

## FAQ on Teleconsultation

### 1. What is Online Doctor Consultation?

Online Doctor Consultation or Online Medical Consultation is a method to connect patients and doctors virtually. It is a convenient and easy way to get online doctor advice through video call, chat, phone call.



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

| Tata AIA Life Insurance Sampoorna Raksha Supreme (UIN: 110N160V02) | Teleconsultation |
|--------------------------------------------------------------------|------------------|
| Option 1 Limited Pay - SUM ASSURED $\geq$ 1 cr                     | √                |
| Option 1 Regular Pay - SUM ASSURED $\geq$ 1 cr                     | √                |
| Option 1 Single Pay                                                | √                |
| Option 2 Limited 5 Pay - SUM ASSURED $\geq$ 1 cr                   | √                |
| Option 2 Limited 10 Pay - SUM ASSURED $\geq$ 1 cr                  | √                |
| Option 2 Limited 12 Pay - SUM ASSURED $\geq$ 1 cr                  | √                |
| Option 2 Regular Pay - SUM ASSURED $\geq$ 1 cr                     | √                |
| Option 2 Single Pay                                                | √                |
| Tata AIA Life Insurance Fortune Guarantee Plus (UIN: 110N158V02)   | Teleconsultation |
| Option 1: Regular Income - Single Pay                              | √                |
| Option 2: Regular Income with an inbuilt Critical Illness benefit  | √                |

### 3. Are the Practo doctors qualified to conduct online consultations?

- Practo Service Provider follows a strict verification process for all the doctors providing online consultation services.
- All the doctors are well qualified as per the Medical Council of India guidelines
- Documents related to degree along with medical council registration certificates are thoroughly verified and the soft copy is stored in their repository.

For more details please visit: <https://www.practo.com/bluebook/india>



#### 4. What are the services available and their benefits?

- Customers are eligible to get 4 specialist consultations per month
- An Instant Video, Audio & Chat consultation with a qualified specialist doctors across 22+ specialties
- 3 day follow up consultation is provided with the Sum Assuredme doctor after Initial consultation
- Digital prescription which (can be used in any pharmacy or e-pharmacy)

#### 5. What are the specialties currently offered for tele-consultation?

Specialties offered for tele-consultation are as follows:

- |                         |                            |
|-------------------------|----------------------------|
| • Gynaecology           | • Cardiology               |
| • General Physician     | • Diet & nutrition         |
| • Dermatology           | • Diabetes & endocrinology |
| • Sexology              | • Eye & vision             |
| • Psychiatry            | • Dental                   |
| • Stomach and digestion | • Breathing and chest      |
| • Paediatrics           | • Ayurveda                 |
| • Ear, nose, throat     | • Homeopathy               |
| • Kidney & urine        | • Cancer                   |
| • Orthopaedic           | • Physiotherapy            |
| • Neurology             | • Other problem            |

## 6. Is this app available in Android and IOS?

Yes the app is available on both Android and iOS.

## 7. At what time can I use this app and what kind of online consultation can I get?

The services are available **24X7** on all days. You can opt for Video, Audio and Chat with a general physician

## 8. How can I opt for this facility?

- Download the Practo app from Apple Store or Google Play Store
- Login with the mobile number registered on Practo
- Click on the membership card to avail the benefits

## 9. How do I get in touch with PRACTO for more details?

**PRACTO** app has **24x7** online Chat Support option where customers can get instant assistance. On Practo App, just click on the Plus Membership Card, then click on Support and Start your chat with a support member. You will get response in less than 5 minute or a Call back will be arranged for the queries which cannot be addressed on chat.

## 10. Can I choose the doctor of my choice?

Currently, doctors are auto-allocated based on the roster for that day. You can also view the list prior to the consultation. Practo has 'No questions asked Doctor Change Policy', So if you are not happy with the allocated doctor, please reach out to Practo's support team and they will get the doctor changed for you.

## 11. Can I get consultation in a regional language?

**Consultation is provided in 12 languages - English, Hindi, Tamil, Telugu, Kannada, Marathi, Bengali, Malayalam, Punjabi, Gujarati, Assamese and Oriya.**

If you wish to consult in any of the above languages, please reach out to **"Support"**. They shall provide the time of the doctor as per the availability in their system and send a link along with the schedule of the doctor. Click on the link and opt for consultation in the language of your choice.

## 12. Does this cover Covid-19 consultation as well?

Yes



### 13. What happens when I do not get a response from a Doctor?

In the most unlikely event that an online doctor does not respond, you can click on the help button to the right corner of the screen and seek change in doctor. You can also write to [support@practo.com](mailto:support@practo.com) marking cc to [vishwas.shenoy@practo.com](mailto:vishwas.shenoy@practo.com).

### 14. What will be the role of Tata AIA Life Insurance once a customer engages with Practo?

Once the customer is engaged with Practo (service provider), Tata AIA Life Insurance is not involved in any tele-consultation services or other related services availed by the customers pursuant to tele-consultation service. Practo will only inform Tata AIA Life Insurance about the customers who have opted for the services with them.

### 15. How do I contact Tata AIA Life Insurance for more details on Practo services?

You can call us on **1860 266 9966** or contact us on any of the contact details mentioned below.

### 16. You had a consultation with Practo, 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.

### 17. Will Tata AIA Life Insurance have access to the medical information resulting from the tele-consultation service?

Practo (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 Practo.

It includes information on the number of medical cases opened, closed or extended and the medical specialty it relates to. Practo 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.

## #RakshakaranKiReet

For more details on risk factors, terms and conditions, please read the Sales Brochure carefully before concluding a sale. **Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. **Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Relationship Manager / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at [customercare@tataaia.com](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com) or SMS 'LIFE' to **58888**.