

Dear FIP Members!

1. It is our constant endeavor to upgrade medical benefits for 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 2026-27 for all our members **OPD Insurance Plan** A specially curated program.

We have negotiated competitive terms & pricing with Aditya Birla Health Insurance Co Ltd. with the help of Aon Risk Insurance Brokers India Private Limited. Reimbursement option is included under OPD plans for this policy year. Annual Health Checks for Pilot License renewal also introduced under

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 2026
5. The OPD policy will incept, and benefits can be utilized **with effect from 3rd August 2026** on enrollment into the policy.
6. Enrollment into OPD plan - The enrollment window will open from **3rd August 2026 to 23rd August 2026**. Members can complete enrollment/ payment once the link for enrollment is open. Members will get welcome mailers for selected OPD plans within 2 working days form the date of enrollment.
7. OPD Enrolment link is also available on FIP website
8. To ensure long term benefits of OPD, we need to maximize participation and have more members enrolled under the policy.

OPD Insurance Program Overview

- 2 OPD Insurance plans - a) FIP Member Plan; b) Parent Plan
- 3-year lock-in period
- Both Cashless and Reimbursement Options available

C-1202 Lotus Corporate Park, Off Western express Highway, Near Jai Coach Signal,
Goregaon East, Mumbai 400063.INDIA Tel.: +91 8169164840 +91 9326515166
E-mail:office@fipindia.com •Website: fipindia.com •Regn. No.: F-18362 Mah 927



- 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 & INR 35,000
- 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., as well as Annual Health Checkup for Pilot License Renewal, Under Platinum Plan members can also enjoy Annual Health Checks for their respective Spouses/Partner.

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 4 lives)
- b) Wallet Options available - INR 20,000, INR 25,000 and INR 35,000
- 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. Co-pay of 15% will be applicable on the Parental Claims

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 personalized recommendations
- Pre-recorded Fitness & Yoga Sessions
- In-app Gamification / Reward Coins
- Stephon / Fitness Challenges

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

- For ALL - 20%-40% Discounts on - pharmacy, gym membership, diagnostics and health check packages

OPD insurance program provider –

- Insurance carrier: Aditya Birla Health Insurance Company
- Broker: Aon Risk Insurance Brokers India Private Limited
- 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: 9911668855
email id: corporate@getvisitapp.com
- Mr. Raghu Sharma – Accountant F.I.P.: (M) + 91 9326515166
- Mr. Thomas Colaco – Sr. Manager – F.I.P.: (M) + 91 8169164840

Happy Landing!!

Warm Regards,



Capt. C S Randhawa.
President - FIP