

SERVICE INFORMATION BOOKLET FOR PMCM

1. What is PMCM?

PMCM stands for Personal Medical Case Management that provides access to expert advice, support and assistance along your medical journey for Heart Ailments and Cancer. It includes:

- Ongoing personal support
- Re-evaluation
- Referral for testing
- On-going consultations

The service provider for this benefit is Medix.

2. Which products of Tata AIA Life Insurance are eligible under PMCM benefits?

- Lives assured who are covered under below products/solutions/riders are eligible for this benefit:

Product/Solution/Rider
Tata AIA Life Insurance Smart Sampoorna Raksha (110L156V01 or later)
Param Rakshak (Tata AIA Life Insurance Smart Sampoorna Raksha (110L156V01 or later) and Tata AIA Life Insurance Linked Comprehensive Protection rider (110A032V02 or later)
Param Rakshak Plus (Tata AIA Life Insurance Smart Sampoorna Raksha (110L156V01 or later) and Tata AIA Life Insurance Linked Comprehensive Protection rider (110A032V02 or later) and Tata AIA Life Insurance Linked Comprehensive Health rider (110A031V02 or later)
Tata AIA Life Insurance MahaRaksha Supreme (110N102V03 or later) and Tata AIA Life Insurance Non Linked Comprehensive Health Rider (110B031V02 or later) or Tata AIA Life Insurance Non Linked Comprehensive Protection Rider (110B033V02 or later)
Tata AIA Life Insurance Sampoorna Raksha (110N129V05 or later) and Tata AIA Life Insurance Non Linked Comprehensive Health Rider (110B031V02 or later) or Tata AIA Life Insurance Non Linked Comprehensive Protection Rider (110B033V02 or later)
Tata AIA Life Insurance Sampoorna Raksha Plus (110N130V04 or later) and Tata AIA Life Insurance Non Linked Comprehensive Health Rider (110B031V02 or later) or Tata AIA Life Insurance Non Linked Comprehensive Protection Rider (110B033V02 or later)
Tata AIA Life Insurance iRaksha TROP (110N106V02 or later) and Tata AIA Life Insurance Non Linked Comprehensive Health Rider (110B031V02 or later) or Tata AIA Life Insurance Non Linked Comprehensive Protection Rider (110B033V02 or later)

- Policy needs to be active (in-force stage).





- The Life assured should be diagnosed (or have a suspected diagnosis) with Cancer or Cardiovascular related disease.
- The diagnosis should be done by a registered medical practitioner and the Life assured should have all the necessary documents with them related to the diagnosis.

3. What are the benefits of PMCM for eligible customers of Tata AIA Life Insurance?

- PMCM gives our customers with serious medical conditions additional peace of mind and ensures that they reach the best possible healthcare outcomes.
- PMCM helps work towards the right diagnosis and the right treatment in their time of need to provide the highest quality healthcare. Medix will collect opinions from different specialists for the customer, coordinate and recommend the most efficient, appropriate, and holistic treatment plan – working together with the customer’s local treating doctors.
- Customers who are on case management will have access to dedicated support from the start of service for a maximum of 3 months; any exception will be subject to approval by Tata AIA Life Insurance **(Medix’s Call centre/hotline is available 24/7 for support and medical advice)**.
- A personal and dedicated case doctor will oversee the treatment plan while a case nurse will help the family to coordinate treatment appointments, monitor their progress, and answer any medical queries, alleviating the stress and pressure on customers and their families.
- The case management team will also help our customers understand their condition, and provide comprehensive, up to date, and reliable information about the available treatments for their condition.
- By opting for this unique feature, customer is supported and helped with the decision-making process by providing medical research and opinions, referring to the top global specialists in the relevant field of medicine and monitoring the quality of care. All of this, to ensure that Tata AIA Life Insurance customers receive the very best medical service and outcomes possible.

4. How can you start the process?

Call **+91 2250323004** OR Email **tata-aia-cs@medix-india.com** Following initial contact, a Medix (service provider) representative will provide you with a detailed explanation of the service.

5. Why do customers need to sign a consent form and medical confidentiality waiver?

Transferring personal medical records to medical personnel requires the customer's consent due to the highly sensitive and confidential nature of personal medical information. The confidentiality waiver allows Medix (service provider) to share details of their medical case with experts around the world and consult with them regarding customer's diagnosis and treatment. Signing the consent form confirms that the customer has understood the nature of the service Medix provides and wishes to continue the process.

6. Is the PMCM service for free? Are there any additional costs for the customer?

- The Personal Medical Case Management service is provided complimentary to our eligible customers who wish to opt for the service.
- It is possible that additional tests will be required for an accurate diagnosis. The customer's treating doctor would be required to refer the customer for these tests and the customer would be responsible for any associated costs.
- It will also be up to the customer to cover the costs of any treatment.

7. Will Tata AIA Life Insurance cover the costs of the recommended treatment?

No, this will be up to the customer to cover if they wish to go forward with the treatment. This will be made clear to them upfront when the service is first offered.

8. What is the difference between Personal Medical Case Management and going for just an additional medical consultation?

	Additional Medical Consultation	PMCM
Length of service	One time only and specific. Refers only to the date on which the consultation occurred, even though medical conditions are dynamic and require ongoing assessment and examination.	Ongoing personal support, including assessment, re-evaluation, referral for testing, on-going consultations.
Scope of the service	One consultation = one opinion. Reactive approach.	Every case has an average of 10-15 consultations with leading specialists. Proactive approach. Continuous support for a block of 3 months.

	Additional Medical Consultation	PMCM
Coordination and supervision	None	Coordination and clinical supervision throughout the period of service, including establishment of contact with the treating physician or hospital as necessary, 24/7 coverage.
Clinical Recommendations	None	Recommendations to leading specialists and hospitals in each specific medical field.
Personalized Support	None	Call center available 24/7 for support and medical advice. Direct line to the dedicated case manager doctor and to the medical coordinator nurse.
Monitoring	None	PMCM offers long term access to quality medical care and helps avoid unnecessary and incorrect treatments and procedures.

9. If the medical recommendation goes wrong, who will be responsible and assume liability?

Tata AIA Life Insurance is neither involved in provision of PMCM services nor is it involved in the recommendations that Medix (service provider) provides, as Medix is a separate entity that independently offers the service. Tata AIA Life Insurance does not take any responsibility or liability for the medical recommendation of Medix.





10. Does Tata AIA Life Insurance require that a customer use the PMCM service?

No, it is absolutely the choice of the customer whether he/she wishes to avail PMCM service. Tata AIA Life Insurance does not require that a customer use the service. While Tata AIA Life Insurance will only inform the eligible customers of their right to opt for the PMCM service, the customers can choose whether or not to use the PMCM service.

11. What will be the role of Tata AIA Life Insurance once a customer engages with Medix?

Once the customer engages with Medix (service provider), Tata AIA Life Insurance is not involved in the PMCM service or other related services availed by the customer pursuant to PMCM service. Tata AIA Life Insurance is notified by Medix of customers that have contacted them and customers to whom Medix is providing the service, and at a very high level, the condition/area of specialty to which the service relates.

12. What kind of customer information is shared with Medix, what is it used for and how is it kept confidential?

- Tata AIA Life Insurance does not share your personal information with Medix (service provider).
- If you choose to access the service, Tata AIA Life Insurance will only verify details provided by Medix to determine that you are eligible for the service.

13. Will Tata AIA Life Insurance have access to the medical information resulting from the PMCM service?

Medix (service provider) will provide Tata AIA Life Insurance with information about the services provided to eligible customers. This is the information that Tata AIA Life Insurance requires to administer the agreement between Tata AIA Life Insurance and Medix. It includes information on the number of medical cases opened, closed or extended and the medical specialty it relates to.

Medix will share the medical details with Tata AIA Life Insurance for the purpose of updating medical history, quality control, audit purposes and administration of the insurance policy, or any other matter relating to the insurance policy under which the person is insured.

14. You had a medical case with Medix, and now you're applying for new or increased cover with Tata AIA Life Insurance. Do you need to tell Tata AIA Life Insurance about it?

In accordance with your duty of disclosure, you are obligated to disclose any of this information to the extent it may be relevant in the event of any future application for insurance (including any increased or varied cover) or changes to existing insurance contract.

15. Who will have access to the customer's medical information?

Medix (service provider) will share the customer's medical information with:

1. The relevant specialists (with whom Medix has Confidentiality agreement) in their network, as required. Medix (service provider) will request the customer's consent to do this before they engage for this service.
2. Tata AIA Life Insurance for the purpose of updating medical history, quality control, audit purposes and administration of the insurance policy, or any other matter relating to the insurance policy under which the person is insured.
3. Its network of doctors with your consent.

Medix is ISO-27001 certified company which is the ISO standard for Information Security. Medix complies with the privacy laws of every country in which it operates.



16. How can Tata AIA Life Insurance use the medical information, pertaining to PMCM, received from Medix?

Tata AIA Life Insurance shall use the medical information of the eligible customer to determine whether these have been previously disclosed to the insurer. In case, this medical information is not disclosed previously, Tata AIA Life Insurance reserves the right to treat the policy in terms of provision of Sec 45 of the Insurance Act.

#RakshakaranKiReet

This document is for informational purpose only and is not intended for solicitation. PMCM is available to eligible customers of Tata AIA Life Insurance. PMCM feature is optional. It is the customer's sole discretion to avail PMCM and to follow the treatment path suggested by Medix. All medical-related dealing will be directly with Medix and not with Tata AIA Life Insurance. Availing this feature grants permission to Medix to contact the customer about PMCM. It is available only for Life Insured of active policies for select products/solutions/riders and for select diseases only, wherein primary diagnosis has been done by a registered practitioner. All supporting medical records should be available to avail the feature. This feature by Medix can be discontinued or service provider may be changed at any time at the insurer's discretion. Medix being a third party service provider, Tata AIA Life Insurance shall not be liable for any liability arising due to customer opting to avail this feature from Medix. • L&C/Misc/2021/Mar/0067.

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**BEWARE OF SPURIOUS/
FRAUD PHONE CALLS!**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.