

Wellness Program FAQ's

General:

1 What is Wellness Program?

Wellness Program intends to promote, incentivize and reward you for your healthy behavior through various wellness services. Also, undergoing various wellness activities makes you earn wellness points which will be tracked by us. You can later redeem these wellness points as per our redemption terms and conditions.

2) What are my eligibility criteria for wellness program?

There are no eligibility criteria. Anybody insured under an ICICI Lombard health policy can benefit from wellness program.

3) Do I need to register for the wellness program?

No, you are automatically enrolled as soon as you buy a health policy from ICICI Lombard.

4) What are all benefits do I get from wellness program?

Other than reward points that you can redeem, you will also be entitled for various wellness services like medical advice, dietician & nutritional counseling, free health check-ups, medical concierge services etc.

5) Is there any additional premium I have to pay for opting wellness program?

No, you don't need to pay any additional premium for availing benefits under wellness program.

6) I have taken a health policy with ICICI Lombard last month. Am I eligible for wellness program?

Yes, however there is a waiting period of 30 Days to start redeeming your wellness points.

7) I had taken my first health policy with ICICI Lombard two years back. Do I get the wellness benefit if I renew my policy now?

Yes, the wellness program is available to all the existing customers of ICICI Lombard after buying or renewing the upgraded plan offering wellness features.

8) Will the redemption of wellness points be against OPD only?

Yes, OPD expenses and expenses under wellness & preventive care will only be considered for redemption of points.

9) Is there any minimum amount of SI taken to be eligible for wellness program?

No, Wellness program is independent of the opted SI.

Wellness Program FAQ's

Points Accumulation:

1) What are wellness points?

Wellness points are points that are rewarded to you for undergoing various wellness activities like medical check-ups, fitness programs, HRA etc. For complete list of such activities please refer policy wordings.

2) How do I get started?

You are enrolled from day one as soon as you buy a health policy with ICICI Lombard .However to start viewing your earned wellness points; you need to register at wellness & claims management. For registering log-on to www.icicilombard.com -> claims & wellness management->register as a new user.

3) How do I earn wellness points?

You can earn wellness points by submitting relevant documents as a proof of undertaking any wellness activity to ICICI Lombard Health Care within 60 days. Also, you need to fill up and send the wellness points accumulation form.

4) How can I keep track of my wellness points?

You can directly call our toll free no. 18002666 or you can mail directly to ihealthcare@icicilombard.com . You can also visit www.icicilombard.com and login under wellness & claims management to view your points.

5) Will I earn wellness points both under Complete Health Insurance (CHI) and Health Booster? Can I club those points?

Yes, you can earn wellness points under both of the policies in case you also have a base policy with ICICI Lombard however you can't accumulate and redeem your wellness points against the same bill.

6) How long are my wellness points valid?

Wellness points not redeemed under the given policy year can be carry forwarded for up to 3 years from the date of awarding of these points.

7) From when can I start earning wellness points?

You can start earning wellness points from Day 1 of your policy start from ICICI Lombard. However you have to intimate within 60 days of undertaking any wellness activity for which you want to earn points.

8) What are the maximum points that I earn under this program?

You earn wellness points subject to the maximum limit as specified in the list of activities depending upon whether it is a floater or an individual policy. Kindly refer to the list of activities to know about the wellness points against each category.

9) Do I get more wellness points if I buy a higher SI health policy with ICICI Lombard?

Wellness Program FAQ's

No, Wellness points earned are independent of your opted SI under the policy.

10) How do I get information on my wellness earned points after I submit my documents?

We will acknowledge you once the documents are received and keep you updated regarding the status of your points accumulation request. You can also reach out to our toll free no. 18002666 or mail to ihealthcare@icicilombard.com.

11) What happens to my wellness points in case of addition/deletion of a member under a floater policy? Is the additional member eligible for wellness reward points?

The points rewarded are at policy level. Points allocated to a particular policy would still remain valid both in cases of exclusion and inclusion. In case of inclusion, for the added member, Bills/receipts of only after the date of enrollment would be considered for accumulation & redemption.

12) How do I earn wellness points under a floater policy?

The procedure remains same irrespective of individual or floater policy. However maximum points that can earned are different from that in individual policy.

13) What happens if my claim gets rejected against redemption of my wellness points? Are the points still valid?

Yes, the points would still remain valid. You can file a fresh claim to redeem your wellness points.

14) Do I get any additional points under wellness for a claim free year?

No, however you will be entitled to get a cumulative bonus of 10% on your SI subject to maximum of 50%.

15) Will the wellness points be still valid if I port out the policy to any other insurer?

No, the points would lapse if you port out the policy. The points would remain valid only in case of continuous enrollment with ICICI Lombard.

16) Are the wellness points earned dependent on my expenses occurred against fitness activities, medical check-up undertaken?

No, for each wellness activity undertaken, there are fixed number of wellness points.

17) What are all modes through which I can send documents to accumulate wellness points?

You can either physically send the documents along with submission form to ICICI Lombard Health Care or mail it to ihealthcare@icicilombard.com.

18) Are reward points earned during break-in period remain valid?

Yes if the policy is renewed within grace period.

19) What all documents do I need to send for earning points? Where do I send them?

Wellness Program FAQ's

You need to send receipts/bills & reports if any along with duly filed submission form to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.

Points Redemption:

1) What is OPD?

OPD is when insured visits a clinic/hospital or associated facility like a consultation room for diagnosis & treatment based on the advice of a medical practitioner. The insured is not admitted as a day-care or inpatient.

2) How do I redeem my wellness points?

You can redeem your wellness points by submitting required documents along with redemption form to ICICI Lombard Health Care.

3) What do I get for my wellness points? Can I use them to get discounts while renewing my policy?

You can redeem your points against reimbursement of medical expenses like consultation charges, medicine & drugs, diagnostic expenses, dental expenses, wellness & preventive care & other miscellaneous charges not covered under any medical insurance, through our network providers. No discounts would be offered on premium amount on renewal against wellness points.

4) Who all insured members under floater policy can claim under OPD to redeem wellness points?

All members covered under floater policy are eligible to avail benefits under wellness program.

5) What are all expenses against which I can redeem my wellness points?

You can redeem your points against reimbursement of medical expenses like consultation charges, medicine & drugs, diagnostic expenses, dental expenses, wellness & preventive care & other miscellaneous charges not covered under any medical insurance, through our network providers.

6) Is there any waiting period to redeem my wellness points against OPD expenses? Is there any limit on no. of times I can redeem my points?

Yes, Initial waiting period of 30 days is applicable. You can redeem your wellness points only once a policy year.

7) Are there any Exclusions to claim against wellness point?

Exclusions applicable to OPD along with permanent exclusion would apply.

8) Can I claim my bills for reimbursement against points earned by any other member in a floater policy?

Yes, the points earned are applicable for a policy as a whole. Any of the insureds under a floater policy can redeem its wellness points.

Wellness Program FAQ's

Activity	Points accumulated per insured	Max points accumulated per floater policy
1) HRA	250	500
2) Medical Risk Assessment*	1000	2000
3) Heart related screening tests (under PRA**) Above 45 years	500	500
4) HbA1c / Complete lipid profile (under PRA) Any age	500	500
5) PAP Smear (under PRA) Females above age 45	500	500
6) Mammogram (under PRA) Females above age 45	500	500
7) Prostate Specific Antigen (PSA) (under PRA) Males above age 45	500	500
8) Any other test as suggested by Our empanelled Medical expert (under PRA)	500	500
9) Gym/ Yoga membership for 1 year	2500	2500
10) Participation in Professional sporting events like Marathon/Cyclothon/Swimathon, etc.	2500	2500
11) Participation in any other health & fitness activity/ event organized by Us	2500	2500
12) Quit smoking- based on Self declaration	100	100
13) Share Your fitness success story	100	100
14) On winning any Health quiz organized by Us	100	100
*Under MRA from 2nd year onwards, if tests are within normal limits, 1000/2000 points will be awarded		
**PRA stands for Preventive Risk Assessment		

List of Activities

Wellness Program FAQ's
