

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.
- Benefits to be availed only via HealthAssure Retail app or through customer support
- 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).
- Appointments can be booked with any medical provider within the HealthAssure network only.
- Any service can only be utilized via prior appointment through HealthAssure Retail app or through customer support.
- 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.
- HealthAssure is subject to change the list of tests, scans and packages, network shown on the HealthAssure Retail app without prior notice to give you with the best experience.
- Price chargeable or deductible from wallet may vary from provider to provider on tests, scans, health packages or type of doctor consultation selected.
- 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.
- Plans are valid as per the tenure mentioned in plan coverage from the date of purchase
- 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.
- No separate invoice will be provided for bookings made as part of wallet or credits or free visits.
- In case of unavailability of the services, Request needs to be raised to us first to get the service arranged.
- 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.
- Appointments are to be requested at least 24-48 hours in advance. Appointments requested after 4 pm would may take up to additional 24 hours to confirm.
- 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).
- HealthAssure plans are OPD plans and will not support any IPD bills/ prescription for availing any service (e.g. Pharmacy, doctor consultation, Diagnostics Etc.)
- For any assistance with appointment booking, member can either call us on our customer care on 022-61676633 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).
- Plans once issued cannot be canceled or refunded. However, 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 after confirmation.

Personal Family Doctor Consults-

- Free access to a Personal Doctor to understand your & your family's health status/past conditions.
- This facility will be initiated once the customer is onboarded.

Personalized Health Screenings

- Users will get free personalized screenings basis the recommendation of Family doctor.
- The screenings will only be activated after 2 workings days of Family doctor consult being done.
- Users will be able to book the health screenings through Healthassure retail app & through customer support

center.

Personalized Care Map

- Users will get quarterly follow up from the doctors on their health status based on the recommendations & screenings outcome.
- Users can call up the customer support center to book their quarterly appointments.

Diagnostic Wallet:

- Free booking of Lab tests, Scans, & health packages up to the MRP amount of wallet available on HealthAssure Retail app & in HealthAssure cashless network only. User can continue to avail exclusive discounts after use of wallet balance.
- Discounts: Up to 50% discounts on pay-per-use basis after consumption of wallet balance. Discount % may vary depending on the 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 at least 24-48 hours in advance. Appointments requested after 4 pm would may take up to 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' mentioned in the plan.
- This benefit is available on the HealthAssure Retail app and through support center.
- Connect instantly option (within 4 minutes) is available under GP and within 2.30 hours for the rest of the line of specialists.

Pharmacy:

- 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

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.

Reimbursement- Doctor of your choice:

- Users are entitled for reimbursement facility for face to face doctor consultation as per the coverage defined in the plan. Users can visit doctor of their choice and such visits will be covered, capped at INR 800 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 800/- (All inclusive) per consultation.
- Any consultation bill applied for reimbursement should be within the plan validity i.e the consultation date should fall 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 incase if any misrepresentation/fraud is evident or has been proven till complete satisfaction.
- Post consultation the below documents needs to be uploaded on Retail HealthAssure app under reimbursement tab or email us at support@healthassure.in with the details as mentioned below.
 - 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)
- **TAT**
 - is 3 working days and for Bank transfer its 5 working days from the date of claim being Approved.
 - In case of public holiday/bank holiday/Sunday, the same would not be counted under working days.

Immunizations:

- Users will get access to discounts on immunizations -recommended by the Family doctor during the onboarding call.
- Users can call up the customer support center to book their quarterly appointments.

Dedicated Care Team:

- Dedicated care team to answer health related questions and help you get the most out of your Plan.
- 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

Insurance Benefit- Hospicash:

- Rs. 1,000 daily cash to cover out of pocket medical expenses during hospitalization.
- This benefits is applicable only for Primary member covered under policy B/W Age- 18-65.
- The insurance cover **(for Primary member only)** is a complementary feature of the plan and it is underwritten by Care Health Insurance Ltd and premium is paid by the group master policyholder. Click here for more [Terms and conditions](#)

- Kuzalin Services Pvt. Ltd (A unit of Healthassure pvt ltd) is the holder of Master Policy issued by Care Health Insurance Ltd and you agree to be a member of this group policy.
- You have declared that all proposed members are in good health and entirely free from any mental or physical impairments or deformities, disease/condition. Also, none of the proposed members are habitual consumer of alcohol, tobacco, gutka or any recreational drugs
- For any query on Hospital Daily cash benefit or In case of any customer request like endorsement, or filing a Claim, customer to contact Care Health Insurance limited (CHIL) directly at
 - 1800-102-4488
 - customerfirst@careinsurance.com
 - For raising claims- claims@careinsurance.com
 - Whatsapp No-8860402452
 - Download Mobile app
<https://play.google.com/store/apps/details?id=com.religare.healthinsurance>
 - <https://apps.apple.com/in/app/care-health-customer-app/id1451697831>
- Click here to refer to claim process, exclusions, waiting periods etc on HospIcash insurance coverage [Terms and conditions](#)