ICICI Lombard
Nibhaye Vaade



Befit

Wellness at your fingertips!

COMPREHENSIVE

OPD PROGRAM

- Earn up to 6000 wellbeing points
- Redeem by discount in renewal premium
  OR
- Redeem against health related deals & offers

- Health related offers for healthy habits and great savings



- We will provide assistance in emergency
  &
- Will help you in recovery

- Professional OPD services at the comfort of ILTakeCare app

Healthcare to keep you in prime health



Minimum Entry Age:

The minimum entry age for an individual is 6 years. Children between the ages of 3 months to 5 years can be insured under a floater plan only.

Maximum Entry Age:

The Maximum entry age shall be restricted to 65 years. Maximum age for dependent children under a floater policy is 20years.

Lifetime renewability:

There is no maximum age limit for Renewal.

Issuance of Policy:

The BeFit Rider can only be bought along with ICICI Lombard Complete Health Insurance, Arogya Sanjeevani Policy, ICICI Lombard, Health Booster and cannot be bought in isolation or as a separate product. This Rider is subject to the terms and conditions stated below and also the Policy terms, conditions, exclusions and applicable endorsements of ICICI Lombard Products.

Number of members:

A maximum of 5 members can be added in a single policy, on a family floater basis - 2 adults and a maximum of 3 dependent children can be included.

Relationships covered:

Self, Spouse, Dependent children, Dependent Grandchildren, Dependent parents, Dependent Parents in law, Siblings and grandchildren.

Payment of Claims:



All benefits under this rider can be availed on cashless basis only.

BeFit Benefit:

The BeFit benefit has been designed to reward You for Your healthy behavior displayed throughout the year, which in turn limited Your utilization of the Routine Diagnostic and Minor Procedure cover and Pharmacy cover. You shall be awarded wellbeing points maximum up to 100% of your basic premium depending on Your utilization of the above mentioned benefits.

Tax Benefit:



Tax benefit can be availed on premiums paid under Health sections of this Policy, as per Section 80D of Income Tax Act, 1961 and amendments made thereafter.

Benefits under the BeFit Rider:

Benefits under the BeFit Rider can be availed only on cashless basis and are subject to the terms, conditions, waiting periods and exclusions of the Policy and the availability of the Sum Insured.



Outpatient Consultations:

We will provide for out-patient consultations up to the number of visits as specified. We will also provide for e-consultations. Physiotherapy sessions and counselling availed for psychiatric ailments or mental health issues shall be excluded from the scope of this cover.



Routine Diagnostic Cover and Minor Procedure Cover:

Outpatient diagnostic tests recommended by Medical Practitioner under our cashless network in relation to any Illness contracted or Injury suffered by up to the Sum Insured limit as specified The diagnostic tests shall include but will not be limited to histopathology, biochemistry, hematology, immunology, microbiology, serology, pathology, radiology, ultrasound and TMT. Genetic studies shall be excluded from the scope of this cover.

List of Minor Procedures

Drainage of abscess	Suturing(Staple under LA)
Injection including Intramuscular (Per Injection cost)	Removal of suture
Intravenous injection(IV)	Stabilization of joint
Sprain Management (Joint movement/exercise)	Syringing ear to remove wax
Otoscopic examination (Magnifying otoscopy)	Application or removal of plaster cast
Nasal packing for control of hemorrhage	Laryngoscopy
Nebulizer therapy	Minor wound management
Removal of foreign body	

#this includes the cost of administration, actual cost of consumables will be either covered under pharmacy cover or have to be borne by You.

Pharmacy Cover:

Medical expenses incurred during the Policy Period on purchase of medicines, drugs, and medical consumables, as prescribed by a Medical Practitioner under our cashless network up to the Sum Insured limit as specified. Health supplements, Nutraceuticals, foods for special dietary use, foods for special medical purpose, foods with added probiotics and/or foods with added prebiotics, vaccinations, vitamins, tonics or other related products shall be excluded from the scope of this cover.

#Physiotherapy Session:

We will cover medical expenses incurred by You for physiotherapy sessions with medical practitioner qualified to treat any Illness, Injury, or deformity suffered during Policy Period by physical methods.

Tele-consultation:

Telephonic/Virtual consultation shall mean consultation provided by a qualified Medical Practitioner or Health care professional through various mode of communication like audio, video, online portal, chat or mobile application.

The services provided under this Benefit will be made available subject to following terms and conditions

- The Medical Practitioner may suggest/recommend/prescribe over the counter medications based on the information provided, if required on a case to case basis.
- This service will be available 24 hours a day, and 365 days in a year.
- We/Medical Practitioner/Healthcare professional may refer the Insured Person to a specialist medical practitioner or a general physician, if required.
- We shall not be liable for any discrepancy in the information provided under this Benefit.
- Choosing the services under this Benefit is purely upon Your own discretion and at own risk.
- The proposer should seek assistance from a health care professional when interpreting and applying them to Your individual circumstances. If You have any concerns about Your health, You may consult Your general practitioner.

E-counseling

You can avail e-counseling session(s) with a Psychologist via our mobile application for assistance with on issues such as but not limited to personal and lifestyle imbalance, pre-marital counselling, parenting and child care, speech impairment, and problems related to psychological/mental illness/ psychiatric and psychosomatic disorders, stress, anxiety, maximum up to the number of sessions as specified in the policy schedule.



Diet and Nutrition e-consultation:

You can avail diet and nutrition e-consultation during the Policy Period on a virtual platform via our mobile application for the duration as specified against this benefit in the policy schedule.

Preventive Care:

Adults aged 21 years and above can avail a routine and preventive health check-up as per our pre-defined package at our network providers anytime during the Policy period on cashless basis and is limited to once a year for each Adult. Your Health records shall be saved with us in order to award wellbeing points as a part of the Wellbeing Program and may be made available to you in your medical vault.

Wellbeing Program:

Wellbeing program intends to promote, incentivize and reward You for Your healthy behavior through various wellbeing services. All the wellbeing activities as mentioned below in Table A enable You to earn wellbeing points which shall be monitored by the Health Coach.

The Health Coach shall only be available to Adults aged 21 years and above. The Health Coach is a personalized service that shall encourage and promote optimal health and physical and mental wellbeing through a digital platform. You shall have access to the health coach on downloading and registering on the mobile application. This activity needs to be done within 30 days of policy start date to ensure adequate utilization of services offered and to redeem the wellbeing points awarded.

Post Registration and successful completion of Health Risk Assessment [HRA], You shall be evaluated by the Health Coach to assess and educate You on adapting a healthy lifestyle.





Table A- Journey of earning Wellbeing points

POINTS

Health Events
- Participation and successful completion of Health events

250 per event
Max 500 pts

Fitness challenge
- Participation and successful completion of fitness challenges

250 per challenge
Max 500 pts

Wellbeing Tasks
- Achieving targeted steps per month

Max 2400/yr

Wellbeing activities
- ICICI Lombard initiated Contest/ health quiz (Any one contest) — 200
- ICICI Lombard initiated Webinar (Any one webinar) — 200

Health Assessment
- Health Risk Assessment — 400
- Advisory on Preventive Care health check-up — 300
- Medical Vault — 300
- First usage of Chat with Health expert — 100
- Tele- consultations — 300

On boarding
(mandatory to unlock earnings from other points based slabs)
- Addition of Policy Details — 500
- E-card Verification — 300

* The Wellbeing Points to be awarded for each activity have been mentioned considering an individual policy for a single adult. In case of a floater policy with 2 adults, the wellbeing points to be awarded shall be doubled, provided, that both the Insured Persons complete their respective wellbeing activities. For Detailed explanation of Table A please refer to the policy wordings

For Detailed explanation of Table A please refer to the policy wordings

G BeFit Benefit

The BeFit benefit has been designed to reward You for Your healthy behavior displayed throughout the year, which in turn limited Your utilization of the Routine Diagnostic and Minor Procedure cover and Pharmacy cover. The benefits of the BeFit are as per the table D mentioned below.

Table B – BeFit Benefits

Utilization under routine diagnostic and minor procedure cover and Pharmacy cover	Wellbeing Points awarded
Up to 10% of annual sum insured	100% of basic premium*
11% to 25% of annual sum insured	60% of basic premium
26% to 40% of annual sum insured	40% of basic premium
>40% of annual sum insured	Nil

* Basic premium refers to the premium charged to You (i.e. premium excluding GST) as mentioned on the policy certificate.

Also, as a Reward for Your loyalty and long association with us, We shall increase the Rupee value of the Wellbeing Points Year on Year as per the Table C mentioned below:

Table C – Increase in Rupee Value of Wellbeing Points

	Rupee Value of Wellbeing Points	Wellbeing Points	Rupee Value of Wellbeing Points
First Renewal (2nd Year of Policy)	INR 0.10	1000	INR 100
Second Renewal (3rd Year of Policy)	INR 0.12	1000	INR 120
Third Renewal (4th Year of Policy)	INR 0.15	1000	INR 150
Fourth Renewal (5th Year of Policy)	INR 0.20	1000	INR 200

H Redemption of Wellbeing Points

The Wellbeing points earned by You (through both Table A and Table C) can be redeemed in any of the below mentioned ways

1. Discount on Renewal premium- The Wellbeing points earned by you can be redeemed to avail a discount on renewal premium. However, the maximum discount that You can avail shall be as per the Table D below:

Table D – Maximum discount that can be availed by You

Year of Policy	Maximum Discount that can be availed as % of basic premium*
1st Year	20
2nd Year	20
3rd Year	25
4th Year	25
5th Year	25

* Basic premium refers to the premium charged to You (i.e. premium excluding GST) as mentioned on the policy certificate.

2. Wellbeing points accumulated by You (through Table A + Table C) can be redeemed against health related deals and offers on health supplements, dietary supplements, food supplements etc., only as available on our platform of mobile application or through our specified network providers.

Table E

3. Illustration for redemption of Wellbeing Points

Below mentioned Table E is a road map journey of 5 years for an individual policy

	Particulars		Fresh Policy 1st Year	1st Renewal 2nd Year	2nd Renewal 3rd Year	3rd Renewal 4th Year	4th Renewal 5th Year
A	Basic Premium w/o GST		INR 5,000	INR 5,000	INR 5,000	INR 5,000	INR 5,000
B	Renewal Discount		-	INR 1,000	INR 1,000	INR 1,250	INR 1,250
C	Renewal Premium (A-B)		-	INR 4,000	INR 4,000	INR 3,750	INR 3,750
D	Maximum Wellness Points that can be accrued (through wellbeing program)		6000	6000	6000	6000	6000
E	Maximum Wellbeing Points accrued (through Be-fit program)		5000	5000	5000	5000	5000
F	**Total Points accumulated**	D+E	11,000	11,000	11,000	11,000	11,000
G	Value of 1 wellbeing point		0.10	0.12	0.15	0.20	0.20
H	Value in terms of INR	F*G	INR 1,100	INR 1,320	INR 1,650	INR 2,200	INR 2,200
I	Maximum discount that can be availed		20% of the base premium	20% of the base premium	25% of the base premium	25% of the base premium	25% of the base premium
J	Maximum rupee discount can be availed as renewal premium discount	I*A	INR 1,000	INR 1,000	INR 1,250	INR 1,250	INR 1,250
K	Balance can be availed against health related deals & offers on mobile application	H-J	INR 100	INR 320	INR 400	INR 950	INR 950



Terms and Conditions for Redemption of Wellbeing Points

- The Insured Person has to accumulate minimum 1000 wellbeing points in order to redeem them against discount on renewal premium. There shall be no minimum points limit for redemption against health related deals and offers on mobile application.
- Alternately, the Insured Person(s) can even choose to carry forward the wellbeing points for 3 years, in case they do not wish to redeem the same.

For detailed Terms and conditions, disclaimers for availing the Wellbeing Program kindly refer to the policy wordings.

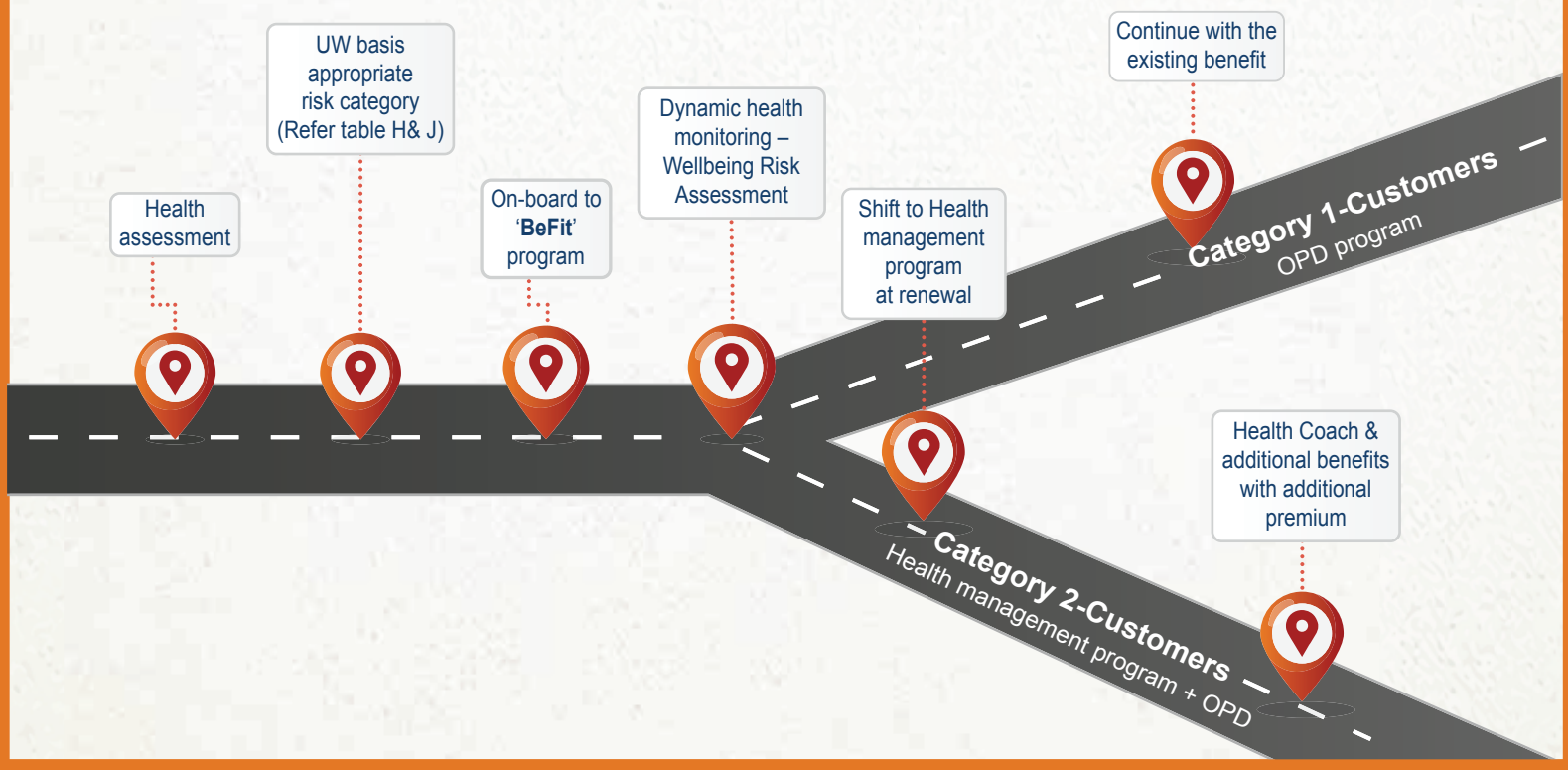
Health Management Program

Issuance of the BeFit rider is subject to underwriting guidelines, the risk based loading is dependent on the risk category as mentioned in Table H for first time buyer of this BeFit rider and in Table I for renewal customers of this BeFit rider.

Since the health status of an individual is ever dynamic, it is necessary to monitor the same on a regular basis.

The Health Management Program has been designed to ensure a regular monitoring of Your health and timely intervention and a concrete plan for corrective measures in case of any decline in Your health status.

You shall be subjected to a mid- term assessment via a Wellbeing Risk Assessment [WRA] which includes the Preventive Care health check-up-outcome and questionnaire based assessment covering aspects of lifestyle, current medical history & family history. The assessment will be carried out using a telephonic connect with the Health Coach. In case of any adverse health conditions/life style diseases the You shall be mandatorily shifted to Health Management Program at the time of renewal of the policy. This mid-term assessment will be carried out every year to monitor Your health condition.



Once You qualify for the Health management Program, You shall have to pay the premiums as applicable for that particular category and follow the customized Health Management program which has been carefully designed for that category to achieve Your respective health goals. You will have to be part of the eligible plan and Health Management program for a consecutive period of 2 years.

Post the successful completion of 2 years in the health management program, Your health condition will be reviewed by the health coach. Basis the current health condition at the time of review, it will be decided whether You need to continue with the Health Management program or not.

The health check-up outcome that will be used for categorization purpose is mentioned below in Table H and Table I

Table F (applicable for first time buyer)

Medical Tests	Category I	Category II
HbA1c	< 6%	>6 and up to7%
Blood Pressure reading	Systolic Up to 120 mm hg Diastolic Up to 80 mm hg	Systolic >120mm and <140 mmhg Diastolic > 80 mm and <90 mm hg
LDL	< 100 mg/dl	>100 and < or = 190 mg/dl
HDL	> or = 40 mg/dl	> 20 mg/dl and <40 mg/dl
S. cholesterol	< or = 200mg/dl	>200 and < or =300 mg/dl
Triglycerides	<or = 150 mg/dl	> 150 and <= 250mg/dl
BMI	< or = 32	>32 and < or = 40

Table G (for wellbeing renewal customers)

Medical Tests	Category I	Category II
HbA1c	< 6%	>6%
Blood Pressure reading	Systolic Up to 120 mm hg Diastolic Up to 80 mm hg	Systolic >120mm Diastolic > 80 mm
LDL	< 100 mg/dl	>100 mg/dl
HDL	> or = 40 mg/dl	> 20 mg/dl
S. cholesterol	< or = 200mg/dl	>200 mg/dl
Triglycerides	<or = 150 mg/dl	> 150 mg/dl
BMI	< or = 32	>32

The Health management program can also be voluntarily opted by You even if You are found to be ineligible for it, basis the wellbeing risk assessment, as a conscious step towards healthier living by paying the requisite premium for it.

Table H

Your lifestyle/health conditions that shall be considered for health management programs will include below listed 37 health conditions.

List of conditions
1. Hypertension**
2. Diabetes Mellitus**
3. Obesity**
4. Hyperlipidemia**
5. Myocardial Infarction
6. Refractory heart failure
7. Cardiomyopathy
8. End stage lung Failure
9. Primary(Idiopathic) pulmonary Hypertension
10. End stage liver Failure
11. Multiple sclerosis with Persisting symptoms
12. Motor neuron disease with Permanent symptoms
13. Permanent paralysis of limbs
14. Stroke resulting in permanent symptoms
15. Coma of specified severity
16. Alzheimer's Disease before age of 50 years
17. Parkinson's disease before age of 50 years
18. Apallic syndrome
19. Benign brain tumour
20. Creutzfeldt-Jakob disease (CJD)
21. Major head trauma
22. Kidney failure requiring regular dialysis
23. Medullary cystic disease
24. Muscular dystrophy
25. Poliomyelitis
26. Aplastic Anaemia
27. Systemic Lupus Erythematous with renal involvement
28. Myasthenia gravis
29. Scleroderma
30. Good pastures syndrome with lung or renal involvement
31. Blindness
32. Deafness
33. Cancer of specified severity
34. Third Degree Burns
35. Loss of speech
36. Loss of limbs
37. Loss of Independent Existence

**For details, refer Table F & Table G.

Once You qualify for the Health management Program, You shall have to pay the premiums as applicable for that particular category and follow the customized Health Management program which has been carefully designed for that category to achieve Your respective health goals. You will have to be part of the eligible plan and Health Management program for a consecutive period of 2 years.

Post the successful completion of 2 years in the health management program, Your health condition will be reviewed by the health coach. Basis the current health condition at the time of review, it will be decided whether You need to continue with the Health management program or not.

MIGRATION TO HEALTH MANAGEMENT PROGRAM



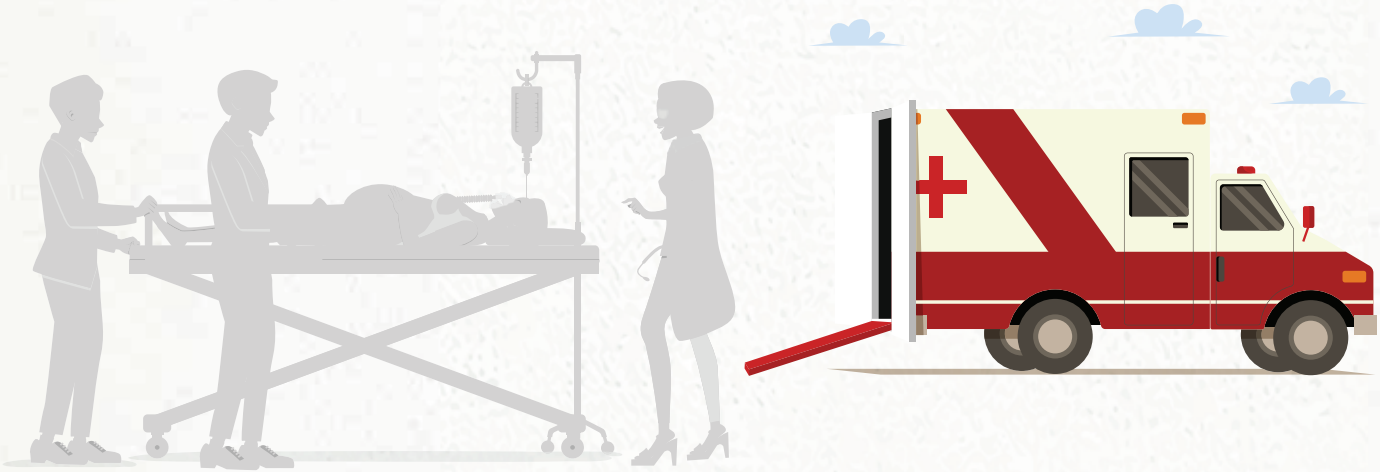
Additional components of Health management program: -

- Reminders on medicines and diagnostic test
- You will also be eligible for an additional 3 Tele-consultations & 3 e-counselling sessions

Ambulance Assistance

We will facilitate through Our Service provider ground medical transportation to transport You to the nearest Hospital or any clinic or nursing home for medically necessary treatment

This is only an assistance service to arrange for an ambulance, the cost of the ambulance has to be borne by you.



Value Added Services (VAS)

We at Your request will arrange or will facilitate the following additional services through Our empanelled service provider

- Deals and Discounts on services or products provided by our network providers/ Health service providers / service providers. In case of exhaustion of sum insured under the BeFit rider benefits mentioned above, You can still avail the discount provided by our network providers at your own costs
- Health Assistance (HAT) – We will assist You in understanding Your health condition better by providing answers to any queries related to health and service provider on Our dedicated helpline from 8am to 8pm from Monday to Saturday except public holidays

#ICICI Lombard to provide only assistance, cost of service to be borne by the customer.



EXCLUSIONS (WHAT WE SHALL NOT PAY)

01

All exclusions as mentioned in the Base Product will be applicable to the BeFit rider unless otherwise stated and covered in Section II of BeFit Rider policy wordings.

1. **Waiting Period:** There shall be a waiting period of 30 days applicable for all benefits under this BeFit rider.

2. **General Condition:** We shall not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in this BeFit rider.

a. Medical Exclusion:

i. Inpatient treatment and day care treatments shall not be covered under this product

ii. **Code- Excl05:** Exclusion Name: Rest Cure, rehabilitation and respite care

a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

I. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant ornon-skilled persons.

II. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

b. Non- Medical Exclusions:

i. Any item(s) or treatment specified in list of excluded expenses (non-medical) and available on Our web site, unless specifically covered under the BeFit rider.

DIGITAL CLAIM PROCESSING THROUGH IL TAKECARE APP

How to avail the cashless services on the mobile application

1. The Insured Person will have to download the mobile application from the app store/playstore. Post download the insured person will have to complete the registration process and login to the home page.
2. On the home page, the Insured person will have to click on the respective service icons to avail the benefits under the policy.



#The time duration of each physiotherapy session shall be restricted to thirty minutes only. BeFit Rider can only be bought along with Arogya Sanjeevani Policy, ICICI Lombard UIN: ICIHLIP20178V011920 Misc 171, Health Booster UIN: ICIHLIP21516V022021 Misc 140, ICICI Lombard Complete Health Insurance UIN: ICIHLIP21383V052021 Misc 128, and cannot be bought as a separate product.

Statutory Warning: Prohibition of Rebates (Under Section 41 of Insurance Act 1938). No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakh Rupees. The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the sales brochure / policy wordings carefully before concluding a sale.

ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd.
ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025. Toll Free No. 1800 2666. Fax No 02261961323. IRDA Reg. No. 115. BeFit UIN: ICIHLIP21569V012021. Misc 180. CIN L67200MH2000PLC129408. Website: www.icicilombard.com. Email: customersupport@icicilombard.com. ADV/12164