

APPENDIX I - **MEMBER PLAN**

FIP MEMBER OPD

Eligibility: Parents of members enrolled in OPD insurance

Family Floater	PLAN	SILVER PLAN	GOLD PLAN	PLATINUM PLAN	PLATINUM+ PLAN
Family definition - Member, Spouse/ Live-in/ LGBTQ (3yr lock-in), Children, Siblings	Sum Insured Limit	INR 10,000	INR 25,000	INR 35,000	INR 35,000
Age limit - children & sibling upto 30yrs; no age limit for specially abled children	Max upto 6 lives	Floater	Floater	Floater	Floater
Benefits	Mode	Sub-limits	Sub-limits	Sub-limits	Sub-limits
Prescribed Diagnostics: Pathology & Radiology	Cashless & Reimb	Upto 10,000	Upto 25,000	Upto 35,000	Upto 35,000
General Practitioner & Specialist Consultation	Cashless & Reimb	Upto 10,000	Upto 15,000	Upto 20,000	Upto 20,000
Dental Procedure (<i>Cosmetic treatment not included</i>)	Cashless & Reimb	Upto 5,000	Upto 15,000	Upto 20,000	Upto 20,000
Prescribed Pharmacy	Only Cashless	Upto 2,500	Upto 7,000	Upto 10,000	Upto 10,000
Vision Procedure, prescription glasses & lenses (<i>Frames not included</i>)	Cashless & Reimb	Upto 2,000	Upto 5,000	Upto 10,000	Upto 10,000
Vaccination WHO approved vaccines	Cashless & Reimb	Upto 2,000	Upto 5,000	Upto 7,500	Upto 7,500
Unlimited Tele-Consultation	Online	Yes	Yes	Yes	Yes
Wellness	Mode				
Annual Health Check (16 tests) Package	Cashless (within network only)	Not Applicable	Not Applicable	Member only	Member + Spouse
Add On Health Check-up - 1400+GST (per head)	Discount offered - Dependents	Applicable	Applicable	Applicable	Applicable
Gym Membership Per Head -INR 12,000 + GST per-head (actual INR 20,000)	Discount offered - Self & Spouse	Applicable	Applicable	Applicable	Applicable
Pharmacy + Medicine Delivery	Discount offered - 20% - 40%	Applicable	Applicable	Applicable	Applicable
Diagnostics	Discount offered - 20% - 40%	Applicable	Applicable	Applicable	Applicable
EAP / Mental Wellness	Online				
Unlimited Nutritionist Consultation	Physical Wellbeing	9AM to 11PM	9AM to 11PM	9AM to 11PM	9AM to 11PM
Diet Management	Physical Wellbeing	Yes	Yes	Yes	Yes
Unlimited Psychologist Consultation	Mental Wellbeing	Yes	Yes	Yes	Yes
Unlimited Legal Consultation	Mental Wellbeing	Yes	Yes	Yes	Yes
Mood Tracker	Mental Wellbeing	Yes	Yes	Yes	Yes
Guided Meditations & Mental Health Podcasts	Mental Wellbeing	Yes	Yes	Yes	Yes
Expert Webinars on Mental Health / Mental Wellness Content	Mental Wellbeing	Yes	Yes	Yes	Yes

Unlimited Financial Consultation	Financial Wellbeing	Yes	Yes	Yes	Yes
Buddy Managers Program	Support	Yes	Yes	Yes	Yes
Daily Health & Wellness	Cashless				
Activity, Sleep & Calorie Tracking	Tracker	Yes	Yes	Yes	Yes
Health Risk Assessment	Assessment	Yes	Yes	Yes	Yes
Metabolic Profiling for personalized recommendations	Recommendation	Yes	Yes	Yes	Yes
Pre-recorded Fitness & Yoga Sessions	Sessions	200+	200+	200+	200+
In-app Gamification / Reward Coins	Reward	Yes	Yes	Yes	Yes
Rewards Marketplace	Reward	Yes	Yes	Yes	Yes
Stepathon / Fitness Challenges	Gamify	Yes	Yes	Yes	Yes
Online Health Quiz, Engagement & Wellness Activities	Gamify	Yes	Yes	Yes	Yes
Premium		SILVER PLAN	GOLD PLAN	PLATINUM PLAN	PLATINUM + PLAN
Only Member Premium	Excl GST	INR 2,842	INR 8,347	INR 16,053	NA
Member + Spouse		INR 3,789	INR 10,526	INR 18,316	INR 19,526
Member, Spouse, Children	Excl GST	INR 4,105	INR 10,947	INR 18,895	INR 20,021
Member + Siblings		INR 4,105	INR 10,947	INR 18,895	NA
Member + Spouse + Children + Sibling(s)	Excl GST	INR 5,263	INR 14,232	INR 22,000	INR 24,237

Quoted rates are in INR and do not include GST

APPENDIX II - Health Check Parameters

S.No.	Annual HC Package
1	Blood Hb%, TLC, DLC
2	Urine RE/ME
3	ECG (R)
4	Pure Tone Audiometry (PTA)
5	USG Abdomen & Pelvis
6	Blood Sugar F & PP *
7	HbA1C
8	Lipid Profile
9	ECG (R) *
10	LFT
11	Blood Urea
12	Serum Creatinine
13	Serum Uric Acid
14	Stress Test: (i) Treadmill Stress Test (maximal computerized with online monitoring and 12 lead display)

	(ii) Investigations for aircrew who are post CABG/PTCA/MI cases (upto 60 yrs of age) will be done as per AIC 12 / 2017, dated 05 Jul 17 (revised/updated from time to time)
15	X-Ray Chest PA View
16	Serum PSA (Prostate Specific Antigen)
17	2D Echocardiography
18	2D Echocardiography for post CABG/PTCA/MI cases
19	MPI Scan for post CABG/PTCA/MI cases
20	Report by Eye Specialist (including Dilated Fundus Examination)

APPENDIX II - PARENT PLAN

(for parents of FIP member enrolled in OPD insurance)

FIP MEMBER PARENT/ PARENTS-IN-LAW OPD - FLOATER POLICY

Eligibility: Parents of members enrolled in OPD insurance

Family Floater	PLAN	SILVER PLAN		GOLD PLAN			PLATINUM PLAN		
	Sum Insured Limit	INR 20,000		INR 25,000			INR 35,000		
		Single Wallet Worth 20,000	Two Wallet Worth 20,000 Each	Single Wallet Worth 25,000	Single Wallet Worth 25,000	Two Wallet Worth 25,000 Each	Single Wallet Worth 35,000	Single Wallet Worth 35,000	Two Wallet Worth 35,000 Each
Family Definition: Parents/ In Laws	No cross selection	Upto 2 Parents/In-Laws	Upto 4 Parent & In-Laws	A	B	C	A	B	C
				Upto 1 Members	Upto 2 Members	Upto 4 Members	Upto 1 Members	Upto 2 Members	Upto 4 Members
Benefits	Mode	Sub-limits	Sub-limits	Sub-limits	Sub-limits	Sub-limits	Sub-limits	Sub-limits	Sub-limits
Prescribed Diagnostics: Pathology & Radiology	Cashless & Reimb	Upto 20,000	Upto 20,000	Upto 25,000	Upto 25,000	Upto 25,000	Upto 35,000	Upto 35,000	Upto 35,000
General Practitioner & Specialist Consultation	Cashless & Reimb	Upto 10,000	Upto 10,000	Upto 15,000	Upto 15,000	Upto 15,000	Upto 20,000	Upto 20,000	Upto 20,000
Dental Procedure (Cosmetic treatment not included)	Cashless & Reimb	Upto 10,000	Upto 10,000	Upto 15,000	Upto 15,000	Upto 15,000	Upto 20,000	Upto 20,000	Upto 20,000
Prescribed Pharmacy	Only Cashless	Upto 7,000	Upto 7,000	Upto 7,000	Upto 7,000	Upto 7,000	Upto 10,000	Upto 10,000	Upto 10,000
Vision Procedure, prescription glasses & lenses (Frames not included)	Cashless & Reimb	Upto 4,000	Upto 4,000	Upto 5,000	Upto 5,000	Upto 5,000	Upto 10,000	Upto 10,000	Upto 10,000
Vaccination WHO approved vaccines	Cashless & Reimb	Upto 4,000	Upto 4,000	Upto 5,000	Upto 5,000	Upto 5,000	Upto 7,500	Upto 7,500	Upto 7,500
Unlimited Tele-Consultation	Online	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Co-Pay	Applicable	15%	15%	15%	15%	15%	15%	15%	15%

Wellness									
Health Check -up Package (16 tests)	Cashless (within network only)	Not Applicable	Not Applicable	1 Member	Any 1 Member	Any 1 Member	1 Member	Both Members	Both Members
Add On Health Check-up - 1400+GST (per head)	Discount offered	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
Pharmacy + Medicine Delivery	Discount offered - 20% - 40%	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
Diagnostics	Discount offered - 20% - 40%	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
EAP / Mental Wellness	Online								
Unlimited Nutritionist Consultation	Physical Wellbeing	9AM to 11PM	9AM to 11PM	9AM to 11PM	9AM to 11PM	9AM to 11PM	9AM to 11PM	9AM to 11PM	9AM to 11PM
Diet Management	Physical Wellbeing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Unlimited Psychologist Consultation	Mental Wellbeing	24x7	24x7	24x7	24x7	24x7	24x7	24x7	24x7
Unlimited Legal Consultation	Mental Wellbeing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mood Tracker	Mental Wellbeing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guided Meditations & Mental Health Podcasts	Mental Wellbeing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Expert Webinars on Mental Health / Mental Wellness Content	Mental Wellbeing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Unlimited Financial Consultation	Financial Wellbeing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Buddy Managers Program	Support	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Daily Health & Wellness	Online								
Pre-recorded Fitness & Yoga Sessions	Sessions	200+	200+	200+	200+	200+	200+	200+	200+
Health Risk Assessment	Assessment	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Activity, Sleep & Calorie Tracking	Tracker	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Metabolic Profiling for personalised recommendations	Recommendation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Stepathon / Fitness Challenges	Gamify	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Online Health Quiz, Engagement & Wellness Activities	Gamify	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
In-app Gamification / Reward Coins	Reward	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rewards Marketplace	Reward	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes



Premium	Parent/ IL	Upto 2 Parents/I n-Laws	Upto 4 Parents & In- Laws	Single	Set	Set * 2	Single	Set	Set * 2
Premium	Excluding GST	INR 6,286	INR 12,571	INR 10,331	INR 11,520	INR 23,040	INR 19,034	INR 19,811	INR 39,623

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