



Dear FIP Members!

1. It is our constant endeavour to upgrade medical benefits FIP members. While we have health insurance policy that caters to hospitalization medical cost, there is also a growing need to address the preventive healthcare.
2. In continuation to same we are happy to announce FIP has introduced –

For the year 2024-25

OPD Insurance Plan

A specially curated program for all our members

We have negotiated the competitive terms & pricing with Aditya Birla Health Insurance Co Ltd. with the help of Aon India Insurance Brokers Pvt. Ltd.

3. The policy can be purchased only by FIP members for their family irrespective of the pilot's employment status or flying license status. The OPD cover continues uninterrupted for the pilots' spouse and nominees after his / her untimely demise should such unfortunate situation occur.
4. Before enrolling in OPD, please take your FIP membership for CY 2024
5. The OPD policy will incept and benefits can be utilized **with effect from 10th April 2024** on enrollment into the policy.
6. Enrollment into OPD plan - The enrollment window will open from **6th to 20th April 2024**. Member can complete enrollment/ payment by clicking on the link below.

<https://visit-enrolment-fip.getvisitapp.com/fip/register>

7. OPD Enrolment link is also available in FIP website
8. To ensure long term benefits of OPD, we need to maximize the participation and have more members enroll under the policy.

OPD Insurance Program Overview

- 2 OPD Insurance plans - a) FIP Member Plan; b) Parent Plan
- 2-year lock-in period
- 100% cashless (only X-ray & vaccination on reimbursement)
- Anywhere Anytime Accessibility through **Mobile application & Online portal**

Member Plan: *Details in Appendix I*

- a) Family Floater – FIP Member (primary member)/ Spouse/ Live-in-LGBTQ (3yr relationship lock-in)/ Children/ Siblings (Per plan member enrolment minimum 1 to maximum 6 lives)
- b) Wallet Options available - INR 10,000 & INR 25,000
- c) OPD Features available - GP & Specialist Doctor Consultation (in clinic), dental, vision, prescribed pharmacy and diagnostics, unlimited tele consultation, Psychologist, Legal and Financial consultation and WHO approved vaccines etc

Parent Plan: *Details in Appendix II*

- a) Family Floater – Parent &/ or Parent-In-Law (minimum 1 to maximum 2 lives) (separate policy for parent and In-laws with no cross-selection) (Per plan member enrolment minimum 1 to maximum 6 lives)
- b) Wallet Options available - INR 10,000 & INR 20,000
- c) OPD Features available - GP & Specialist Doctor Consultation (in clinic), dental, vision, prescribed pharmacy and diagnostics, unlimited tele consultation, Psychologist, Legal and Financial consultation and WHO approved vaccines etc
- d) EMOHA Elder care service inclusive of Personalized Telephonic assistance for social and clinical needs, emotional engagement, exclusive inclusion to senior's club for online/ offline social engagement, help in digitalization of medical record, emergency services



Additional Benefits under plan for ALL,

- Unlimited Nutritionist Consultation
- Unlimited Financial Consultation
- Unlimited Legal Consultation
- Diet Management
- Mood Tracker
- Buddy Managers Program
- Guided Meditations & Mental Health Podcasts
- Expert Webinars on Mental Health / Mental Wellness Content
- Network Diagnostics & Medicine Delivery
- Activity, Sleep & Calorie Tracking
- Health Risk Assessment
- Metabolic Profiling for personalised recommendations
- Pre-recorded Fitness & Yoga Sessions
- In-app Gamification / Reward Coins
- Stepathon / Fitness Challenges

Discounted services over and above Insurance: *Details in Appendix III & IV*

- For ALL - 20%-40% Discounts on - pharmacy, gym membership, diagnostics, maternity and health check packages
- For Parents - Discounted EMOHA Elder care concierge and emergency support services and EMOHA annual subscription

OPD insurance program provider –

- Insurance carrier: Aditya Birla Health Insurance Company (in partnership with EMOHA - Elder Care Service company)
- Broker: Aon India Insurance Brokers
- Health Tech Partner – Visit



Please Note:

In case of any query regarding OPD Plans, coverages, Claims process & features available on the app etc. Please contact below mentioned numbers:

- Visit Helpline contact number: 011: 4084 5566
email id: corporate@getvisitapp.com
- Ms. Stella Noronha – Manager F.I.P.: (M) + 91 9930408642
- Mr. Raghu Sharma – Accountant F.I.P.: (M) + 91 9221022532
- Mr. Thomas Colaco – Sr. Manager – F.I.P.: (M) + 91 8169164840

Happy Landing!!
Warm Regards,

Capt. C S Randhawa.

APPENDIX I - MEMBER PLAN

Policy Lock-in:	2 years		
Family Floater Eligibility:	Min 1 - Max 6 lives per wallet		
Per Wallet Dependent Options:	Only <u>FIP Member</u> ; <u>Member+ Family</u> (Spouse/ Live-in-LGBTQ/ Children) <u>Member+ Family + Siblings</u>		
Age Limit for Dep Children & Siblings:	Upto 30yrs; No age limit for specially abled dependent children & siblings		
Live-in-LGBTQ Partner:	3yr relationship lock-in		
Available on Mobile Application & Portal	MEMBER PLAN OPD Wallet	Option 1 INR 10,000	Option 2 INR 25,000
OPD Coverage	Mode	Family Sub-limits	Family Sub-limits
Prescribed Diagnostics: Pathology & Radiology	Cashless (only X-rays Reimb)	10,000	25,000
General Practitioner & Specialist Consultation	Cashless	10,000	10,000
Unlimited Tele-Consultation	Cashless	Yes	Yes
Dental Procedure (<i>Cosmetic treatment not included</i>)	Cashless	5,000	15,000
Vision Procedure, prescription glasses & lenses. (<i>Frames not included</i>)	Cashless	2,000	5,000
Prescribed Pharmacy	Cashless	2,500	7,000
Vaccination WHO approved vaccines	Reimbursement	2,000	5,000
EAP / Mental Wellness			
Unlimited Psychologist Consultation	Mental Wellbeing	24x7	24x7
Unlimited Nutritionist Consultation	Physical Wellbeing	9AM to 11PM	9AM to 11PM
Unlimited Financial Consultation	Financial Wellbeing	Yes	Yes
Unlimited Legal Consultation	Mental Wellbeing	Yes	Yes
Diet Management	Physical Wellbeing	Yes	Yes
Mood Tracker	Mental Wellbeing	Yes	Yes
Buddy Managers Program	Support	Yes	Yes
Guided Meditations & Mental Health Podcasts	Mental Wellbeing	Yes	Yes
Expert Webinars on Mental Health / Mental Wellness Content	Mental Wellbeing	Yes	Yes
Daily Health & Wellness			
Network Diagnostics & Medicine Delivery	Discount	20%-40%	20%-40%
Activity, Sleep & Calorie Tracking	Tracker	Yes	Yes
Health Risk Assessment	Assessment	Yes	Yes
Metabolic Profiling for personalised recommendations	Recommendation	Yes	Yes
Pre-recorded Fitness & Yoga Sessions	Sessions	200+	200+
In-app Gamification / Reward Coins	Reward	Yes	Yes
Rewards Marketplace	Reward	Yes	Yes
Stepathon / Fitness Challenges	Gamify	Yes	Yes
Online Health Quiz, Engagement & Wellness Activities	Gamify	Yes	Yes

APPENDIX II - PARENT PLAN

(for parents of FIP member enrolled in OPD insurance)

Policy Lock-in:	2 years		
Family Floater Eligibility:	Min 1 - Max 2 lives per wallet - Both sets of paren		
Per Wallet Eligibility:	Single/ set of Parents and Parents-In-Law (<i>cross selection not applicable</i>)		
Co-Pay	15%		
Available on Mobile Application & Portal	PARENT PLAN OPD Wallet	Option 1 INR 10,000	Option 2 INR 20,000
OPD Coverage - 15% Co-Pay for Parents	Detail	Family Sub-limits	Family Sub-limits
Prescribed Diagnostics: Pathology & Radiology	Cashless (only X-rays Reimb)	10,000	20,000
General Practitioner & Specialist Consultation	Cashless	10,000	10,000
Unlimited Tele-Consultation	Cashless	Yes	Yes
Dental Procedure (<i>Cosmetic treatment not included</i>)	Cashless	5,000	10,000
Vision Procedure, prescription glasses & lenses. (<i>Frames not included</i>)	Cashless	2,000	4,000
Prescribed Pharmacy	Cashless	2,500	5,000
Vaccination WHO approved vaccines	Reimbursement	2,000	4,000
Co-Pay	15%	Yes	Yes
EAP / Mental Wellness			
Unlimited Psychologist Consultation	Mental Wellbeing	24x7	24x7
Unlimited Nutritionist Consultation	Physical Wellbeing	9AM to 11PM	9AM to 11PM
Unlimited Financial Consultation	Financial Wellbeing	Yes	Yes
Unlimited Legal Consultation	Mental Wellbeing	Yes	Yes
Diet Management	Physical Wellbeing	Yes	Yes
Mood Tracker	Mental Wellbeing	Yes	Yes
Buddy Managers Program	Support	Yes	Yes
Guided Meditations & Mental Health Podcasts	Mental Wellbeing	Yes	Yes
Expert Webinars on Mental Health / Mental Wellness Content	Mental Wellbeing	Yes	Yes
Daily Health & Wellness			
Network Diagnostics & Medicine Delivery	Discount	20%-40%	20%-40%
Activity, Sleep & Calorie Tracking	Tracker	Yes	Yes
Health Risk Assessment	Assessment	Yes	Yes

Metabolic Profiling for personalised recommendations	Recommendation	Yes	Yes
Pre-recorded Fitness & Yoga Sessions	Sessions	200+	200+
In-app Gamification / Reward Coins	Reward	Yes	Yes
Rewards Marketplace	Reward	Yes	Yes
Stepathon / Fitness Challenges	Gamify	Yes	Yes
Online Health Quiz, Engagement & Wellness Activities	Gamify	Yes	Yes
EMOHA - Elder Care Services (55yrs & above)			
Emoha - Dedicated Daughter			
Personalized Telephonic assistance for social and clinical needs	Inclusive	Yes	Yes
Call to parents twice a month to check on their health and wellbeing	Inclusive	Yes	Yes
Help with digitization of medical records	Inclusive	Yes	Yes
Organize doctor consultations and visits	Inclusive	Yes	Yes
Remind for doctor appointments	Inclusive	Yes	Yes
Educate on home safety, emergency support	Inclusive	Yes	Yes
Assist with emergency simulation on app	Inclusive	Yes	Yes
Coordinate help with technology	Inclusive	Yes	Yes
Provide Home Elderization Counseling	Inclusive	Yes	Yes
Ensure holistic care for wellbeing & independence	Inclusive	Yes	Yes
Healthcare - Digitalisation of Health Records			
Elder Health Profile - Electronic Health Records on app for online/ emergency for easy retrieval and sharing - Storeinsurance details, medical history, doctor consultation, diagnostic/ lab reports & vitals records (Emoha Daughter will help with digitizing the existing health record data).	Inclusive	Yes	Yes
Geriatric Emergency Coordination			
24/7 Emergency Online Call Center - Triage an emergency online with dedicated 24/7 emergency coordination team	Emergency Helpline 1800-12344-5555	Yes	Yes
Emergency Ambulance facilitated - Incase of medical emergencies dispatching ambulance and identifying relevant specialists and hospitals near you	At actuals <i>One ambulance trip dispatched by EMOHA complimentary</i>	Yes	Yes
Emotional Engagement Services Exclusive Online Seniors' Club			

Live Events - health, wellbeing, karaoke, tambola, online celebration of Monthly birthdays - anniversaries and educational webinars on interactive platform (Allow members make their own group within this own community)	Inclusive	Yes	Yes
Live Events - Access to participate in offline events like Movie, Lunch, Mall outings* (*only in select cities)	Inclusive - Service facilitated	Activity paid at actuals	Activity paid at actuals

APPENDIX III - ADD ON SERVICES – over & above Insurance

OPD Add-On Services Facilitated - To be paid at Actuals	
Lifestyle Management	Available on Mobile Application
Health Check-Ups - Specialised Packages Male, Female, Cancer Screening, Full Body 360 degrees	Package Rates
Diabetes Management	Package Rates
Maternity Care	Package Rates
Gym Memberships - Seamless network - Anywhere within India	Package Rates

EMOHA Add-On Services - To be paid at Actuals on Emoha App	
Convenience Help Desk - Access to Geriatric Care Services at actuals	
Concierge services - Services include - Medicine Delivery, avail lab tests, accompany to hospital, booking holiday tours, assist with technology and much more at discounted prices	To be paid at Actuals (incl. of service and delivery charge)
Home solution services like electrician, carpenter, plumber, delivery etc -	To be paid at Actuals with 20% discount (incl. of service charge)
Home care services like nurses, attendants and more	To be paid at Actuals with 10% discount (incl. of service and delivery charges)
Senior travel bookings (including senior group holidays)	To be paid at Actuals with 5% discount (incl. of service and delivery charge)



Convenience Help Desk Services - Service facilitated billed separately (Emoha T&C)	Service charge applicable
Caregiver Wellbeing	
Specialized Caregiver Counseling - to help caregivers manage Dementia, Parkinson's, Cancer and other chronic conditions at home	To be paid at Actuals
Counselling Services - Service facilitated billed separately (Emoha T&C)	Service charges applicable
Assisted Living - For advanced Geriatric Care	
EMOHA Membership - EMPOWER & ENHANCE -	Annual Subscription
Access to Epoch Elder Care Homes - Gurugram(3); Pune(2) (<i>network under expansion</i>)	
All Parent Members will receive priority in room waitlist at elder care homes	