

Prospectus

1. Suitability

- This Policy can be issued to an individual and/or family. However, in case of family, the coverage shall be available on individual basis only.
- All the other eligibility conditions, entry age limits, relationships covered under this Rider will be applicable as per the base Policy.
- Minimum one benefit from the Rider has to be opted by the Policyholder.

2. Rider Conditions

- Rider can only be opted along with the base Policy and cannot be opted in isolation or as a separate product.
- The Riders are provided in lieu of additional premium and subject to the terms, conditions and exclusions as stated in the Rider wordings in addition to the Policy terms, conditions and exclusions.
- These Rider(s), if selected, shall be mentioned in the Policy Schedule and will be available up to the limit specified therein, for all Insured Person(s) covered under the underlying base Policy, unless stated otherwise.
- Terms and conditions of the Riders are to be read in conjunction with the terms and conditions of the base Policy.
- The continuance of risk cover under the base Policy is necessary precondition for continuance of cover under Riders.
- The scope of coverage under these Riders are restricted to the geography of India.
- Admission of liability under any cover in this Rider shall not have any bearing on admissibility of a claim under the base Policy on any ground including non-disclosure of material fact or pre-existing disease.
- Coverage/services under this Rider can be availed only during the Policy Period.
- Benefits under this Rider have separate limits (over and above the base Sum Insured), as specified in the Policy Schedule, and does not affect Cumulative Bonus in the base Policy, if applicable.

3. Benefit

R1. Mental Health Screening

In consideration of additional premium paid, We/Our empanelled service provider will arrange for Mental Health Screening of the Insured Person, once in a Policy Year provided the Policy is in force with Us. Such screening shall include:

- a) One evaluation with psychiatrist
- b) An online questionnaire for personality assessment
- c) Below mentioned diagnostic tests, if prescribed by the consulting psychiatrist:
 - i. Thyroid Function Test
 - ii. Liver Function Test
 - iii. Kidney Function Test

TATA AIG GENERAL INSURANCE COMPANY LIMITED

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24*7 Toll free No.: 1800 266 7780/1800 22 9966 (For Senior Citizens) • Email: customersupport@tataaig.com • Website: www.tataaig.com
IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • Mental Wellbeing UIN: TATHLIA25037V012425

- iv. ECG
- v. Serum Electrolyte Test
- vi. Blood Sugar

R2. Psychological Therapy and Procedures

In consideration of additional premium paid, We/Our empanelled service provider will arrange for psychological therapy/talking therapy session with a registered psychiatric/psychologist for management of mental/behavioural/psychiatric or psychological disorders including but not limited to anxiety, depression, stress, bipolar disorder, substance use/abuse, subject to the below conditions:

- i. The condition has been diagnosed and confirmed by the treating Health Care Professional/Medical Practitioner.
- ii. Psychiatric counselling has been prescribed by the treating Medical Practitioner.

R3. Vocational Rehabilitation

In consideration of additional premium paid, and notwithstanding the exclusion mentioned under "Rest cure, rehabilitation and respite care (Code- Excl 05)" of the base Policy:

If an illness or injury impacts mental health of the Insured Person affecting the career/job performance, then We will cover expenses for vocational rehabilitation of the Insured Person and improve overall mental wellbeing subject to the same being prescribed by the Health Care Professional/Medical Practitioner.

R4. Diet Consultation Rider

In consideration of additional premium paid and with an objective of maintaining good health, We/Our empanelled service provider will arrange for a consultation with a nutritionist/dietitian during the Policy Period.

Consultation will be provided through various specified modes of communication (including but not limited to) like in person, audio, video, online portal, chat, customer application or any other digital mode.

R5. Stress Management Rider

In consideration of additional premium paid, We/Our empanelled service provider will arrange for consultative services to Insured Person by a Health Care Professional to maintain good health through stress management program including but not limited to sessions on work/life balance, awareness sessions on mental wellbeing, mental health screening and fitness coach.

Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode.

R6. Addiction Cessation Program

In consideration of additional premium paid, We/Our empanelled service provider will arrange for consultative services to Insured Person by a Health Care Professional related to controlling substance addiction with the objective of helping quit substance addiction through the cessation program including but not limited to expert counselling, and consultations.

Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode.

4. Premium Rates

Refer Rate Chart

5. Terms and Conditions

All the general terms and conditions, waiting periods, exclusions and claim procedure shall be applicable as per the base Policy.

Benefit Table

Cover/ Benefit Name	Coverage Limit
Mental Health Screening	Once every policy year for listed tests, only on Cashless basis
Psychological Therapy and Procedures	Maximum up to 10 sessions per person in a policy year, only on Cashless basis
Diet Consultation Rider	Maximum up to 4 sessions per person in a policy year, only on Cashless basis
Vocational Rehabilitation	Up to base Sum Insured, Over and above the base Sum Insured, Maximum up to 30 days
Stress Management Rider	Unlimited
Addiction Cessation Program	Unlimited



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