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"In today's scenario, where healthcare expenses & lifestyle diseases are on the rise, wellness program plays a crucial role and serves as a relief for policyholders by maintaining healthy behaviours."

H.O. Suri

MD & CEO, IFFCO Tokio
General Insurance Co. Ltd.



"I firmly believe that future lies in the adoption of Insuretech model of Insurance Companies and Intermediaries. Covid-19 has made digital Technology inevitable."

Dr. K Raja Gopal Reddy

Principal Officer
Topspot Ins. Broking Pvt. Ltd



"Cyber risks will persist and evolve, and companies will need to manage that risk, including securing insurance protection."

Sweta Agarwal

Underwriter -
Credit & Liability
Ideal Insurance
Brokers Pvt Ltd

Wellness Benefits in Health Insurance by IFFCO Tokio General Insurance

Taking care of your health by regularly exercising, consuming balanced diet and maintaining a healthy lifestyle is the basic mantra for one's wellness. What if you are rewarded for maintaining a healthy lifestyle?

IFFCO Tokio encourages everyone to take strides towards achieving and maintaining good health. Thus, its flagship health insurance policies i.e. Family Health Protector & Health Protector come with built-in wellness solutions like Telemedicine Consultations, Psychological & Nutritional Counselling, Health Check-ups, E-pharmacy, Medical Second Opinion like benefits. Under Wellness Services, IFFCO-Tokio also brings you a Reward Programme that aims to motivate and incentivise the healthy habits and efforts of the insured person to improve his/her health & lifestyle.

Following wellness benefits can be availed by the customer:

- A. **Unlimited Cashless Telemedicine Consultation from General Physicians and Specialists:-** Insured person(s) can book unlimited chat, telephonic and/or video appointments for all medical consultations.
- B. **Mental Health Helpline:** 24/7 Psychological Counselling can be obtained through electronic mode.
- C. **Medical Second Opinion:** This service may be obtained through electronic mode, from an empaneled medical expert and/or agency, without examining the patient,

based only on the medical records submitted

- D. **Discount on Services:** The Insured can avail discount on dental consultation.
- E. **Reward Programme:** Aims to motivate and incentivise the healthy habits and efforts of the insured person to improve his/her health & lifestyle. One can earn reward points by taking Health Risk/ Preventive

Risk Assessment, Enrolling in Disease Management Program, tracking health, walking towards a healthy lifestyle.

Mr. H.O. Suri, MD & CEO -IFFCO Tokio General Insurance Co. Ltd.- "In today's scenario, where healthcare expenses & lifestyle diseases are on the rise, wellness program plays a crucial role and serves as a relief for policyholders by maintaining healthy behaviours. We, at IFFCO-Tokio provides Health Insurance with enormous coverages along with wellness services to embrace a healthy lifestyle while also gaining plenty of rewards under a health policy. Further, wellness benefits help policyholders learn to implement healthy choices in their lives and reduce the risks of health problems which eventually make them healthier in the long run."

Wellness services are available as in-built in the 'Health Protector' and 'Family Health Protector' products. One can avail the wellness benefits through IFFCO-TOKIO website or through IFFCO-TOKIO Customer App.

Corrigendum

In June 2022 issue of The Insurance Times, an article "How Insurers can optimize return on capital employed for insurance technical risk management" by Mr Sambhu Nath Roy was published.

Due to paucity of space his introduction was missed. Here is a brief introduction about the author.

Shambhu Nath Roy possesses fourteen qualifications and certifications, both Indian and foreign, and almost 40 years of global experience in the General Insurance/ Reinsurance industry, IT industry (in the last as a Subject Matter Expert) and as a Senior Corporate Trainer. He has successfully executed IT projects in the Insurance, Reinsurance, Finance and Australian Superannuation spaces, in the USA, Canada, Germany, Malaysia, India and Australia. He is a published author.

-Editor