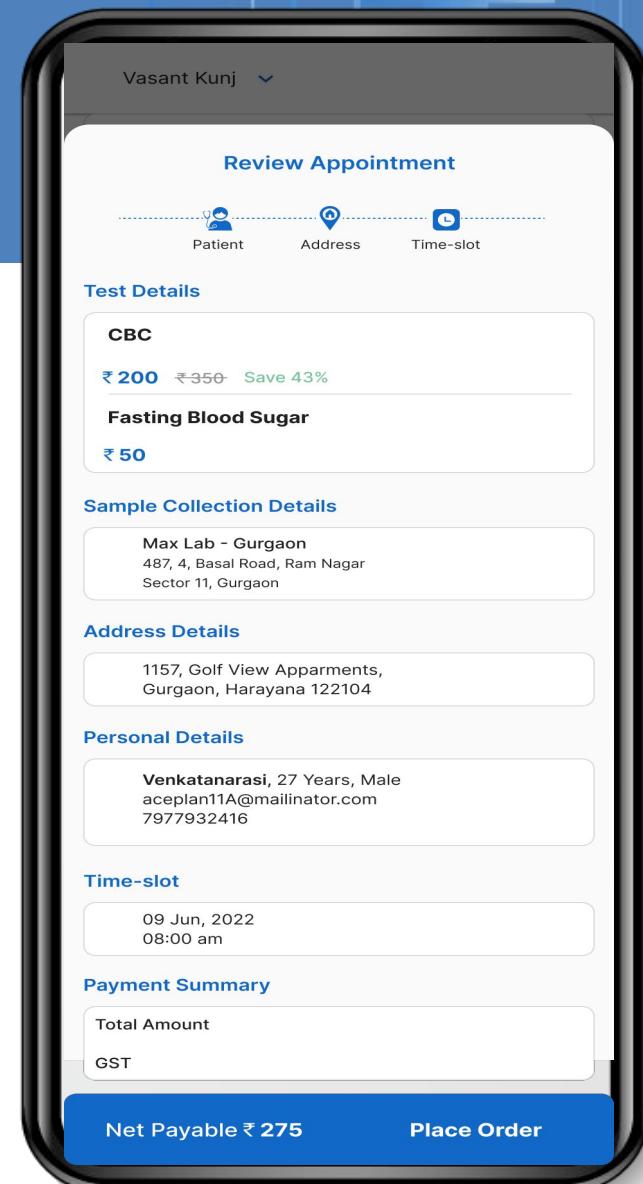
Select preferred centre & click book



Select Self/ family member



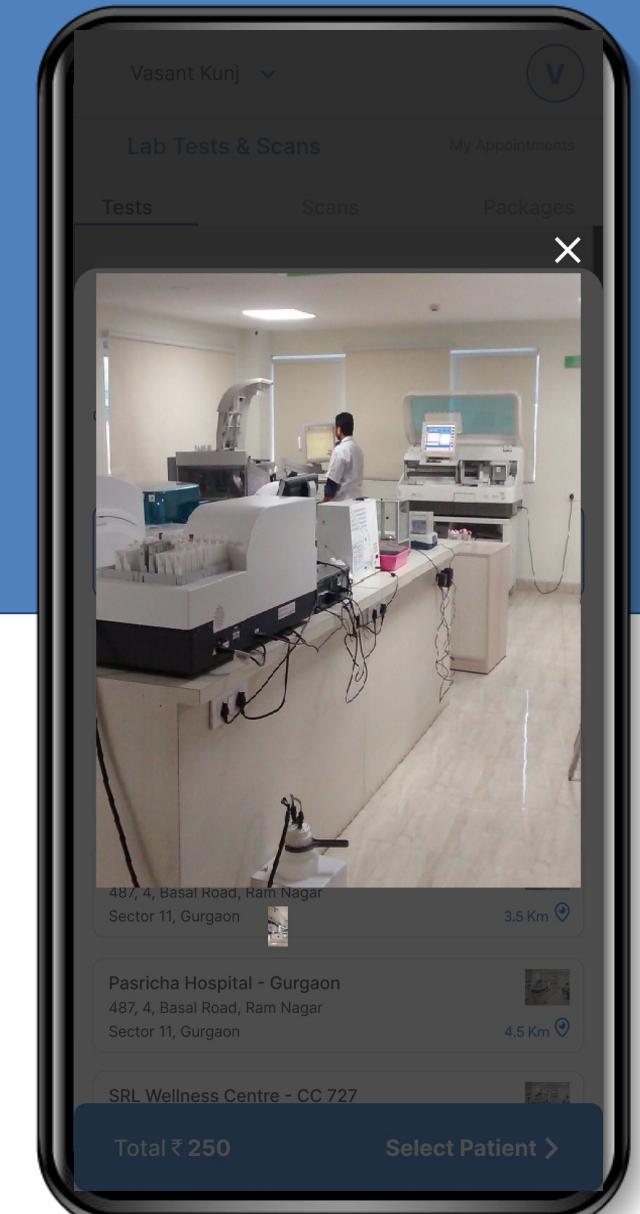
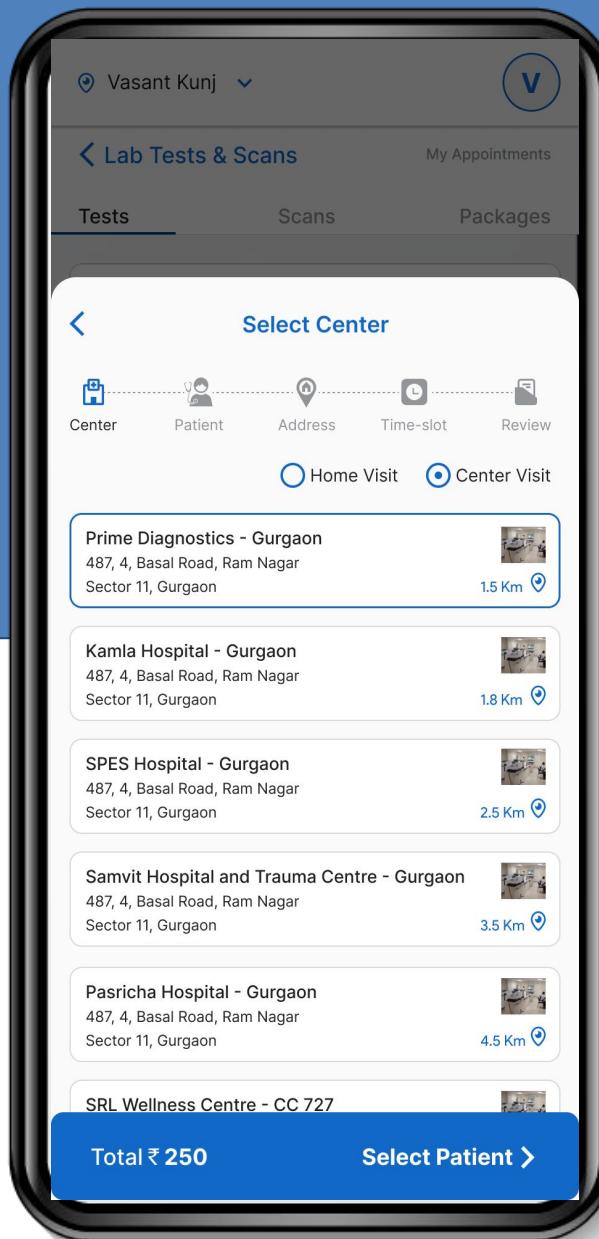
## Select Preferred Date and time



## Review your Appointment and book

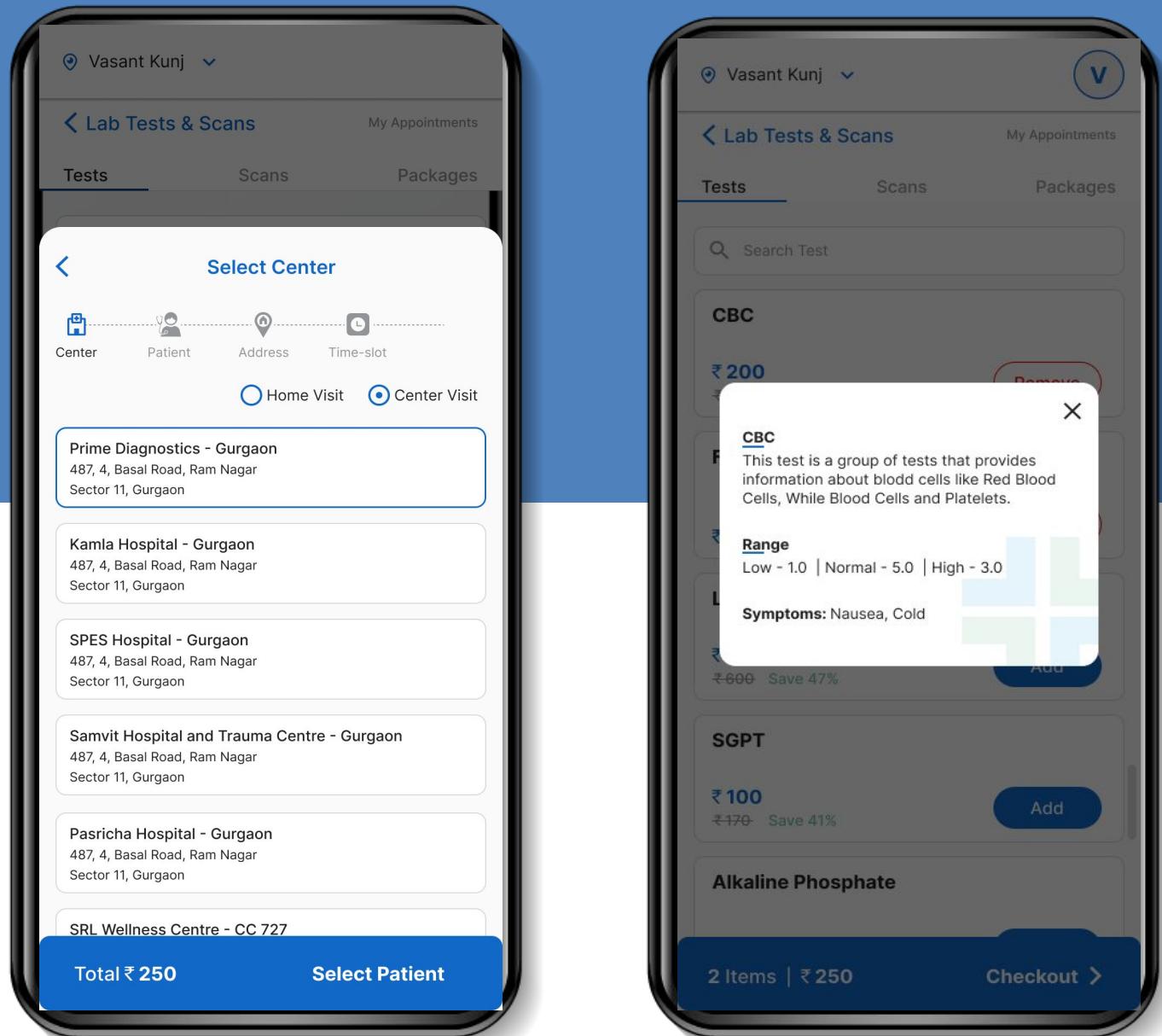
# 7.2.4

You can also see center's images by clicking images while selecting center



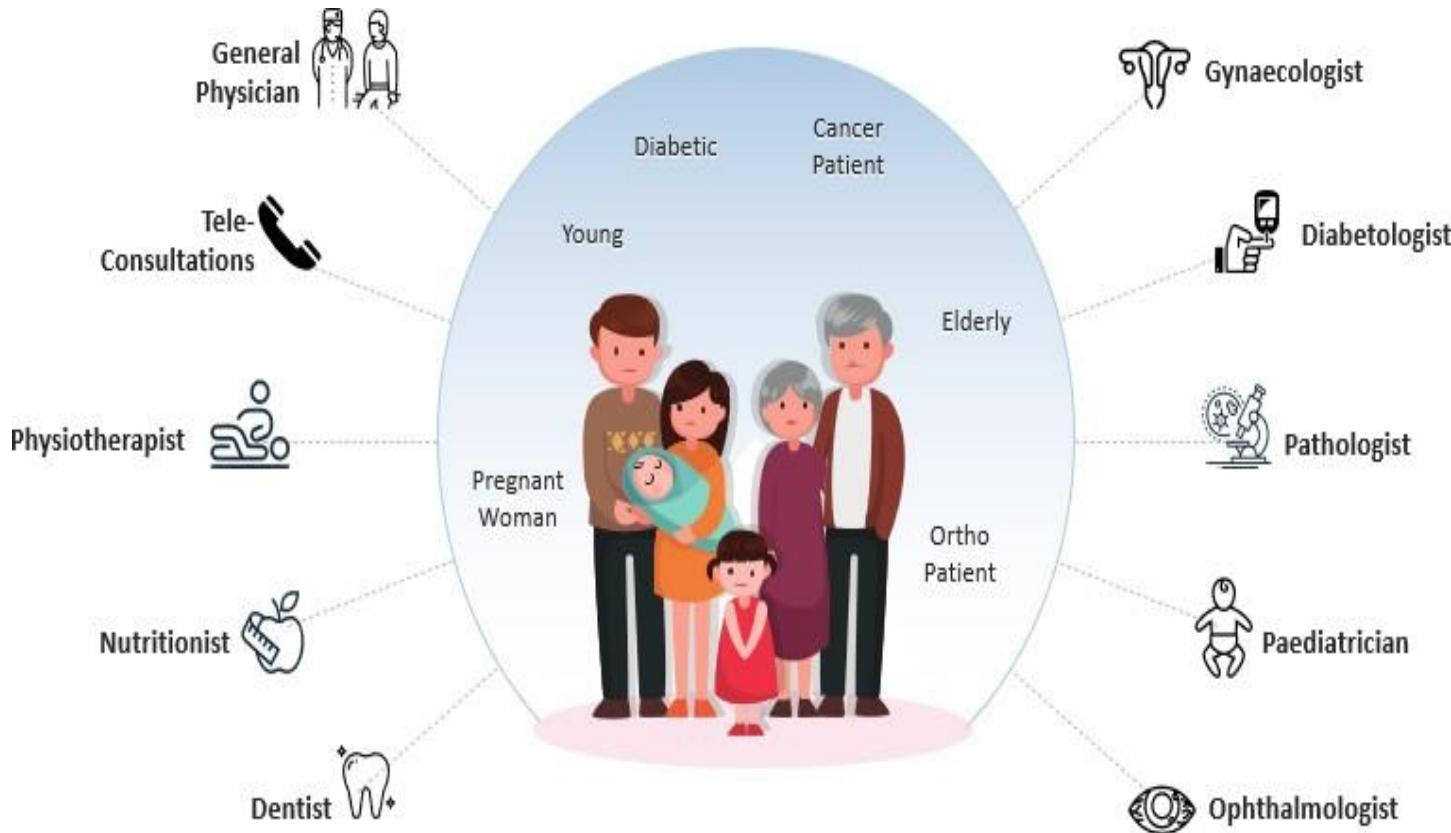
## 7.2.5

You can also see tests details and range by clicking on the test while selecting the tests



## 7.3 Consultation Services

### Streamlining Fragmented Primary Care Experience for customers



- More focus on Tele-consultations during COVID-19
- As restrictions ease, F2F OPD Consultations shall continue to be more prevalent and preferred



3000+ Doctors/ 1300+ cities

Within 5 kms in all large locations

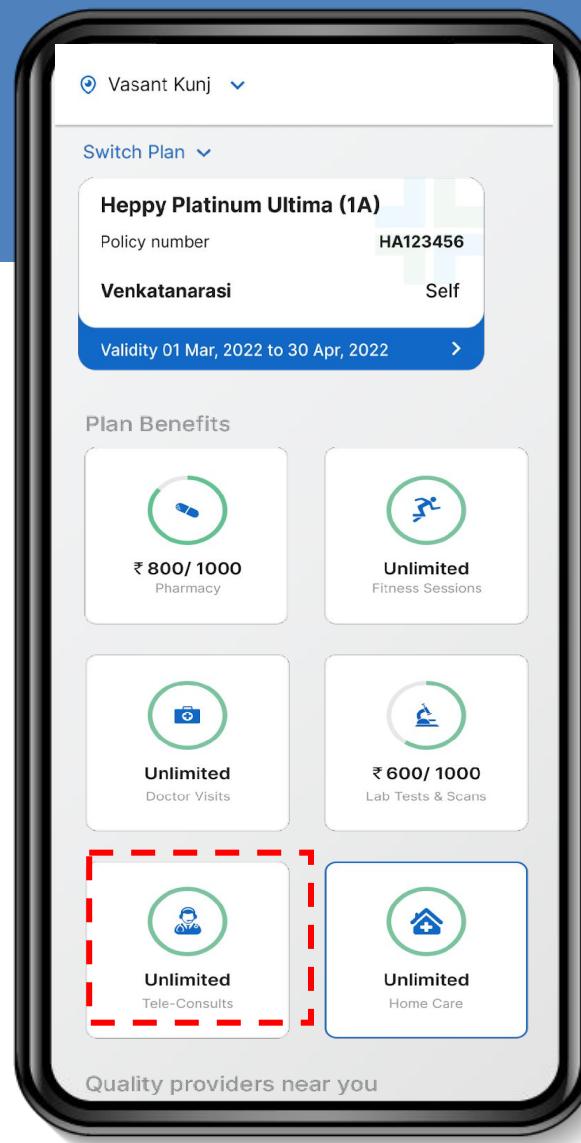
40+ Specialities/ Super Specialities

No waiting in Line

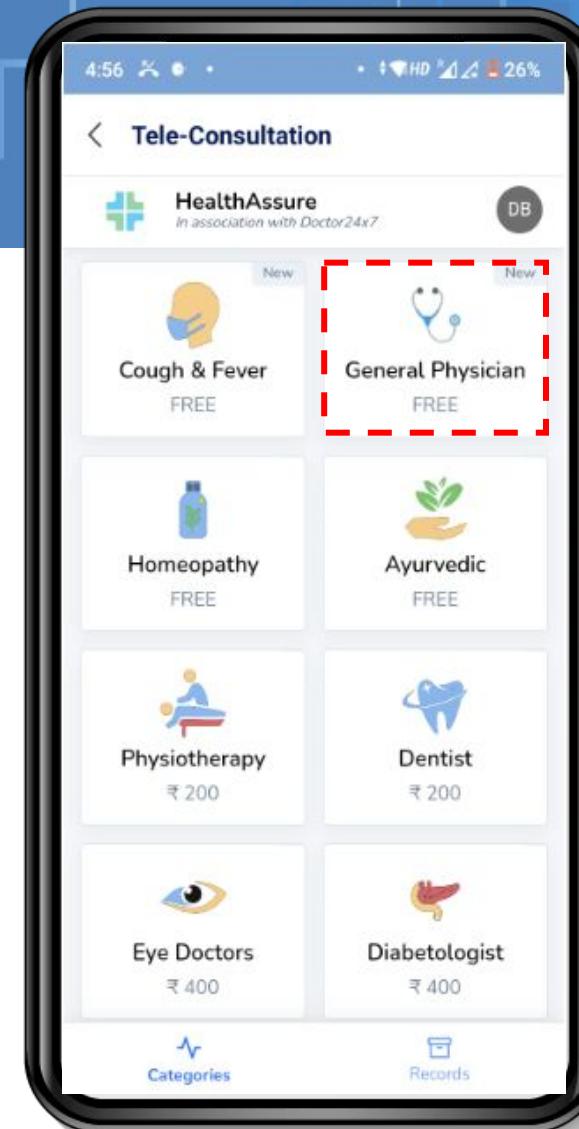
Digital Prescriptions in User Profile

24/7 Call center support

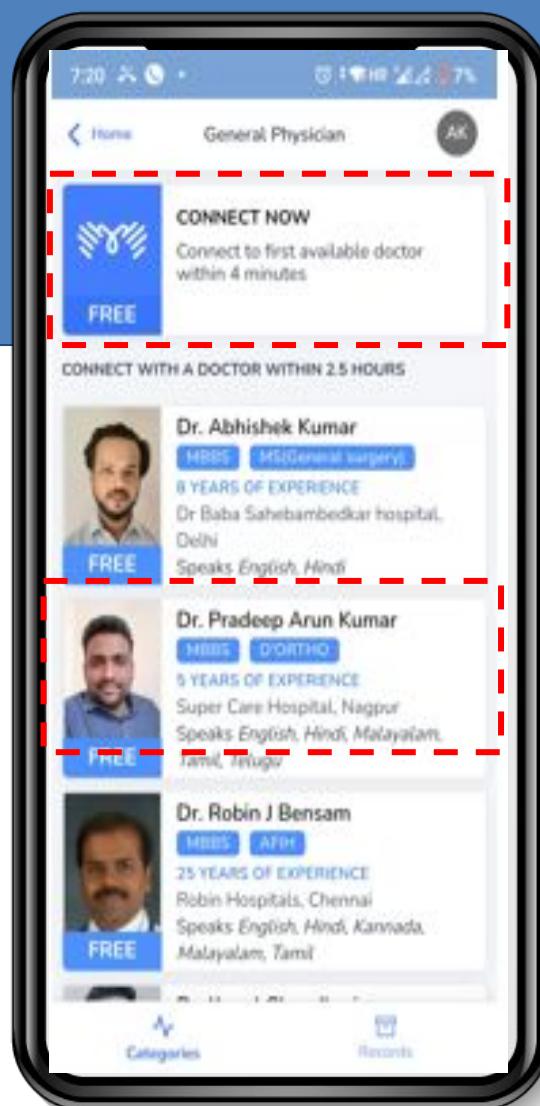
## 7.3.1 Book a Tele-Consultation



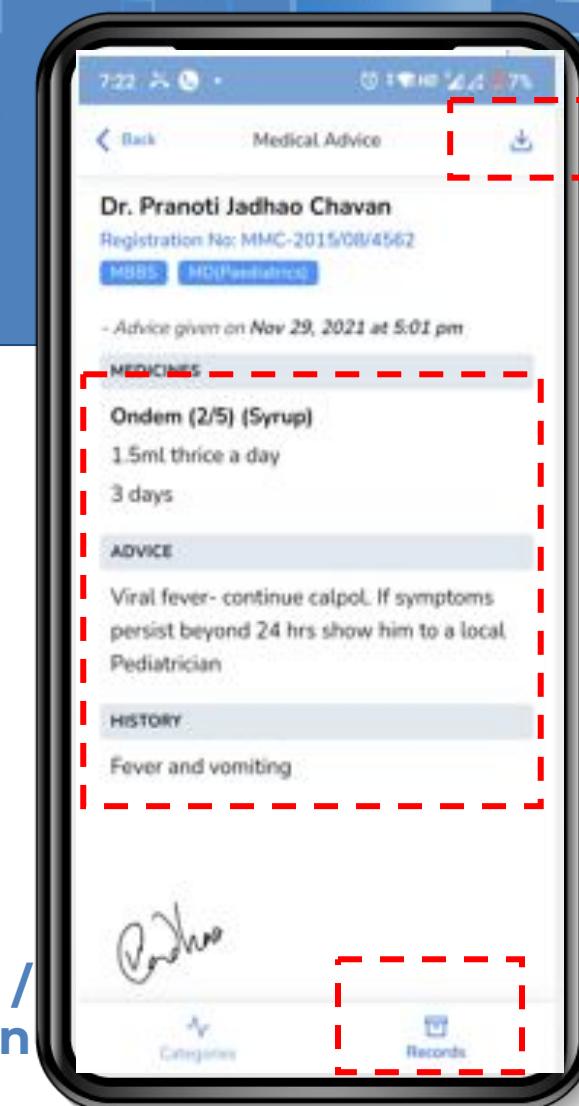
Click on Tele - Consults



Select General Physician



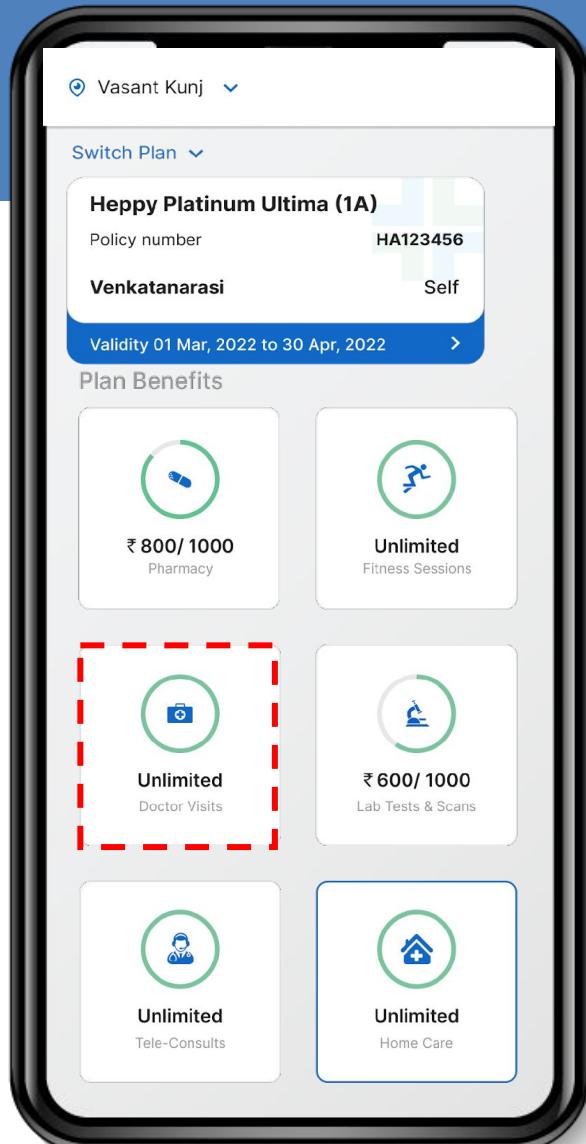
**Click on Connect Now>Select Doctor & member to book an appointment**



**Click on Records to View / Download Prescription**

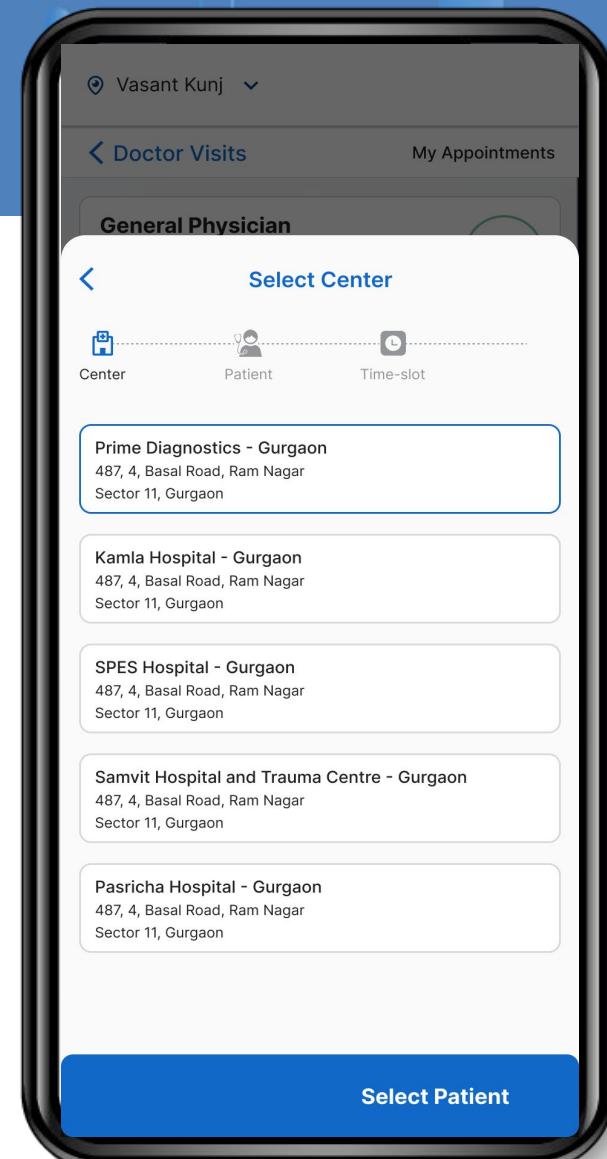
### 7.3.3

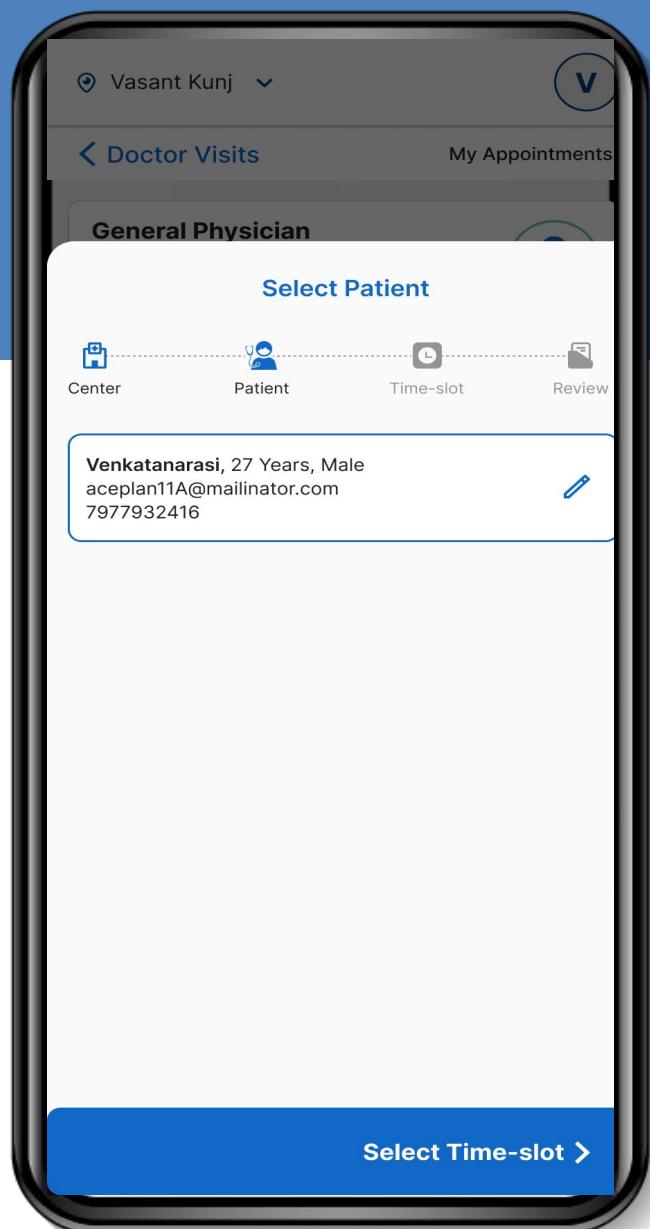
## Book a Face to Face Doctor Consultation



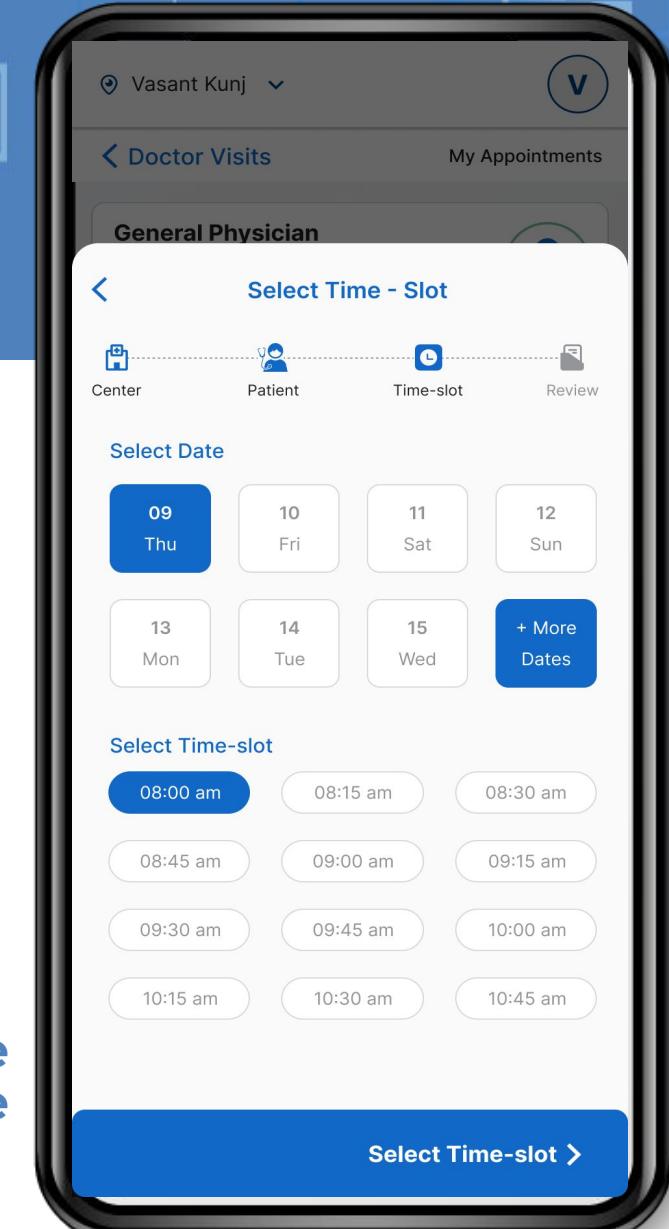
Click on Doctor Visits in 'My Plan' section

Select preferred Centre  
based on location



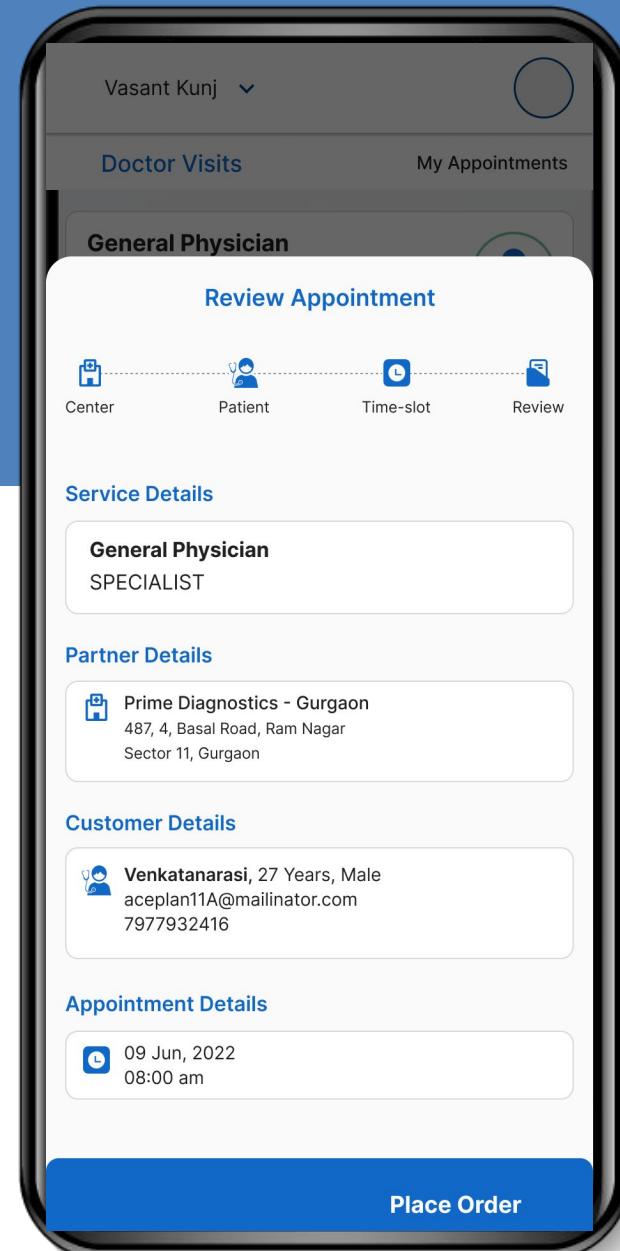


Select Self/ family member

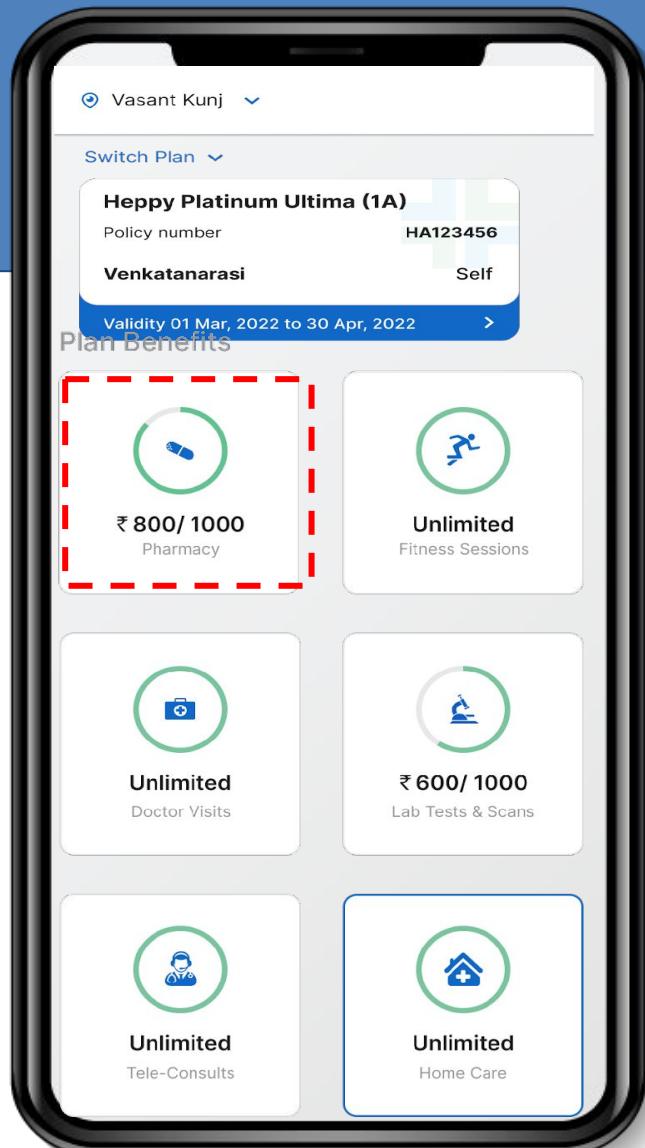


Select preferred Date and time

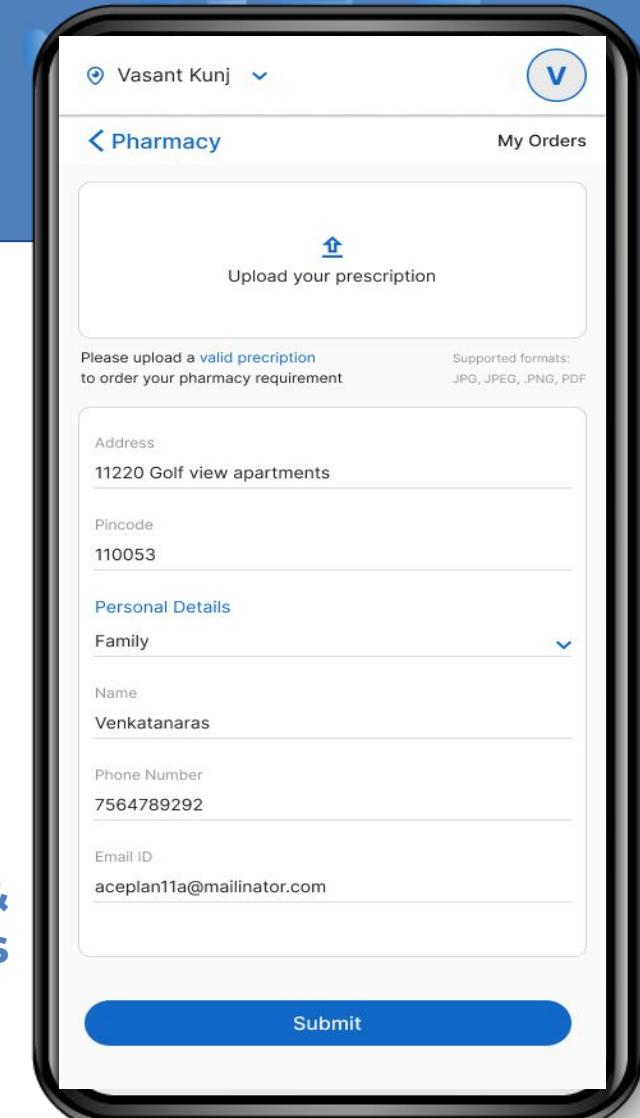
## Review your appointment and book



## 7.4 Book Pharmacy (Upto 15% discount on the MRP of the order)

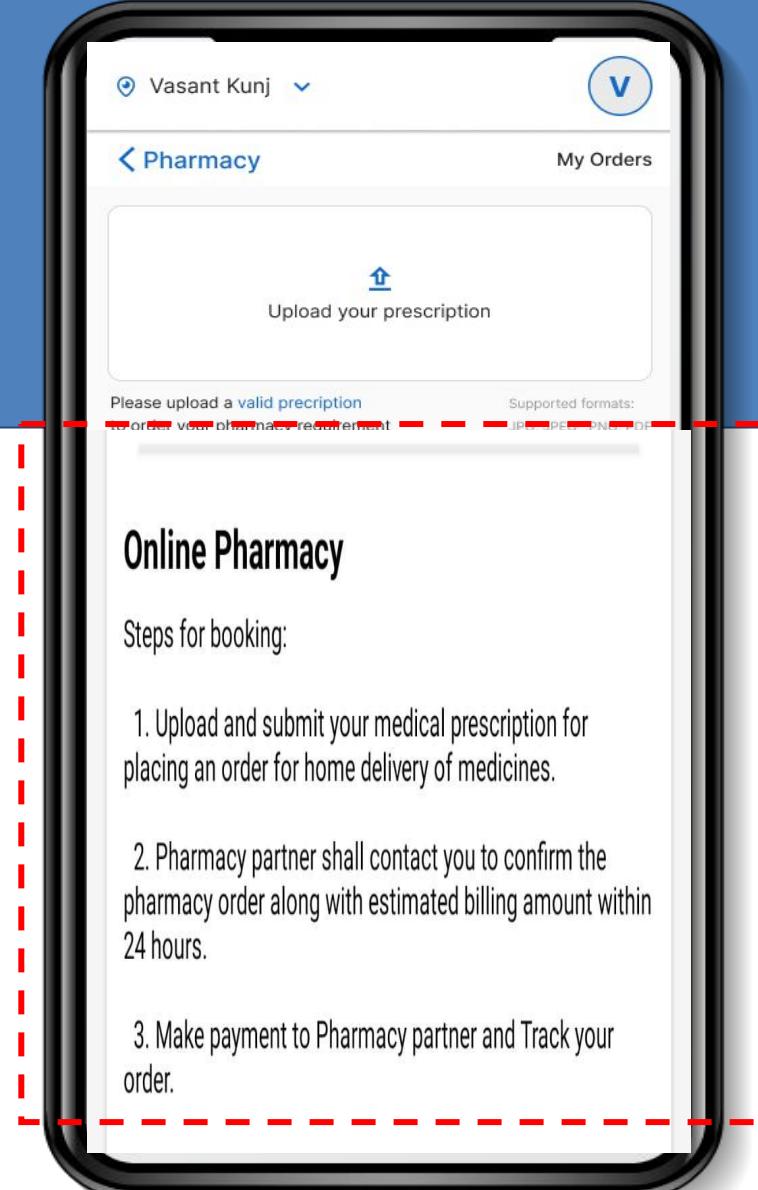


Click on 'Pharmacy' in 'My Plan' section



Select Self Family member &  
Fill Details

**Upload Prescription &  
submit Pharmacy partner  
will deliver the order**

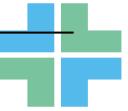


### Online Pharmacy

Steps for booking:

1. Upload and submit your medical prescription for placing an order for home delivery of medicines.
2. Pharmacy partner shall contact you to confirm the pharmacy order along with estimated billing amount within 24 hours.
3. Make payment to Pharmacy partner and Track your order.

# 7.5 Online Wellness Sessions and Consultations



**Hundreds of LIVE  
Online fitness classes**



**Mental Wellness/ Counselling  
(Discounted prices)**



**At home live  
Personal Coaching**



**1-1 Nutritional and  
weight loss consults**

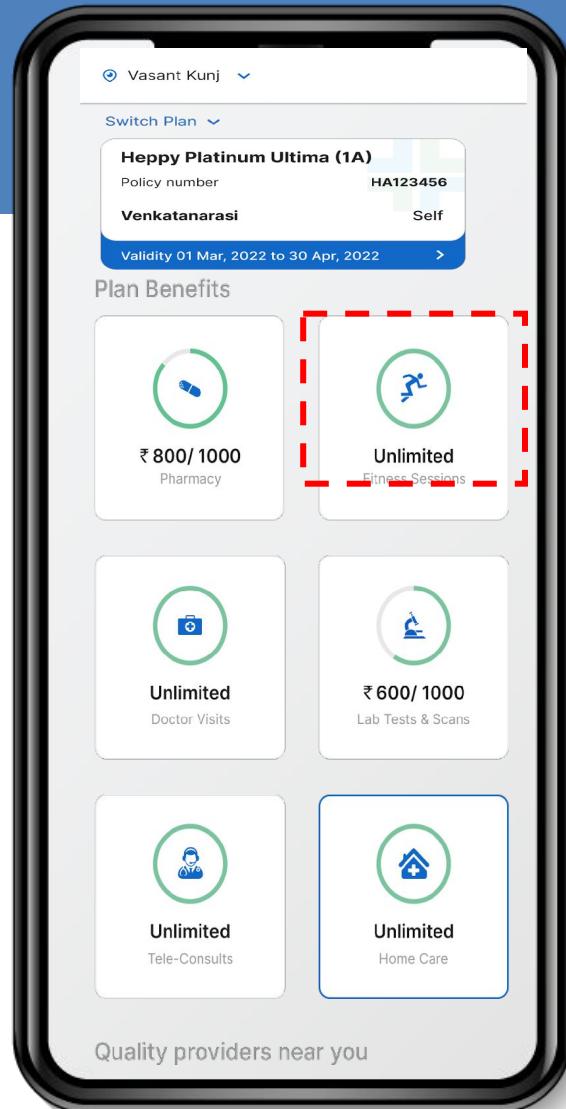
## Holistic Wellness to keep you fit

**Move More! | Physical Health**

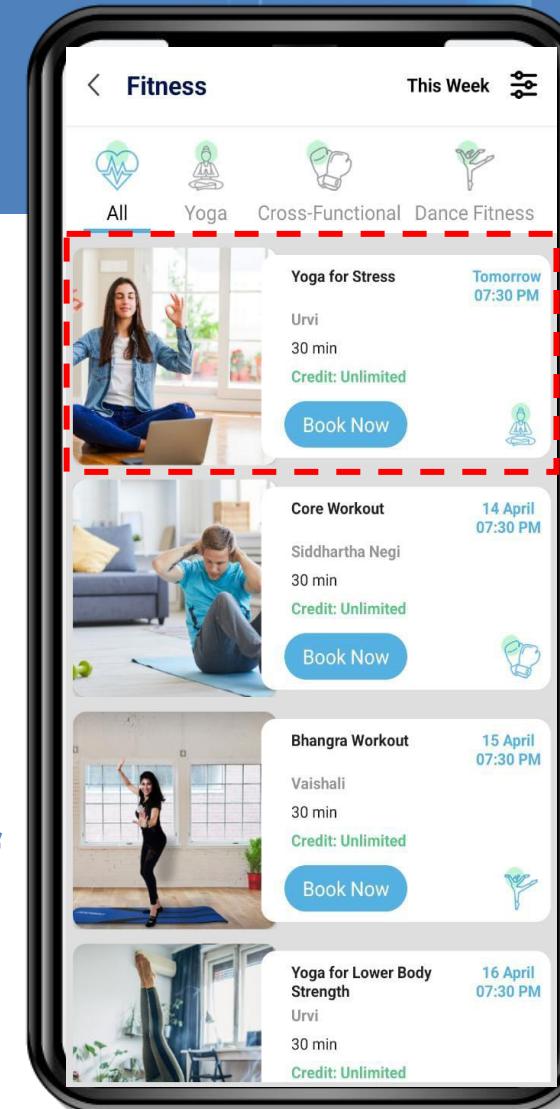
**Eat Right! | Nutritional Health**

**Stress Less! | Mental Health**

## 7.5.1 Book a Fitness session



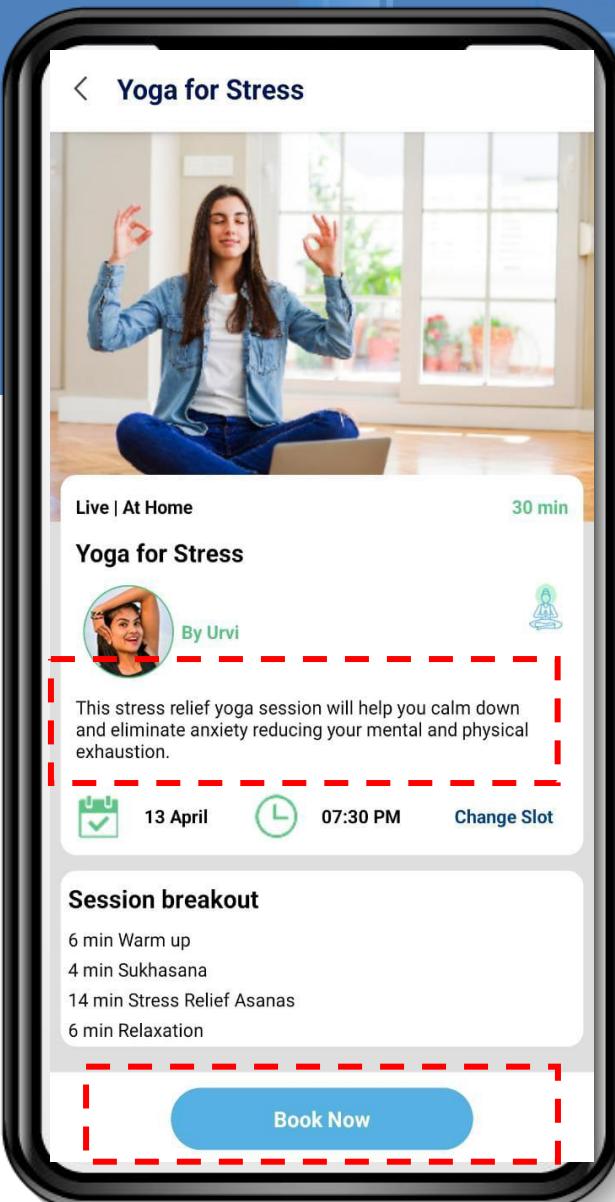
**Click on Fitness Session  
in 'My Plan' Section**



**Click on Fitness Session of  
your choice**

## 7.5.2

**View Session details and confirm your booking**



# 7.6 COVID-19 Management Services



GP  
Consultation/Pre  
scriptions

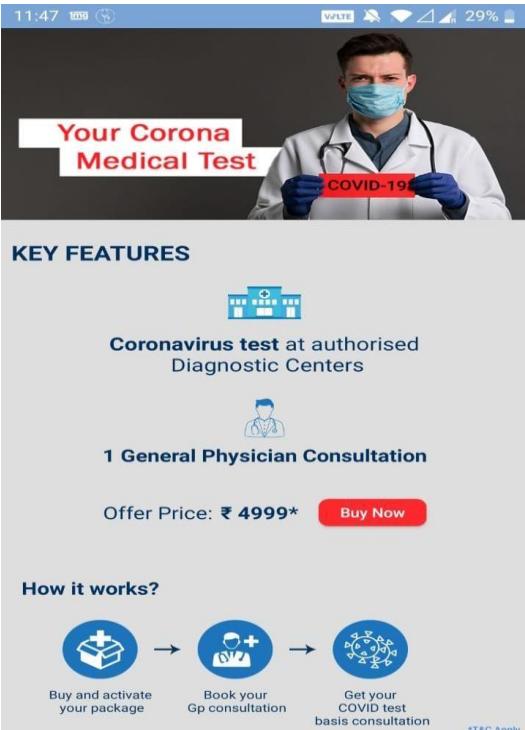
Testing/ repeat  
testing at ICMR  
approved Labs

OR

Home Collection  
Option

Digital Reports  
on platform < 48  
hrs.

Remote Home  
Monitoring \*



- RT-PCA Test for Confirmation
- SARS-COV-2 IGG ,SERUM
- ANTI-SARS-COV-2 TOTAL ANTIBODY, SERUM
- Antigen Testing (WIP)

## COVID Management at Worksite:

- Employee sensitization and awareness
- Employee temperature checks
- Camps for testing
- Doctor on-site
- 24/7 COVID helpdesk/  
Tele- Consultation service

\*Includes a 14 day program, wherever needed with essential medical kits, tele-monitoring by nurses and doctors for mild symptomatic, asymptomatic patients, family members of a positive members only.

# 7.6.1 Option 1 – COVID VACCINATION DRIVE AT DESIGNATED CENTER

## Applicability – 45 years and above

Facility may be extended to dependents as per company policy on sponsored or pay-per-use basis

## Launch Timeline - Immediate



### 1. Announcement & Awareness

- Joint Campaign and theme design with Client communications team and finalization of Communication calendar
- 4-6 Weeks** Vaccination drive at designated centers for employees for >45 years
- Regular communications along with collaterals at designated areas in premises, wherever applicable

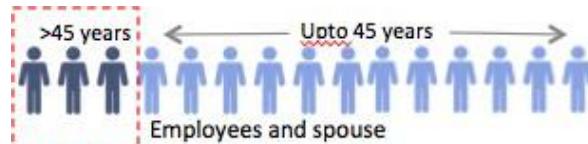


### 2. Appointment Booking Process

Designated Helpline number setup to enable for all appointments wrt COVID Vaccinations

#### Registration Process:

- Employee to call up the call center and seek details on nearest designated center
- Request registered post for appointment with preferred center
- Verification basis Employee ID by Client, if required
- Slot confirmations received from centers in T+1 day
- Appointment confirmation to employees within T+2 days\* basis slots received from the centers



### HA Advantage

- End-to-end support in driving the vaccination initiative
- Single helpline support for booking
- Cashless for employees. Billed to corporate
- Priority Slots
- Bulk registration facility
- Inoculation Tracking of employees and MIS Reporting

### 3. Inoculations Tracking

- Appointment Reminders and Re-Confirmation with centers as required
- Cashless Appointments (For pay-per-use dependents, payment collected via HA payment gateway at appointment confirmation)
- ID verification at center
- Helpline availability for any support required at the center
- Appointment closure confirmation with employee
- Issuance of Certificate



### 4. MIS & Reporting

- Location Wise, employee vs. dependent wise reporting
- MIS
- Calling on cancelled appointments, employees not completing the vaccinations
- Verification, monitoring and reconciliation for inoculation for dependents

**Be amongst the early adapters to conduct PAN India COVID Vaccination drive for employees**



Note: Appointments per day are solely at the discretion of designated centers. More centers are being added on a need basis depending on capacity that can be handled by each listed center. Coverage (currently in 12 cities) can be expanded to all major locations of the company that are above > 45 years

## 7.6.2 Option 2 – COVID VACCINATION DRIVE AT OFFICE PREMISE (Camps)

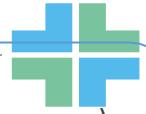
### Current Applicability – 45 years and above

The same shall be extended to all employees basis government guidelines as applicable

### Launch Timeline – Immediately upon notification and guidelines issued by the Government to that effect

HA  
Advantage

- End-to-end support in driving the vaccination initiative
  - End-To-End on-site camp management (Cost breakdown in Annexure)
  - Single helpline support for booking
  - Bulk registration facility
  - Inoculation Tracking of employees and MIS Reporting
- Group Mgt. and admin expenses @ Rs. 200 per inoculation (GST excl.)**



#### 1. Announcement & Awareness

- Finalization of Sites for camps with Minimum 75 participants/ registrations required to conduct 1 day of camp.
- Joint Campaign and theme design with Client communications team
- **3-4 Week** Vaccination drive to cover all sites
- **Employees can have a flexibility to get vaccinated either in the office based camp or at designated hospitals via HA helpline for appointment booking and support**

#### 2. Appointment Booking Process

- Registration process for camps:**
- T-7 days of camp, registrations shall be open. Employee to call up the call center helpline number for booking
  - Request registered post for appointment after Verification basis Employee ID by Client, if required
  - Camp wise appointment table to be communicated by client SPOC to drive awareness
  - 10%-20% buffer kept for Walk-ins and on-spot registrations

#### 3. Inoculations Tracking

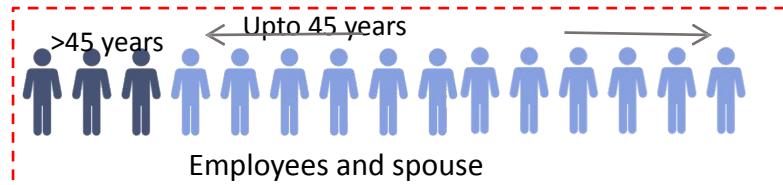
##### Camp Management

- One-time camp setup for site readiness (including separate areas for waiting, vaccinations & observation)
- On-site management, expert supervision, logistics and consumables
- 1 team can handle ~75 inoculations per day
- **Registration Desk:** Each employee required to verify details and registration. Client SPOC to assist in the same and following up with No-shows.



#### 4. MIS & Reporting

- Certificate issuance
- Location Wise, employee vs. dependent wise reporting
- MIS
- Calling on cancelled appointments, employees not completing the vaccinations
- Verification, monitoring and reconciliation for inoculation for dependents
- Call based follow up with employees not covered under vaccination drive



Note: All above information is indicative only basis availability of limited information available as of today and may change with government guidelines and prevailing conditions going forward

# 7.7 Health Risk Assessment and Engagement



## Online Health Risk Assessment

Designed by Milliman which provides Health Score basis 15 broad parameters

Biometrics, Disease condition status, Symptoms, Family predisposition

Preventive health, Oral health, Smoking, Alcohol, Physical fitness, Dietary habits

Sleeping habits, Emotional health status, Work.

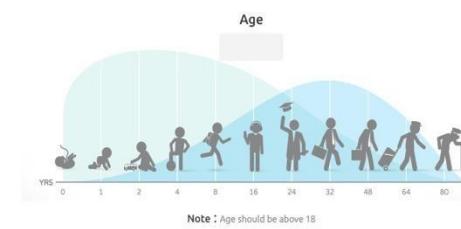
## Electronic Health

All your Medical Data in one place

Access prescriptions, reports shared healthcare provider, anytime.

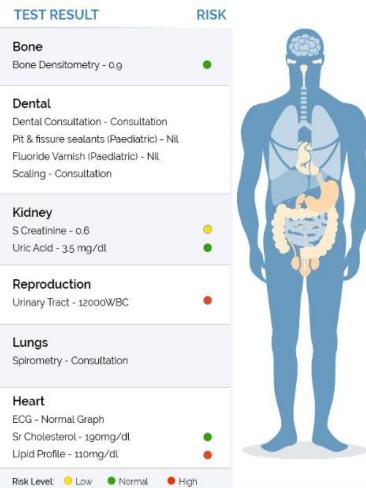
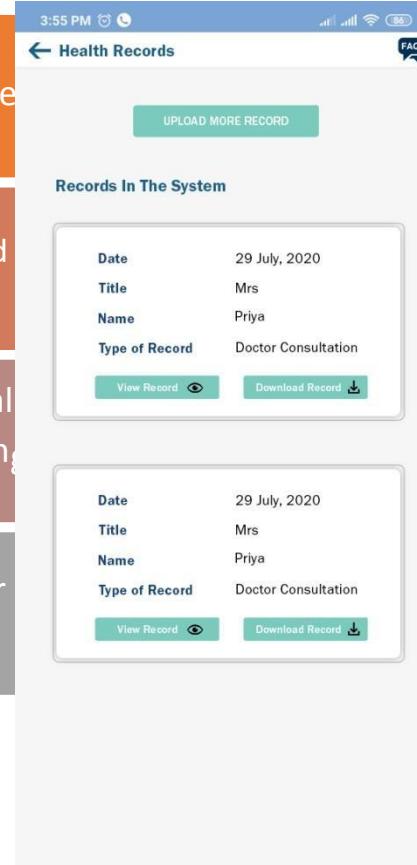
Or, simply upload all your medical in a few clicks and never risk losing it.

View, Download and Share as per convenience



## Personalised Care Map

Doctor Coach counsels on overall health risk evaluation and a personalised care map for healthy lifestyle



# 8. Products Engagement & Support

- 8.1 Driving engagement
- 8.2 Support services
- 8.3 Doctor coach & care map
- 8.4 Employee engagement



## 8.1 HealthAssure Products are designed to drive engagement

### How we Look After Users?

We Created **AssureONE** to bring personalised care to each and every HealthAssure user

Think of AssureOne as your 24X7 Care Team. On your Team you have:

- ❖ **Physicians** who can assess your health, address your concerns, and guide you on your next steps
- ❖ **Specialist Doctors** for specific concerns, like gynecologists, cardiologists, pediatricians, dentists, and ophthalmologists.
- ❖ **Care Coordinators** to help you find the right Network Partner close to you, get the best discounts on diagnostics, OPD consults, Vaccination shots, track your reports and prescriptions.
- ❖ **Wellness experts** who work with you one-on-one on your fitness, diet, and mental health.
- ❖ **Wellness Webinars by Experts** to help you stay updated on the latest in Healthcare and better understand your health. Refer Annexure 1
- ❖ **Built-In Features on HealthAssure Platform** like Health Risk Assessment (HRA), Steps Tracker, Digital Health Locker, Health Content etc.



Your **AssureOne Care Team** is whatever you need it to be - a Family Doctor, a Health Coach, an Expert, or a Personal Health Assistant.

## 8.2 Support Services



### Modes Of Support

We have people dedicated at client level. Customer can connect via different modes to get assistance.



[support@healthassure.in](mailto:support@healthassure.in)



022-61676633

### Escalation Matrix

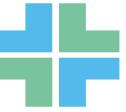


### SLA



- SLA is 90% in Metro (T+1) and 90% in Non Metro(T+2)
- Max 20 mins is the time of response for any booking

## 8.3 Engage with a Doctor Coach for your personalised “Care Map”



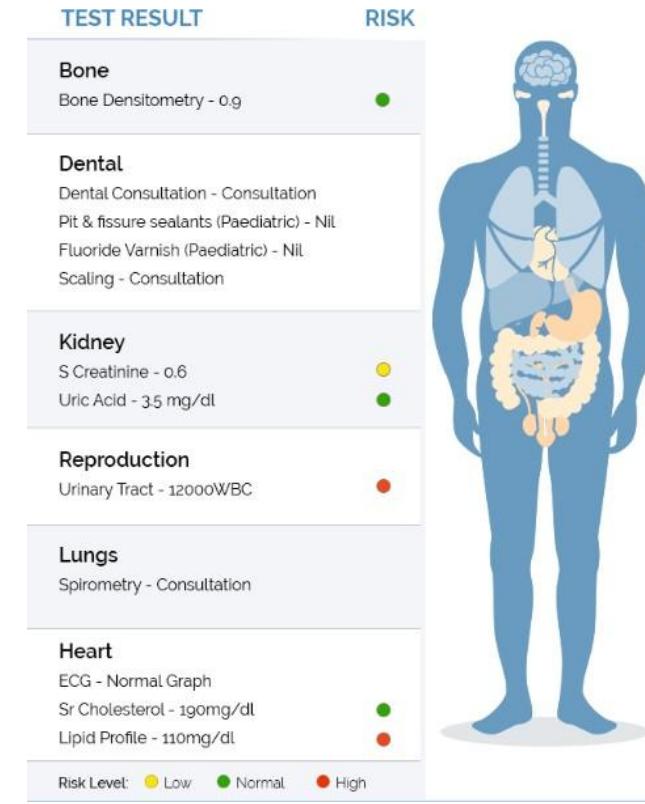
### Doctor Coach

Doctor Coach advises on current state of health markers (basis tests already done) and guides to achieve sustainable health and lifestyle changes.



### Care Map

Outlines the current state of health and a personalized, recommended plan for the consumer. This is the output of a doctor coach consultation, and something to carry



**Needs (Now)**

**Goals (Lifestyle)**

**Recommendations (Care map)**

# 8.4 Deep Employee Engagements

## Calling

- Helpline Number for Assistance



## Mailers

- Welcome Mailers
- Reminder Teasers



## Notifications

- SMS & Push Notifications for Sessions & Bookings



## Year long Campaigns

- Monthly company level and team wellness activities & challenges
- Engaging health and wellness tips, quizzes and trivia



The collage includes:

- A mobile app login screen for "HealthPass" with fields for "LOGIN ID / Mobile Number" and "password / Employee ID".
- A "Mental Wellness" landing page featuring a smiling family and the text "GO AND EXERCISE YOUR MIND". It includes sections for "CONSULT NOW" and "What HealthPass Offers" (Diagnostics, Doctor, Optimal, Gynaec, Dental).
- A "Sample Communications" section showing a weekly calendar titled "DoctorSpeak" from July 21 to 25, 2020, with various medical topics and speakers listed.
- A "Notifications" section showing a smartphone displaying a notification with a red bell icon.
- A "Booking Model" section showing a doctor holding a blood glucose meter.
- A "Cashless" section showing a person working at a desk with a laptop.
- A "How to Manage Diabetes When A..." article thumbnail.
- A "Mental Wellness" article thumbnail with the text "10 powerful ways to improve your mental health".

HealthAssure

CANCER DIABETES HEALTHCARE HEALTHPASS HYPERTENSION MEDICAL TOURISM MENTAL WELLNESS PREGNANCY TELE CONSULTATION Uncategorized

WORK FROM HOME YOGA



MENTAL WELLNESS JULY 30, 2020

10 powerful ways to improve your mental health



Booking Model

DIABETES JULY 30, 2020

How to Manage Diabetes When A...



Uncategorized, WORK FROM HOME JULY 30, 2020

Cashless

One of the most common diseases that has plagued mankind today is diabetes. The most common variant of this disease, Type 2 diabetes, is the inability to adjust to the new normal. The pandemic has brought several sudden changes to our routines, including restrictions on free movement and other

HealthAssure Content Platform