

HEPPY PRODUCTS

KEY TERMS & CONDITIONS

- Users will automatically receive login ID and Password along with details on how to avail benefits, with every successful purchase, via SMS and Email.
- After login, users can search for in-network medical centers nearby by punching in their current location or searching by name of preferred provider.
- Plans once issued cannot be canceled or refunded. However, Non-Insurance OPD plan users are entitled to 7 days of Free Look Period from the date of payment, within which the plan can be canceled (provided no booking is made within the Free Look Period). All refund requests to be made in writing to support@healthassure.in. Refunds for cancellations to be processed within 30 working days.
- Benefits to be availed only via HealthAssure app or website. Customer support available Mon-Sat from 9:00 am to 7:00 pm.
- Appointments can be booked with any medical provider listed on the HealthAssure app or Website.
- All bookings are 100% cashless and you are not required to make any cash payment at the medical center.
- No waiting period to start making claims. No approvals required for making claims.
- All Plans are valid for 1 year from the date of purchase
- All prices in the brochure are exclusive of taxes
- HealthAssure endeavors to provide a trusted medical center near you for Diagnostics, GP & Specialist as per your chosen HA plan. You can call us at 02261676633 or write to us on support@healthassure.in for any support for booking at centers near you.
- Emergency or Critical Care services are not included in the plan benefits
- Partners are subjected to change however services as per the benefits offered under the plan are assured.
- Price chargeable or deductible from wallet may vary from provider to provider on tests, scans, health packages or type of doctor consultation selected.
- Our service assurance is to provide you a Diagnostic, GP, or a Specialist center within 5 kms from your residence and in case of non-availability you may call at our customer care and we will get the same arranged for you at a non-network center on best effort basis.
- Bookings received before 4 pm on any working day (Monday - Saturday) can be booked for the next day and post 4 pm the TAT is T + 1 (T- Next day).
- Addition or Deletion of members covered as per the plan are allowed only at renewal.
- Addition can be made only once post plan issuance (Floater policy only).
- For 2 Year Plans, Benefits will be auto reinstated for 2nd Year upon the completion of 1st Year
- In case of 2A & 3A Plans, each Individual is entitled separately to all the mentioned benefits

Personal Family Doctor Consults

- For **HEPPY PLATINUM 2.0 (FAMILY) & HEPPY PLATINUM ULTIMA 2.0 (FAMILY)**: Access to the personal doctor will be available once a YEAR for the entire family & not individually to each member of the family while for **HEPPY PLATINUM (INDIVIDUAL)** Access to the personal doctor will be available once a YEAR for Individual
- HealthAssure Personal doctor ensures your family medical history is available for internal doctors to give you a personal health experience throughout the year. However, the doctors may vary in each consult depending upon the availability of the panel of doctors
- For video consultations conducted on our platform, we would like to inform you that these sessions are recorded. The recordings are for internal use only and be viewed from time to time by our doctors and care managers as part of quality monitoring and to ensure the provision of required services. Rest assured, the recordings are treated with the utmost confidentiality and are subject to the same privacy and security standards as other personal health information

Care Team: A dedicated care team to answer health-related questions and help you get the most out of your Plan. Benefits to be availed only via the HealthAssure app or website. Customer support is available Mon-Sat from 8:30 am to 8:00 pm. (excluding bank holidays). You can contact us at 022-61676633 or hello@healthassure.in

Diagnostic Wallet:

- Free booking of health test/ packages up to the MRP amount of wallet on the HA network. User can continue to avail exclusive discounts after use of wallet balance
- These tests can be availed on a pay-per-use basis.
- Discounts: Up to 50% discounts on pay-per-use basis after consumption of wallet balance. Discount % may vary depending on the test & network provider selected.
- Discount % may vary depending on the test selected. Price chargeable for health tests and packages may vary from provider to provider on tests, scans, health packages selected services on pay per use basis via HealthAssure Retail app for Self & Family.
- Appointments are to be requested atleast 24 hours in advance. Appointments requested after 4 pm would may take upto additional 24 hours to confirm.
- No discount or refund would be applicable in case orders is completed through own self

Tele Doctor:

- Telephonic Doctor Consultation with GP, Ayurveda, Homeopathy and 16+ Tele specialists' can be availed basis the plan purchased. This benefit is provided on the HealthAssure Retail app.
- Connect instantly option (within 4 minutes) is available under GP and within 2.30 hours for the rest of the line of specialists

Doctor Consultation (Physical Visit):

- General Practitioner Consultations can be booked on the HealthAssure Network listed on the HealthAssure website or mobile app.
- Consultations are provided by qualified (MBBS or above) visiting or in-house doctors, available at the Primary healthcare center/ Hospital at the time of your visit
- It is preferred to request an appointment 24 hours in advance. You can call us at 022-61676633 for any urgent request.

Fitness:

Free access to LIVE interactive fitness classes' regularly streamed online by experts. Book from Yoga, Zumba and much more.

Pharmacy Wallet:

- Now get doorstep delivery of prescribed Medicines through the HealthAssure app.
- Users can avail up to 15% discounts on prescription orders through HealthAssure platform only.
- Max discount per order can't exceed Rs 1,000.
- No discount or refund would be applicable in case orders is completed through own self.
- Valid Prescription upload is mandatory to request an order via HealthAssure App or support center.
- Discount % may vary depending on the prescription medicines selected. Pharmacy benefit is applicable on purchase of prescription medicines and OTC medicines.
- Pharmacy primarily encompasses prescription medicines and does not cover daily use FMCG items (shampoo, diapers, hair oil, creams etc) and will follow a Customary and reasonable approach.
- Return & exchange of delivered medicines will not be accepted

Doctor of Your Choice

- **Mera Waala Doctor- Reimbursement** wherein reimbursements in between GP/Specialist (Any specialty out of HA network) of their choice can be covered up to the visits available in the plan (4 in HEPPY Platinum Ultima 2.0 (Individual) & HEPPY Platinum 2.0 (Family) & 12 in HEPPY Platinum Ultima 2.0 (Family), capped at INR 500 per consultation (GP/Specialist).
 - The consultation bills as per actual would be paid for the covered members only under the same plan, subject to a maximum of INR 500/- (All inclusive) per consultation. (GP/Specialist).
 - Reimbursement would be done basis of the plan variant and would be only in the name of the covered members in the plan.
 - Any consultation bill applied for reimbursement should be within the plan validity.
 - Consultation bills to be claimed must not exceed 15 days from the date of consultation.
- HealthAssure reserves the right to hold/decline the reimbursement in case any misrepresentation/fraud is evident or has been proven till complete satisfaction (For above)
 - In the case of UPI- TAT is 3 working days and for Bank transfers it's 5 working days from the date of a claim being Approved.
 - In case of a public holiday/bank holiday/Sunday, the same would not be counted under working days.

Reimbursement Process for Doctor's consultation (Outside HA Network) subject to the no of visits as per the plan

- Post consultation the below documents need to be uploaded on the HealthAssure Retail app OR it can be sent at support@healthassure.in
 - Doctor's Prescription with registration no. on the Doctor's letterhead
 - Doctor's consultation Bill (fee receipt)
- Mode of reimbursement with details (UPI or Bank Account (canceled cheque))

TAT (For above)

- ☒ In the case of UPI- TAT is 3 working days and for Bank transfers it's 5 working days from the date of a claim being Approved.
- In case of public holidays/bank holiday/Sunday, the same would not be counted as under working.

RIDER PRODUCTS TERMS & CONDITIONS

(If applicable)

- The insurance cover is underwritten by Care Health Insurance Ltd and the premium is paid by the group master policyholder.
- Kuzalin Services Pvt. Ltd (A unit of Healthassure pvt ltd) is the holder of the Master Policy issued by Care Health Insurance Ltd and you agree to be a member of this group policy.
- Insurance is a subject matter of solicitation CIN: U66000DL2007PLC161503 UIN: RHIHLGP21404V022021 IRDAI registration number-148
- Certificate of Insurance (COI) shall be issued directly by the insurance company to the registered email id within 7 working days from the plan purchase date. The policy activation date shall be as per the COI.

HOSPICASH

Main Benefits

- Now your out-of-pocket expenses including misc. expenses are covered with Hospital Daily Cash
- This benefit is applicable only for adults covered under policy B/W Age – 1865
- Guaranteed daily cash benefit for every day of Hospitalization – Max 30 days in a year
- Get double the benefit in case of ICU hospitalization for max. 15 days in a year
- **Insurance cover can only be extended in case of no Pre Existing Disease with DGH (Declaration of Good Health). Any non-disclosure may result in claim being declined along with policy being declared null and void**
- Certificate of Insurance will be received on registered Mail ID within 7 working days post successful purchase of the plan

POLICY CONDITIONS & BENEFITS

<i>Particulars</i>	<i>Description</i>
Coverage Details	
Cover Type	Individual
Entry Age – Min	Adult: 18 years
Entry Age – Max	Adult: 65 years
Pre-policy Medical Check-up	NO, Good health declaration basis
Policy Tenure	1 Year
Claims payout	Reimbursement
Claims Servicing	In – house
Covered Benefits	
Daily Cash Allowance	
Covered Amount	INR 3000/4000/5000 per day hospitalization with maximum limit of up to 30 days in a year 0 days deductible Per claim, Payout Double in case of ICU hospitalization for max 15 days in a year

Wait Period	
30 Days	Yes (except for Injuries/Accident)
Named Ailment (as defined in Group Care 360 Product)	3 Months

Click here to view TERMS & CONDITIONS of HOSPICASH (If applicable)

<https://live.healthassure.in/Products/files/Hospicash TnC.pdf>

HEALTH INSURANCE

Main Benefits

- Get inpatient hospitalization & 542- daycare procedures covered with 3 & 5 Lakh Sum Insured
- Get pre & post hospitalization for 30 & 60 Days
- Exclusively eligibility to single private room & no capping on ICU admission
- Get Rs. 1,000 for a domestic road ambulance with every hospitalization'
- This benefit is eligible only for adults covered B/W aged 18 – 65 & children B/W 91 days to 24 years
- **Insurance cover can only be extended in case of no Pre Existing Disease with DGH (Declaration of Good Health). Any non-disclosure may result in claim being declined along with policy being declared null and void.**
- Certificate of Insurance will be received on registered Email Id within 7 working days post successful purchase of the plan

POLICY CONDITIONS & BENEFITS

<i>Particulars</i>	<i>Description</i>
Coverage Details	
Cover Type	Individual/Floater
Entry Age – Min	Adult: 18 years, Child 91 days
Entry Age – Max	Adult: 65 years, Child 24 years
Pre-policy Medical Check-up	NO, Good health declaration basis
Policy Tenure	1 Year
Claims payout	Cashless & Re-imburement
Claims Servicing	In – house
Covered Benefits	
Hospitalization Expenses	
Sum Insured (SI) in Rs	3 & 5 Lakh
In Patient Care	Up to SI
Day Care Procedure	Up to SI
Pre & Post hospitalization	30 & 60 days
Domestic Road ambulance	Up to Rs 1,000 per hospitalization
Waiting Period	
30 Days	Yes (except for Injuries/Accident)
Named Ailment (as defined in Group Care 360 Product)	12 Months
Sub Limits	

On Room Rent	Up to Single private room
ICU	No Limit Up to Sum Insured

**Click here to view TERMS & CONDITIONS of HEALTH INSURANCE
(If applicable)**

https://live.healthassure.in/Products/files/Hi_TnC.pdf