

### Wellness Process (for Customers)

Under Wellness program, Customers are entitled for various services like online HRA, Disease management services (DMS), Medical concierge services, Free health check-ups. The various wellness activities make customers earn wellness points which they can redeem as an OPD which excludes the existing OPD cover opted as an add-on by the customer.

The wellness services and activities are categorized as below:

1. Manage and track Your health
  - 1.1. Online Health Risk Assessment (HRA)
  - 1.2. Medical Risk Assessment
  - 1.3. Preventive Risk Assessment
2. Disease Management Services
3. Medical Concierge Services
4. Affinity to Wellness

#### Online HRA

HRA is a tool for evaluation of health status & quality of life. It helps you to review your personal lifestyle practices which may impact your health. You earn 250 points per insured subject to limit 500 points under a floater policy. You can take this HRA by following below steps

- I. Log-on to [www.icicilombard.com](http://www.icicilombard.com)
- II. Login using your registered user id and password, In case you have never logged in before, register as a new user. Click on -> register here
- III. Enter your full name, DOB, e-mail id, Mob no. to register as a new user.
- IV. Once logged in, you can see your active policies. Click on **view wellness benefit** after which you get redirected to **Claims & wellness management** page.
- V. Select Policy number & card number, for policy details; refer your policy certificate or cashless card provided to you at time of policy issuance.
- VI. Under Services, Click on HRA to take the assessment

#### Medical Risk Assessment (MRA)

We will reward you for undergoing medical check-up, using complimentary check-up coupons provided with policy. To undergo a free medical check-up you need to follow below steps

- I. Please call 18002666 to book your appointment at the Diagnostic Centre of your choice
- II. Free health checkup can be availed only by calling on the above mentioned number and booking your appointment in advance
- III. To avail this offer, the insured is required to carry the health card to the medical Diagnostic Centers along with Complimentary health checkup coupon while going for the health check-up
- IV. We will arrange the home visit wherever necessary

The customer will be awarded 1000 wellness points per insured, maximum up to 2000 per floater policy on undergoing these tests. We will also communicate the findings of this assessment and advice you properly

*Note:- For HRA & MRA, the customer doesn't need to submit any form or documents as the points earned under those categories will automatically be updated against the policy.*

#### Preventive Risk assessment (PRA)

You can also earn wellness points by undergoing certain other diagnostic & preventive health checkup at any Diagnostic center at your own expenses. The list of test includes:

Test	For whom	Wellness Points
Heart related screening tests (2D echo/ TMT)	Above 45 years	500
HbA1c / Complete lipid profile	Any age	500
PAP Smear	Females above age 45	500
Mammogram	Females above age 45	500
Prostate Specific Antigen (PSA)	Males above age 45	500
Any other test as suggested by Our empanelled Medical expert	As suggested	500

- I. After undergoing these tests, you need to submit medical reports along with duly filled submission form to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
- II. You can also mail the reports to [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com)

#### Disease Management Process

In case the customer's medical tests indicate any health irregularities, we will help them track their health through our empanelled medical experts who will guide them in maintaining/ improving their health condition. We may also provide Dietician and nutritional counseling as per the customer's health condition.

#### Affinity to wellness

You can also earn wellness points for undertaking any of the fitness & health related activities as given below:

Initiatives	Wellness Points
Gym/ Yoga membership for 1 year	2,500
Participation in Professional sporting events like Marathon/Cyclothon/ Swimathon etc.	2,500
Participation in any other health & fitness activity/ event organized by Us	2,500

To earn wellness points under this category, follow the below steps:

- I. Participate in any of the above activities and collect relevant receipts/bills and/or certificate of completion of these activities.

- III. You can mail the related documents to [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com) or send it to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad-5000032.
- IV. The customer can earn maximum 5,000 wellness points per insured, and maximum 10,000 wellness points per floater policy for this category.

### How to earn wellness points?

To earn wellness points, follow the below steps:-

- Collect relevant reports/receipts & bills for the specific category of activity/activities under which you want to earn your wellness points.
- Send the required documents along with dully filled submission form to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad-5000032. You can also mail the relevant documents to [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com).
- We will acknowledge you once the documents are received and keep you updated regarding the status of your points accumulation request.
- To track your earned points, Call to our toll free no. 18002666 or you can mail to [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com).
- You can also access your earned points by simply log-on to [www.icicilombard.com](http://www.icicilombard.com)-> claims & wellness management-> select policy no. & card no. & click on **my wellness points** under 'services' to view your points earned.
- Your total wellness points earned will be sent to your registered email-id once in every 3 months.
- Each wellness point is equivalent to 0.25 INR.

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

To **redeem your wellness points under OPD**, follow the below steps:-

- Collect all original bills of medicines/consultations, expenses of which you would like to claim against the points accumulated.
- Send the original bills/invoices, Test reports if any & also the duly completed redemption form to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad-5000032.
- We will acknowledge you once the documents are received and keep you updated regarding the status of your redemption request.
- To track the status yourself, call our toll free no. 18002666 or simply log-on to [www.icicilombard.com](http://www.icicilombard.com) -> Claims & Wellness management-> claim status. Enter your Claim No. or AL No. & Press Search button to know the status of your claim.
- You can also mail to [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com) to put up an enquiry against status of your redemption request.

Maximum points that can be earned under each category are as mentioned in the Table1. The customer can earn maximum 5,000 wellness points per insured, and maximum 10,000 wellness points per floater policy for categories 9, 10 & 11 combined altogether.

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		