

## **Terms and Conditions**

1. The benefits under this plan can be availed by up to 4 immediate family members only
2. Users will automatically receive HealthAssure login ID and Password along with details on how to avail benefits, with every successful purchase, via SMS and E-mail within 24 hours.
3. Appointments will be made through HealthAssure app or website only or through customer support. No booking will be accepted if made through self or Offline.
4. Addition or Deletion of members covered as per the plan are allowed only at renewal.
5. Addition can be made only once post plan issuance (Floater policy only).
6. Any service can only be utilized via prior appointment through HealthAssure retail app or through customer support. Appointment can only be booked with in-network medical providers listed on the HealthAssure app or Website.
7. No Refunds or reimbursements will be entertained for any service if the customer avails on his/her own out of pocket expense or without prior appointment with HealthAssure.
8. All diagnostics & Unlimited GP F2F consultation can be done only through the HealthAssure Network displayed on the app. HealthAssure is subject to change the list of tests, scans and packages, network shown on the Retail app without prior notice to give you with the best experience.
9. No waiting period to start making claims. No approvals required for making claims.
10. Plans are valid as per the tenure mentioned in plan coverage from the date of purchase
11. All bookings are 100% cashless and you are not required to make any cash payment at the medical center. 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](mailto:support@healthassure.in) for any support for booking at centers near you.
12. Emergency or critical care services are not included in the plan benefits. 'Emergency Services – This extends to all consultations, diagnostics, pharmacy and any other services received by the consumer during hospitalization stay.
13. Validity of plan is for 12 months, starting from the date of Activation i.e., date of successful purchase of product. For 2 year plans- benefits will be reinstated after completion of 1 year.
14. No separate invoice will be provided for bookings made as part of wallet or credits or free visits.
15. All prices are exclusive of taxes.
16. Price chargeable or deductible from wallet may vary from provider to provider on tests, scans, health packages or type of doctor consultation selected.
17. 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).

18. HealthAssure plans are OPD plans and will not support any IPD bills/ prescription for availing any service (e.g. Pharmacy, doctor consultation, Diagnostics Etc.)
19. Unlimited Tele consultation: Includes telephonic doctor consultation with GP, Ayurveda, Homeopathy with 15+ specialties doctors. This benefit is provided in association with Doc24x7 on the HealthAssure app and through support centre. Connect instantly option (within 4 minutes) is available under GP and within 2.30 hours for the rest of the line of specialists.

**20. Diagnostics:**

- Include free health tests, scans or health packages up to the wallet amount at any in-network diagnostic centers, Labs, hospitals near you listed on the HealthAssure Retail app or bookings through call center. User can continue to avail exclusive discounts after use of wallet balance.
- Diagnostic wallet is for the entire family for the plan validity. Post wallet consumption, user can avail exclusive discounts Up to 50%. 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.

21. Fitness: Free access to LIVE interactive fitness classes everyday streamed online by experts. Book from Yoga, Zumba and 10+ type of specialties.

LIVE sessions: Daily regular sessions in morning & evening, excluding weekends and bank holidays.

22. Care Team: Dedicated care team to answer health related questions and help you get the most out of your Plan. Benefits to be availed only via HealthAssure app or website. Customer support 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](mailto:hello@healthassure.in)

23. Pharmacy: 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 by the service provider. Service provider will have sole discretion on the return and exchange policy.
- Medicine discount is applicable on the total bill only. In the case of the discounted bill, only the remaining discount will be offered/reimbursed if we cannot arrange the medicines.

24. Doctor Consultation (Face to face) : Unlimited 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. Appointments are to be requested at least 24 hours in advance. Appointments requested after 4 pm would may take upto additional 24 hours to confirm.

**THIS PLAN IS ELIGIBLE FOR UPTO 6 REIMBURSEMENTS for in-person Doctor Consultations, incase of unavailability of the network doctor.**

**Doctor of your choice:** 6 Visits, Users are entitled for facility wherein reimbursements in face to face doctor consultation GP (Out of HA network) of their choice can be covered up to the visits available in the plan , capped at INR 500 per consultation.

- 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.
- Any consultation bill applied for reimbursement should be within the plan validity.
- Doctor of your choice reimbursement takes around 4-5 working days from the date of request raised through the app only.
- In case of no network availability client can use 6 visits of the doctor of his choice and can help with the suggestions for empanelment at his location for which the estimated TAT for onboarding any such request is in 21-30 working days.
- Consultation bills to be claimed must not exceed 15 days from the date of consultation.
  - HealthAssure reserves the right to hold/decline the reimbursement incase if any misrepresentation/fraud is evident or has been proven till complete satisfaction.
- **Reimbursement Process for Doctor's consultation (Insta Health Wallet)**
- Post consultation the below documents needs to be sent at [support@healthassure.in](mailto:support@healthassure.in)
  - Doctor's Prescription with registration no. on the Doctor's letterhead
  - Doctor's consultation Bill
  - Mode of reimbursement with details (Digital wallets in the name of self or Bank Account along with self-printed name on the cheque)

25. In case of unavailability of the services, Request needs to be raised to us first to get the service arranged.
26. HealthAssure Plans are OPD plans and will not support any IPD bills/ prescription for availing any service (e.g. Pharmacy, doctor consultation, Diagnostics Etc.)
27. Partners are subjected to change however services as per the benefits offered under the plan are assured.
28. Plans once purchased cannot be canceled or refunded. However, 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). Free look up is for 7 days from the date of purchase and cancellation can be done only in case we fail to provide the promised services. Refund will be calculated proportionately on the basis of services used in case of services have been availed by the customer. Refunds for cancellations to be processed within 30 working days after confirmation
29. For any assistance with appointment booking, member can either call us on our customer care on 02261676633 or drop us an email on support@healthassure.in. Call center is available from 9:00 am to 8:00 pm, Mon-Sat (excluding Bank Holidays).