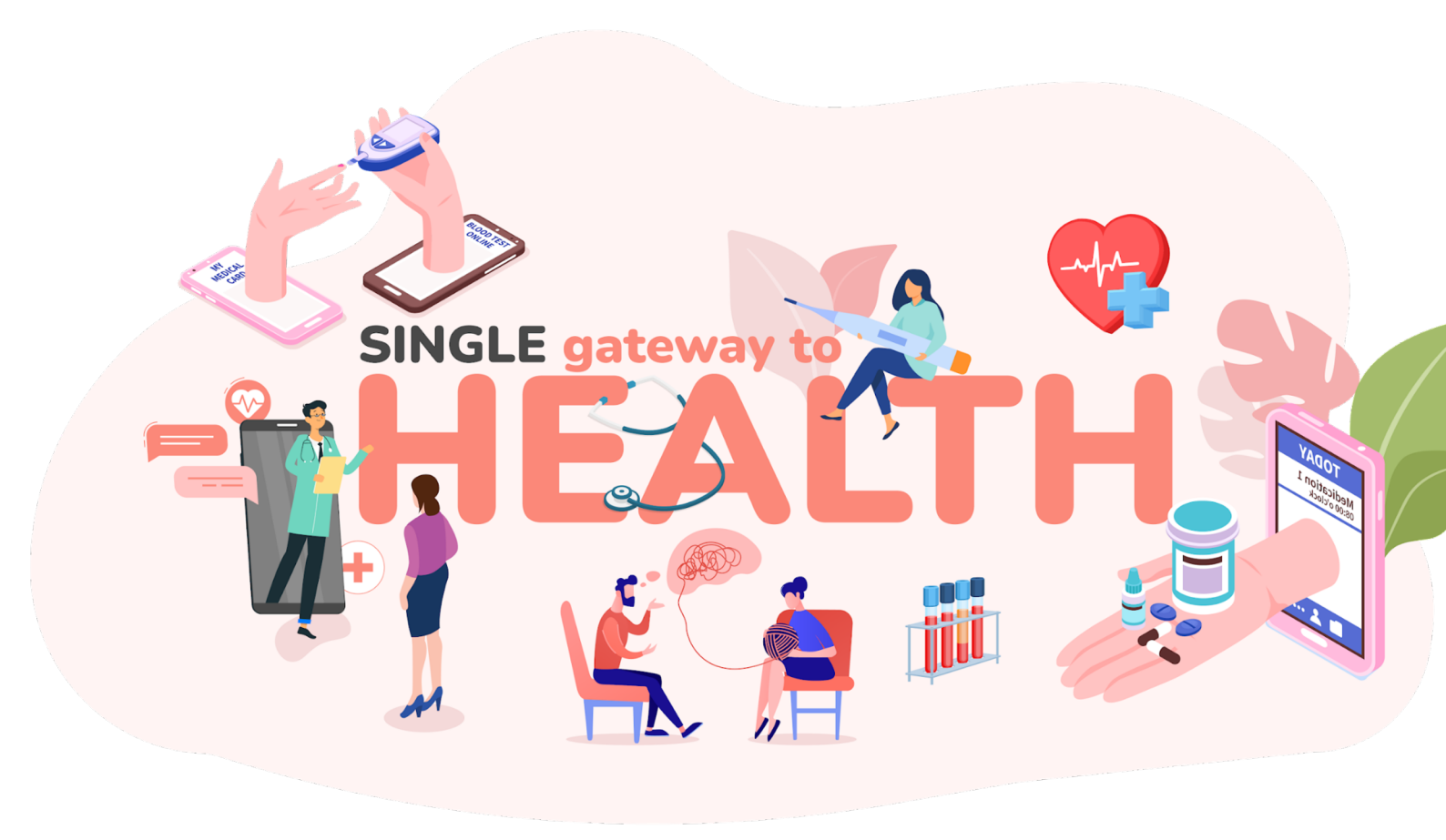


GROUP HEALTH “E”NSURANCE PLATFORM

Bringing the benefits of corporate mediclaim to your group!



PRODUCT

Health “Ensurance” for groups and members :

- Affordable insurance; guaranteed claims support
- Access to Alyve Ensurance platform (Doc on call, health check, discounts on medicines)
- Health challenges and rewards
- Group yoga and fitness programs



Group Insurance

Insurance plans for members of groups



Ask Alyve

Concierge desk for claims and beyond



Single Gateway

Integrated ecosystem with cashless experience

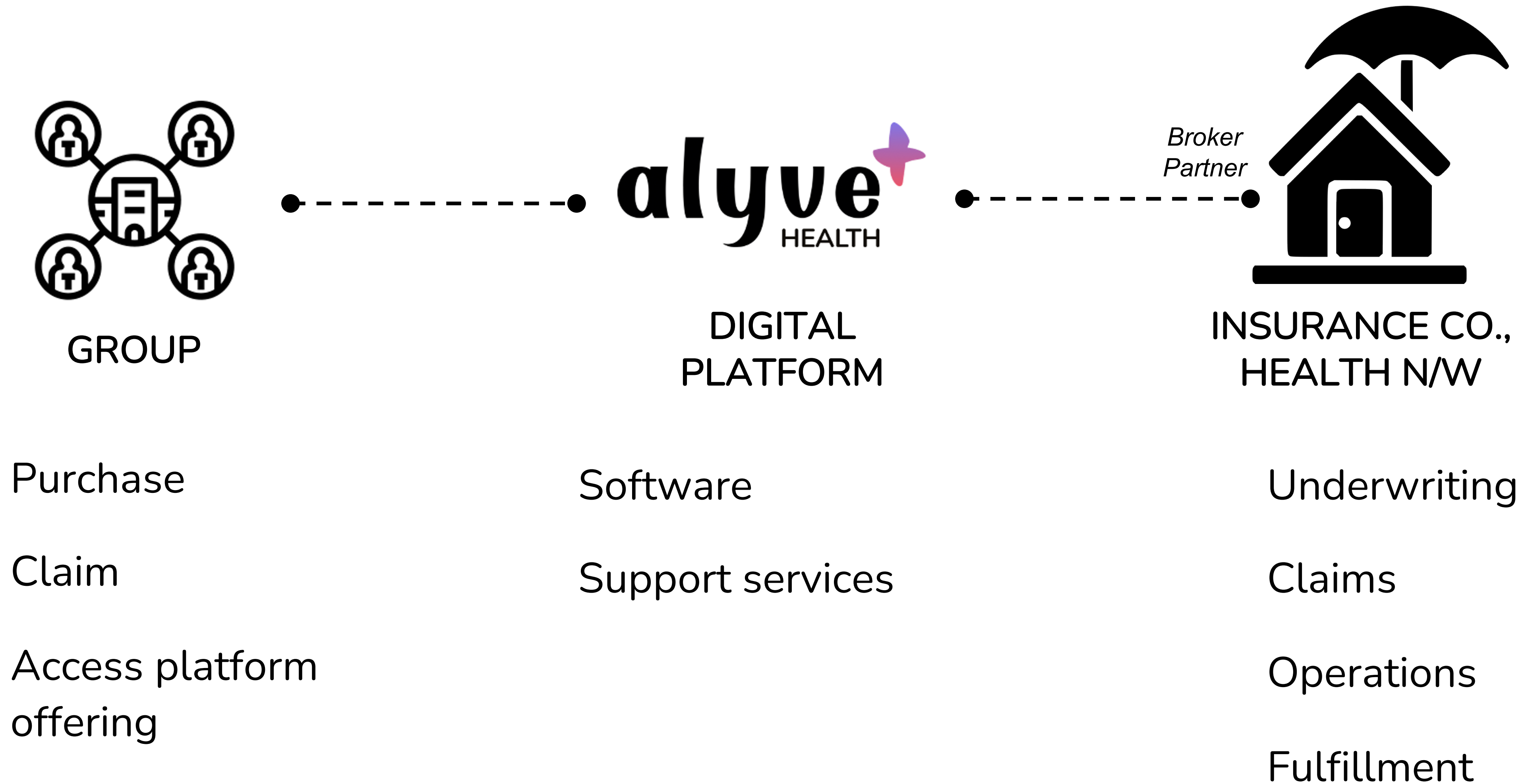


Gamified Engagement

Challenges and rewards

GROUP INSURANCE

How it works?



PRODUCTS

2 products will be available for purchase

Products

- Product 1: Base plan (Upto 75 years, Rs 5 lacs cover)
- Product 2: Top-up plan (Upto 75 years, Rs 30 lacs cover, Rs 3 lacs deductible)
- Other relevant insurance products to be added in due course
 - ✓ *OPD Plans*
 - ✓ *Health and accident insurance for household help (drivers, maids)*
 - ✓ *Life insurance policies*
 - ✓ *Travel insurance*

Exclusively for CGAOA members (Proposer should qualify as per below criteria)

- Current owners
- Current tenants
- Relatives of current owners

PRODUCTS

Product 1: Rs 5 lacs base insurance

All Prices Exclusive of GST				
Rs 3 lacs base insurance	1A	2A	2A1C	2A2C
18-24	2587	4658	5976	9684
25-35	2901	5222	6700	10855
36-40	3306	5952	7635	12372
41-45	4540	8173	10485	13163
46-50	6135	11044	14168	18313
51-55	7233	13020	16704	25529
56-60	7862	14152	18156	29422
61-75	31619	42779	X	X

- Underwritten by Care Health Insurance
- Single private room permissible
- No limit on ICU
- Entry age of upto 75 years of age; lifelong renewability
- Max age of child is 25 years; new born inclusion post 3 months waiting
- Maternity, dental, cosmetic surgeries excluded;

PRODUCTS

Product 2: Rs 30 lacs top-up

All Prices Exclusive of GST				
Rs 30 lacs top-up; Rs 3 lacs deductible	1A	2A	2A1C	2A2C
18-40	1110	2221	2221	2221
41-60	2777	4999	4999	4999
61-75	10199	13799	X	X

- Underwritten by Care Health Insurance (formerly Religare insurance)
- Top-up cover of Rs 30 lacs; deductible of Rs 3 lacs
- Single private room and ICU as per actuals
- Entry age of upto 75 years of age; can be bought for parents by child member proposers
- Maximum age of children is 25 years and minimum is 3 months
- Maternity, dental, cosmetic surgeries excluded;
- 1 click and guaranteed claims support on the Alyve Health app

Waiting period for pre-existing conditions

Waiting period for Pre Existing Conditions

- I. 1 year waiting period for base plan for family unit where oldest member is under 61 years of age
- II. 2 years waiting period top up plan and base plan for unit where oldest member is equal or over 61 years of age
- III. Coverage under the policy after the expiry of the mentioned period for any pre-existing disease is subject to the same being declared (“Good Health Declaration”) at the time of application and accepted by Insurer
- IV. List of PEDs are as follows:
 - Cancer or any tumour
 - Chronic Kidney Disease, Liver Disease
 - Heart and Lung related issues
 - Any Brain, Nervous System or Neuromuscular disorders
 - Disorders of Immunity (Like AIDS-HIV/Rheumatoid Arthritis/Ulcerative colitis)
 - Disorders of Pituitary, Adrenal, Parathyroid glands or growth retardation
 - Diabetes for more than 10 years OR Diabetes on Insulin treatment OR Diabetes with eye disease, any non-healing ulcer or wounds on extremities
 - Hypertension/High Blood Pressure for more than 15 years
 - Suffers from all 3 conditions: Diabetes with Hypertension and Hyperlipidemia
 - Standalone Obesity (BMI >37) OR Smokes 8 or more units/day; consumes >1 bottle of hard liquor (750 ml)/10 beer units (6.5L) in a week, Chewing tobacco/Gutka > 6 packets per day

Other waiting periods

- I. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident
- II. Expenses related to the treatment of listed Conditions - 2 years waiting period

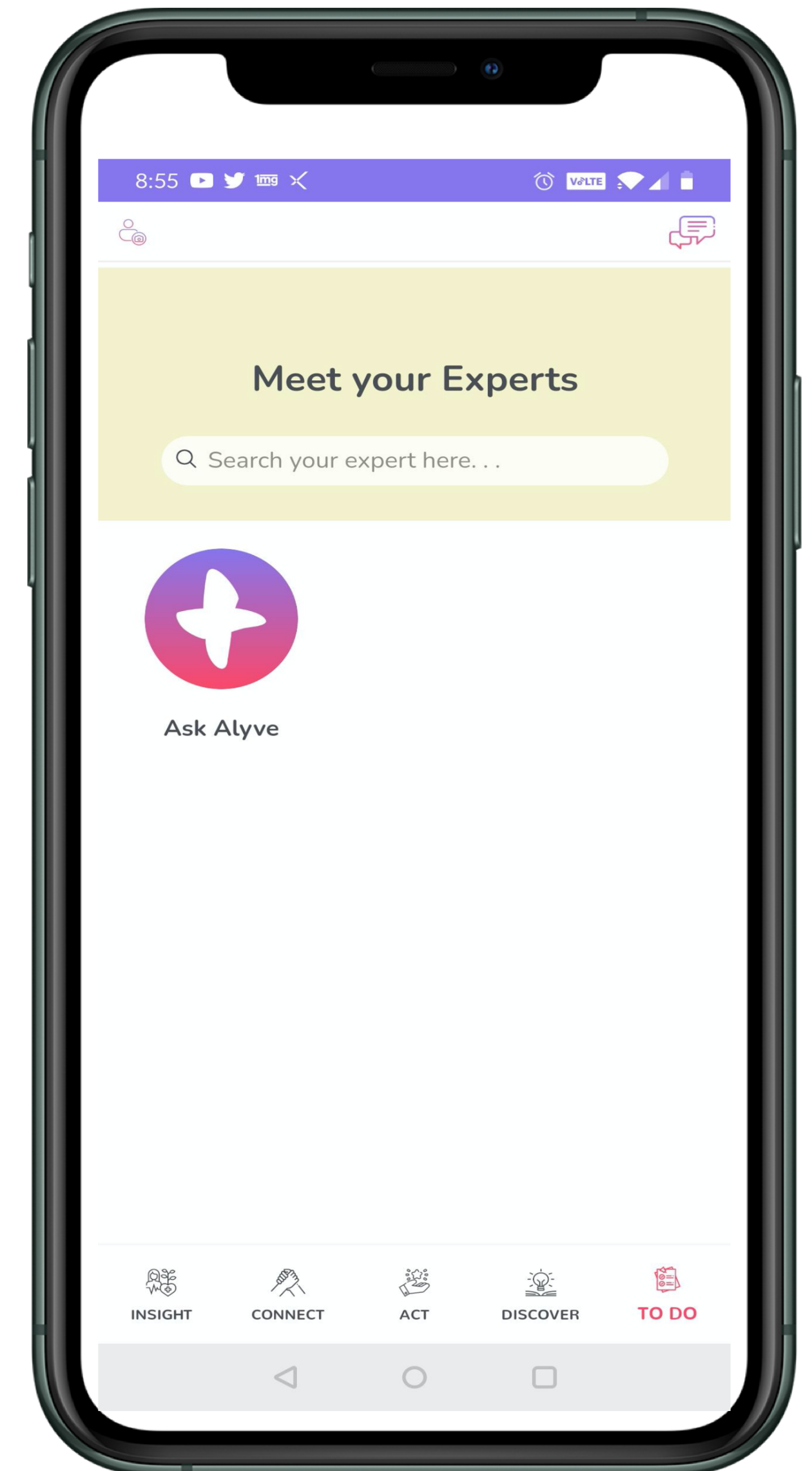
Waiting period for specific diseases / procedures

List of specific diseases/procedures:

- Any treatment related to Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism, Spinal Disorders(unless caused by accident), Joint Replacement Surgery(unless caused by accident), Arthroscopic Knee Surgeries/ACL Reconstruction/Meniscal and Ligament Repair
- Surgical treatments for Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to Adenoidectomy, Mastoidectomy, Tonsillectomy and Tympanoplasty), Nasal Septum Deviation, Sinusitis and related disorders
- Benign Prostatic Hypertrophy
- Cataract
- Dilatation and Curettage
- Fissure / Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Gastric and Duodenal Ulcers
- Surgery of Genito-urinary system unless necessitated by malignancy
- All types of Hernia & Hydrocele
- Hysterectomy for menorrhagia or Fibromyoma or prolapse of uterus unless necessitated by malignancy
- Internal tumours, skin tumours, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant
- Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone
- Myomectomy for fibroids
- Varicose veins and varicose ulcers
- Genetic disorders
- Parkinson's or Alzheimer's disease or Dementia;

Ask Alyve: 1 click service for claims and beyond

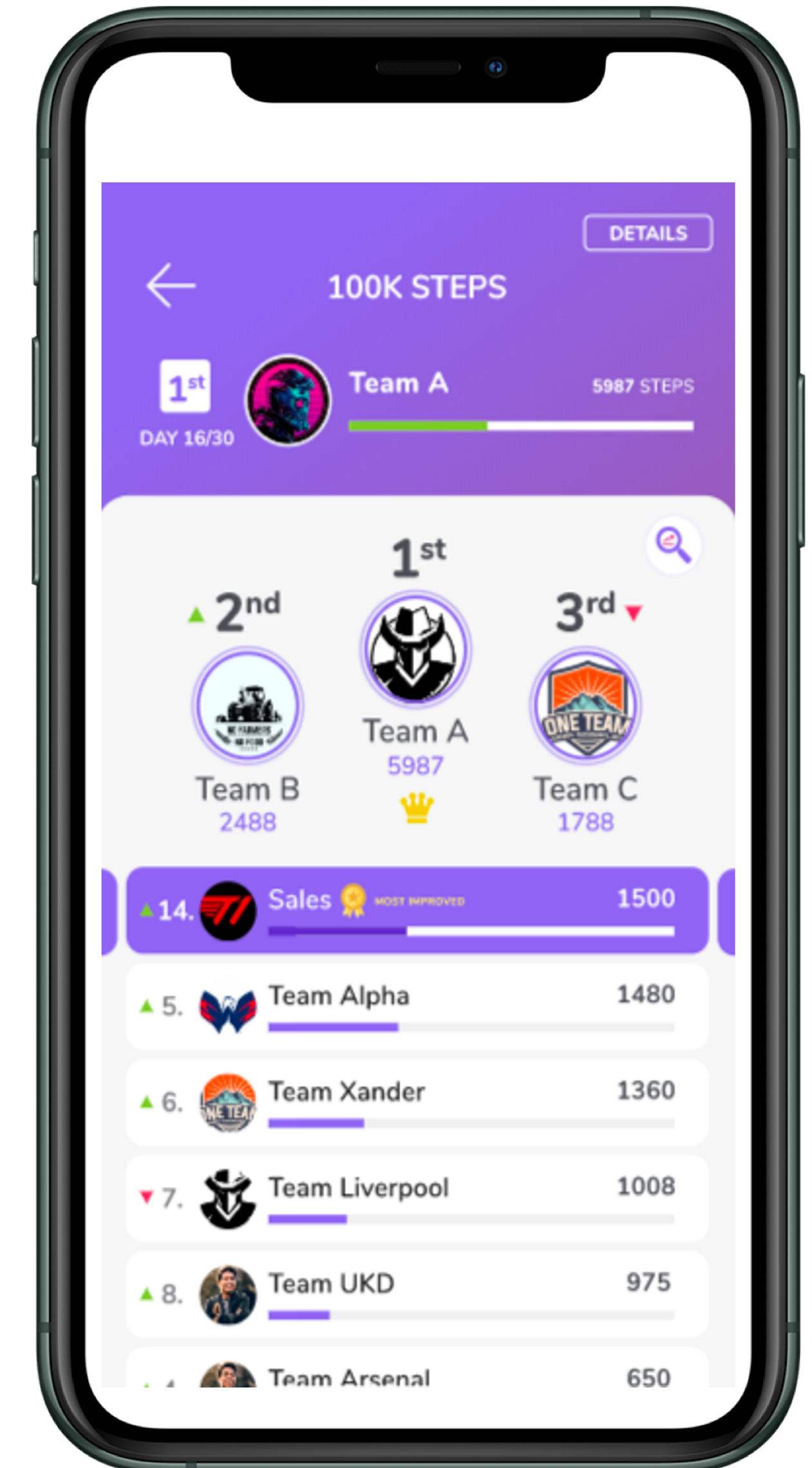
- Reach your care guide with 1 click; step by step guidance during a claim
- Docu-check service – get your documents checked before submitting them to the insurer prior to reimbursement
- Fair Claim assure – Understand the reasons for deductions and get your grievance (if any) represented with the insurer
- Access to all information you require in 1 place (e.g. expected cost of hospitalization, claim form)
- Beyond claims use cases – learn about recommended programs for you, platform benefits for you (e.g. discounts)



GAMIFIED ENGAGEMENT

Fun to habits: Alyve Challenges and Rewards

- Reward healthy behavior through ingenious **health games**
- Set up in seconds; Choose from 100s of pre-designed **templates**
- Automated **real-time leaderboards**
- “**Community**” **linkage** to ensure competition amongst friends and co-workers
- “**Fitcoinz**” currency earned with healthy actions : Redeemed against **rewards or charity**



Thank You