

# Detailed Terms & Conditions For vHealth Total Care Package

These detailed Terms & Conditions for vHealth Total Care Package, shall constitute the agreement (the "Agreement" or "T&C") between Indian Health Organisation Private Limited ("vHealth/vHealth by Aetna"), (CIN U85100DL2008PTC184571) a company incorporated under the Companies Act, 1956 of India, having its registered office at 213-B, Okhla Industrial Estate Phase-III, New Delhi-110020 and the registered individual user who has a valid and existing vHealth Total Care Package, issued by the vHealth. vHealth Total Care entitles a member to save on various health expenses such as doctor consultation and preventive health check-up at vHealth empaneled medical practitioners. The details of benefits of 'vHealth Total Care' have been provided to the member. The details of vHealth empaneled medical practitioners are available at [<https://vhealth.io/>]. The T&C vHealth Total Care Package Membership, vHealth Membership Card, the doctors empanelled with vHealth & the offers made on the vHealth Membership Card may periodically change. We hence request you to check for these changes on the website or by calling us on our help line numbers on a regular basis. A vHealth Member is defined as an individual who has a valid and current vHealth Membership Card issued by vHealth. vHealth member is obligated to pay directly to the medical practitioner for all health care services but may receive a concession from those medical practitioners who are empaneled with vHealth. Please ensure that your name is written clearly on the reverse of your vHealth membership card. The benefits of the vHealth membership are not transferable in any manner, whatsoever & the vHealth membership cannot be used by any other person. Benefits of the vHealth membership are available upon availing medical services at a vHealth empaneled medical practitioner only. Whenever you wish to avail of the services of any vHealth empaneled medical practitioner, please call the vHealth helpline numbers. A vHealth helpdesk representative will be happy to guide you regarding the various options that would be suitable for you. The vHealth helpdesk is operational between 8 am – 8 pm, save except on national holidays. Whenever you visit a vHealth empaneled medical practitioner, please identify yourself as a vHealth member upfront before undergoing the treatment. It is compulsory to show your vHealth membership card to the empaneled doctor in advance, before undergoing treatment for availing the associated benefits. Please discuss all treatment/consultation costs before starting the same. In case you are not satisfied, you may call the vHealth helpline for submitting the feedback. There could be some treatments & services on which the empaneled medical practitioner may not be able to offer concessional rates. Benefits available on vHealth membership cannot be used in conjunction with any other benefits/promotional offer/discount/loyalty scheme that may be offered by a medical practitioner. All offers by the practitioners are for services and treatments within doctor's clinic/laboratory premise. Any associated treatment or service outside the premise or given by any other practitioner is not covered under the concessional program that the doctor/clinic has signed for. Medical practitioner empaneled with vHealth may change from time to time, so it is advisable that you call the vHealth helpdesk and confirm whether a particular medical practitioner continues to be part of the network. vHealth has tried, on a best effort basis, to have a wide variety of empaneled medical practitioners, so that all your medical needs can be taken care of. However, occasionally there may be situations wherein, a suitable medical practitioner or certain medical services might not form a part of the network. vHealth do not undertake any responsibility for any treatments, services & procedures advised by the medical practitioners. The choice of following any such guidelines is entirely at your discretion. Usage of the vHealth Membership Card by the card holder (vHealth Member) implies that the card holder agrees to the following terms and conditions of service & other terms as incorporated herein and understands that these terms govern the use of vHealth Total Care Package Membership. All vHealth members are understood to have read (on their own behalf and on behalf of their dependents/family/other members) the following terms and conditions and agree to abide by these Terms of Use. vHealth reserves the right to modify, alter or otherwise update these Terms at any time and all cardholders agree to be bound by such modifications and/ or updates. vHealth Members are entitled to receive certain free and/or discounted services from vHealth Medical Partners who may be Independent Medical Professionals / Organisations / Institutions / Pathology Labs / Radiology Labs / Others. In order to receive medical services from such vHealth Medical Partners, an vHealth member must present his / her membership card to the vHealth Medical

partner before services are rendered & agree to the applicable fee accordingly. Members must pay the vHealth Medical Partner directly at the time of Service unless otherwise agreed upon between vHealth Medical Partner and the member. If a member wishes to confirm the current fee for a particular medical service, he / she should first contact the vHealth's helpdesk number for guidance.

**INSURANCE:** A complimentary to subscribers of 'vHealth Total Care' package. vHealth has bundled group general insurance policy from Tata AIG General Insurance Company Limited (Tata AIG). The details of benefit of insurance policy are available at [<https://www.tataaig.com/downloads/>] and have been provided to customer. vHealth is a group manager for the group insurance policy being offered by Tata AIG. Tata AIG may reject any application for insurance in its sole discretion or on inability to obtain underwriting from underwriter or reinsurer. Tata AIG shall be responsible for all insurance related claims and queries. As insurance is a complimentary benefit to members of 'vHealth Total Care' and no specific premium is being paid by a member, a member will not be entitled to claim any tax deduction for group insurance policy. The insurance policy is provided by Tata AIG to the vHealth members. The offer is designed for the benefit of vHealth's members, but it does not entail any liability on vHealth the insurance cover, when opted for either the insurance coverage or any, is provided by Tata AIG. Any grievance arising out of claims and/or services related to the insurance cover shall be directly pursued with Tata AIG. vHealth shall not be liable for any such claims. The certificate of insurance will be sent to members with their welcome kit. All claims in relation to the insurance policy shall be directly made to Tata AIG. vHealth would not be liable for deficiency in services of Tata AIG in any case whatsoever. The commencement of insurance coverage will start from the date set out in the certificate of insurance. Tata AIG may reject any application for insurance at its sole discretion or on the basis of inability to obtain underwriting. The insurance coverage would stand automatically stand terminated on expiry of vHealth membership or earlier termination of the membership owing to a misrepresentation/fraud/suppression of material facts/non-cooperation by vHealth member.

**MEMBERSHIP TERM:** Once the initial "Membership Fee" and any enrollment, processing or other fee, if applicable, is received by vHealth, a member will be entitled to the avail the benefit of the vHealth Membership during the membership period as defined by the expiry date given on the face of the vHealth Membership Card. Coverage provided by Tata AIG to such members as may be eligible under the Insurance Policy bundled with vHealth Total Care Package shall commence from the date set out in the certificate of the Renewal of Membership.

**RENEWAL OF MEMBERSHIP:** It is the responsibility of the member to ensure that vHealth receives the payment for renewal of membership renewal at least two weeks prior to the vHealth Membership Card expiry. vHealth is not responsible and assumes no liability for any disruption of service in case the payment gets delayed or the payment cheques are dishonoured. In case of dishonoured cheques, a penalty shall be charged. The membership card services will remain suspended till the realization of the payment.

**RENEWAL CHARGES:** The charges for renewal can be confirmed by calling the vHealth's helpdesk, a month in advance of the expiry date. Kindly note that any benefits associated with the Membership shall not be available to the vHealth Member, after the card validity has lapsed.

**LOST CARD:** In case of loss of membership card, a duplicate membership card may be issued at the nominal charges of Rs. 100/- (plus the applicable taxes). The tenure of the membership will remain as specified in the initial membership card.

**COMPLAINTS:** vHealth Members are advised to address their complaints, if any, to vHealth representatives. However if you are not satisfied, you may write to us at our registered office address or mail vHealth at [customerservice@iho.in](mailto:customerservice@iho.in). The member's rights or duties under this agreement may not be assigned or delegated without the prior express written consent of vHealth. vHealth Member agrees that he / she will use his / her membership only for his / her personal benefit. The Member is solely responsible for paying directly to the vHealth Medical Partner for all services rendered unless otherwise agreed upon by the vHealth Member and vHealth Medical Partner. vHealth is in no way responsible for any services provided by the vHealth Medical Partner. Any grievance arising out of claims and/or services related to the insurance cover shall be directly pursued with

Tata AIG. vHealth is in no way responsible for any services provided by the Tata AIG in connection with the Insurance Policy. The vHealth Membership Card provides the vHealth Member access to a network of voluntarily participating medical professional / dentists & other medical partners / vendors who are independent practicing professionals (as defined above "vHealth Medical Partner"). Participating Medical providers are independent contractors in private practice and are neither employees nor agents of vHealth and / or its parents, subsidiaries or affiliates. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice. All medical services are the responsibility of the treating vHealth Medical Partner ONLY and to be carried out in consultation with the vHealth Member. Selection of the specific vHealth Medical Partner is finally the responsibility of the vHealth Member and is not based on any representations or recommendations by vHealth. vHealth shall not be responsible in any case whatsoever for the services provided by the vHealth Medical Partner. The term "Subsidised / Discounted Fee" means a service that is available to a vHealth Member at a lower cost from fees normally charged by the provider and for which the vHealth Member is solely financially responsible. The vHealth Member understands that all payments to providers are due and payable at the time of service. In order to access reduced fee services, the vHealth Member must present his / her vHealth membership Card & ID card to the vHealth Medical Partner's office at the time of his / her appointment. The vHealth Medical Provider shall offer the subsidised/discounted rates on treatments and procedures managed and serviced by vHealth Medical Partner directly (& not necessarily by other doctors, visiting or consulting doctors etc.) & within the vHealth Medical Partner's premise & under vHealth Medical Provider's management and not for any further treatment, check or service required elsewhere. It may not be necessary that all services, tests, medical fields, doctor types are covered by the vHealth Membership Card & the vHealth Medical Partner may not be able to provide subsidised /discounted service on select procedures, i.e. the subsidised/discounted services may not be offered on all treatments and procedures offered by the vHealth Medical Partner or laboratory. Any existing and / or planned offer and / or package by the vHealth Medical Partner may not be clubbed and the vHealth Medical Partner may offer only one of the offers (either offer on vHealth membership card or existing packages) or on those services. The vHealth Member should clarify all rates and fees before going forward for any consultation or treatment with the vHealth Medical Partners & shall also clarify the discounted rates in advance (& all other details about the treatment or checkup or test, etc.) & be satisfied about the same before starting the treatment. vHealth shall not participate or be responsible for any dispute on the same (related to rates and discounted rates once the treatment has started & costs have been incurred). If a particular vHealth Medical Partner does not offer the discounted rates as per the communicated discount, the member should contact vHealth Helpdesk numbers & vHealth will refer the member to other vHealth Medical Partner. vHealth will not be responsible for providing any compensation to the vHealth member for the charges levied by the vHealth Medical Partner. vHealth DOES NOT GIVE ANY WARRANTY, EXPRESS OR IMPLIED, AS TO DESCRIPTION, QUALITY, FITNESS FOR ANY PARTICULAR PURPOSE, PRODUCTIVENESS, OR ANY OTHER MATTER, FOR ANY SERVICES OR MERCHANDISE PURCHASED OR RECEIVED BY A MEMBER FROM A MEDICAL PARTNER, PATHOLOGY LAB / RADIOLOGY LAB/ PROVIDER OR VENDOR THROUGH HIS / HER CARD MEMBERSHIP. IN THE EVENT THAT ANY PRODUCT OR SERVICE PURCHASED OR RECEIVED BY A MEMBER IS DEFECTIVE, OR OTHERWISE UNSATISFACTORY, THE MEMBER WILL DEAL DIRECTLY WITH THE PROVIDER, SELLER, MERCHANT, VENDOR OR MANUFACTURER OF THE PRODUCT OR MEDICAL / DENTAL SERVICE FOR ANY REPAIR, EXCHANGE, REFUND OR SATISFACTION OF CLAIM. vHealth & the vHealth Medical Partners who are part of the vHealth Membership network reserve the right to revise their charges at any time. vHealth member shall, for himself / herself, and on behalf of any family member who uses the services under the vHealth Membership hereby forever releases, acquits and discharges vHealth and its employees, officers, directors, agents and affiliates from any and all liabilities, claims, demands, actions and causes of action that such member or his / her legal representative(s) may have by reason of any damage or personal injury sustained as a result of or during the course of the use of any medical / dental service / Other services. vHealth Membership offered by Indian Health Organisation Pvt. Ltd., is not health insurance policies. The vHealth Membership provides discounted services through the vHealth Medical Partners at certain

health care centers. The vHealth Membership holder is obligated to pay for all health care services from the vHealth Medical Partners, who have contracted with vHealth Membership for providing services under the empanelment agreement. The T&Cs and the relationship between you and vHealth will be governed by the laws as applicable in India. Any disputes will be exclusively handled in the competent courts of New Delhi, India.

**vHealth CANCELLATION AND REFUND POLICY:** This cancellation and refund policy ("Policy") governs the cancellation of your vHealth Membership with Indian Health Organisation Private Limited, a company incorporated under the Companies Act, 1956 of India, having its corporate office at No. 213-B, Okhla Industrial Estate, Phase – III, New Delhi – 110020 ("vHealth") and of the vHealth Membership Card issued by vHealth ("vHealth Total Care Package"), as well as the refund of the fees paid by you towards purchase of vHealth Membership ("Membership Fees"). In the event that you wish to cancel your vHealth Membership and association with vHealth, you shall be required to intimate the same to vHealth by calling vHealth or by sending an email to vHealth Helpdesk within 14(Fourteen) calendar days of receipt of the vHealth Total Care Package by you. You shall further be required to return the vHealth Total Care Package and all documents and other items provided to you along with the vHealth Total Care Package by mailing the aforesaid to vHealth C/O Cancellation Department at 213-B, Okhla Industrial Estate, Phase – III, New Delhi – 110020. On receipt of such intimation and the vHealth Total Care Package document, vHealth shall verify the details of your vHealth Membership and the request for cancellation placed by you. On vHealth's satisfaction that your request is in accordance with this agreement, vHealth shall carry out the following (collectively, "Cancellation"):

(i) Discontinue the vHealth Total Care Package issued to you and your vHealth membership with immediate effect; and (ii) Issue a refund of the amount paid by you as Membership Fees. On Cancellation as aforesaid, vHealth shall intimate you of the fact of such Cancellation and shall inform you of the method of refund of your Membership Fees. Such Cancellation shall be subject to the following terms: Cancellations shall be considered only if (i) a valid request is made in this regard within 15 (Fifteen) calendar days of receipt of the Healthcare Package Membership by you, and (ii) the entire Healthcare Package Membership's Welcome Pack is returned to vHealth within 15 (Fifteen) calendar days of receipt of the cancellation request as aforesaid. For calculation of the aforesaid periods, the records of dispatch, delivery and communications available with vHealth shall be considered final. No cancellation shall be carried out if you have purchased the vHealth Total Care Package under any interest free easy monthly installment (EMI) option offered by vHealth. No cancellation shall be carried out if you have in any way availed any of the benefits available under the vHealth Total Care Package prior to confirmation of cancellation by vHealth. In the event a request for cancellation is received by vHealth after dispatch of the vHealth Total Care Package documents to you, vHealth shall deduct an amount of Rs. 1,000 (Rupees one thousand only) or 10% of the membership fee whichever is higher from your membership fees and only the balance shall be refunded to you as part of the cancellation. In the event a request for cancellation is received by vHealth after a positive welcome call to you, vHealth shall refund up to a maximum of 50% of the membership fee of your membership fees only. All cancellations as approved by the vHealth's management as per their discretion shall ordinarily be processed within 21 working days of receipt by vHealth of the vHealth Total Care Package documents. In the event the entire vHealth Total Care Package documents are not received by vHealth within 15 (Fifteen) calendar days of receipt of a valid request for cancellation by vHealth, vHealth shall deduct an amount of Rs. 2,500/- (Rupees two thousand five hundred only) or up to 50% of the membership fee whichever is higher from your Membership Fees and only the balance shall be refunded to you as part of the cancellation. Credit of the membership fees to your bank account / credit card account upon cancellation and refund by vHealth shall be as per policies and timelines followed by the banks involved and vHealth shall not be responsible for any delays in this regard. You are understood to have read and agree to abide by this Agreement. All information in this communication is correct & updated as per August 2017 and is subject to change at the discretion of vHealth. This agreement shall form an integral part of the terms and conditions governing the use of the calendar available on <https://vhealth.io/>. Any cancellation of the vHealth Membership, owing to a mis-representation/fraud/suppression of material facts/non-cooperation by vHealth member, would result in the automatic cancellation of the Insurance Policy provided by Tata AIG.