

GET FIT

GET FIT HEALTH INSURANCE PLAN, exclusively for the customers of our Bank. The group product will be unique in market and will be available only for our customers.

Product Positioning – For Millennial Group:

New Group Insurance Scheme – ie. GET FIT HEALTH INSURANCE plan is positioned as a Millennial Product with add-on feature of FIT PASS, is structured with core objective of attracting Millennial Age segment of population and provides them access to the best health & wellness centres across the country. The plan is unique in health insurance industry which offers fitness solutions in tie-up with Fit Pass along with Health Insurance.

FITPASS is India's largest network of gyms and fitness studios and offers more than 1,50,000 workout sessions at their affiliated 5,500+ gyms and fitness studios across India. The FIT PASS feature also ensures that the individual is accessing the gyms and fitness centres for preventive health management and is also provided nutrition and wellness sessions to manage their health better.

GET FIT HEALTH INSURANCE PLAN (Swasthya Suraksha Policy)

Get Fit Health Insurance Plan offers health insurance coverage for age group of 18 to 65 Years under Group platform with value added features like **tie up with FitPass for offering access to fitness centres, digital fitness coaching, AI Fitness Coaching and Access to Nutritionist.**

FITPASS provides access to its wide network of 5500+ premium gyms and fitness studios in 39 major cities anywhere, anytime. Yoga, Zumba, Pilates, CrossFit, Kickboxing, gym workout etc. In addition to above, GHI offers other features like Critical Illness Multiplier Indemnity Cover, Inpatient Hospitalization Charges, Shared Accommodation Cash Benefit, Alternative Treatment, Air Ambulance Charges upto Rs.2.00 lacs etc.

Key Benefits:

A complete cover that provides benefits for hospitalization, critical illness, accidental death along with wellness features.

- 1. 2X of Base Sum Insured for Critical Illness-** In case of any hospitalization due to critical Illness the insured will get 2X of the Base Sum Insured. **This is over and above the Base Sum Insured.**

2. **Accidental Death-** A complete cover for Hospitalization and Accidental Death cover. In case of a death due to accident, the consumer will get a benefit equal to Base Sum Insured.
3. **Wellness-** Get Complete access to gyms, digital fitness coaching, AI fitness coaching and access to nutritionist. A complete blend of online and offline fitness/wellness experience.

The Wellness component will be offered in partnership with Fitpass.

- **Fitness Centers:** One membership to the largest network of fitness centers across India.
- **Digital Fitness Coaching:** Personalized online coaching
- **AI Fitness Coaching:** A.I enabled fitness coach that adapts and evolves to the needs of the consumer and performance.
- **Access to nutritionist** for diets, meal logging, calorie counting etc.

GET FIT HEALTH INSURANCE PLAN: Product Features

Plan	Plan 1 (with Gym Facility under FitPass tie up)	Plan 2 (without Gym Facility under FitPass tie up)
Policy Tenure	1 year	1 year
Entry Age	(Adult- 18 yrs to 65 yrs; Child - 91 days to 21 years)	(Adult- 18 yrs to 65 yrs; Child - 91 days to 21 years)
Plans	Individual and Floater (1A; 2A, 2A+2C, 2A + 4C)	Individual and Floater (1A; 2A, 2A+2C, 2A + 4C)

Plan	Plan 1 (with Gym Facility under FitPass tie up)	Plan 2 (without Gym Facility under FitPass tie up)
Waiting Periods:		
Initial Waiting Period	30 Days	30 Days
Pre-Existing Waiting Period	36 Months	36 Months
Specific Disease Waiting Period	24 Months	24 Months
Hospitalization Benefits:		
Base Sum Insured	INR 3L/5L/10 L	INR 3L/5L/10 L
Inpatient Care	Up to Base Sum Insured <ul style="list-style-type: none"> • 3 L - Shared Room • 5 L/10 L - Single Private Room 	Up to Base Sum Insured <ul style="list-style-type: none"> • 3 L - Shared Room • 5 L/10 L - Single Private Room

Modern Treatments	Covered up to Sum Insured with sub-limit of INR 1Lac on few robotic surgeries	Covered up to Sum Insured with sub-limit of INR 1Lac on few robotic surgeries
Day Care Treatment, Domiciliary Hospitalization, Organ Transplant	Up to Base Sum Insured	Up to Base Sum Insured
Pre & Post Hospitalization	60 and 90 days. Up to Base Sum Insured	60 and 90 days. Up to Base Sum Insured
Alternative Treatments	Up to 50% of Base Sum Insured	Up to 50% of Base Sum Insured
Critical Illness Multiplier Indemnity Cover	2X of Base Sum Insured	2X of Base Sum Insured
Ambulance	<ul style="list-style-type: none"> Road: INR 2000 per hospitalization Air: Up to INR 200,000/Hospitalization 	<ul style="list-style-type: none"> Road: INR 2000 per hospitalization Air: Up to INR 200,000/Hospitalization
Health Check-up	Rs. 250/1 Lac of Sum Insured/Policy (On Renewal)	Rs. 250/1 Lac of Sum Insured/Policy (On Renewal)
Shared Accommodation Cash benefit	500/Day; maximum of 6 days (For 5 L & 10 L Sum Insured only)	500/Day; maximum of 6 days (For 5 L & 10 L Sum Insured only)
Accidental Cover (Only For Proposer)		
Accidental Death (AD)	<ul style="list-style-type: none"> Accidental Cover Sl= Base Sum Insured 100% of Accidental Cover Sl. 	<ul style="list-style-type: none"> Accidental Cover Sl= Base Sum Insured 100% of Accidental Cover Sl.

Plan	Plan 1 (with Gym Facility under FitPass tie up)	Plan 2 (without Gym Facility under FitPass tie up)
Wellness Benefit (Only Adult Members)		
Access to Fitness Centres	Unlimited access to fitness centres in network	Not available
Access to Digital Fitness Coaching	Unlimited	Unlimited
Access to AI Fitness Coaching	Unlimited	Unlimited
Access to Nutritionist	For a period of 12 months	For a period of 12 months