



FAQ – HEALTH N WELLNESS SAVINGS ACCOUNT

Savings Account related.

1. Who is eligible to apply for Health & Wellness Saving Account?

- Resident Individual – Single or Joint Account
- Age - 18 years to 65 years (Below 18 years or above 65 years of age are not eligible for this account).
- Rs. 3 Lakhs AMB requirement to be met in the Savings Account.

2. What is the Unique Selling proposition for the product?

The Health and Wellness Savings Account is built around the theme of safeguarding both your Health and Wealth. The Key Health and Wellness related features and benefits on this Account are as given below:

- Complimentary Annual Healthcare Package for Family of 4 for 1st Year
 - Unlimited phone / video consultation
 - Specialist Consultation at network hospitals (Twice a year)
 - Free Health Check-up (Twice a year)
 - 4 Free Online Pharmacy Vouchers of Rs 500 each
 - 2 Free Dental Consultation Vouchers
 - 2 Diet fit Vouchers to avail Diet Management Program for 90 days
 - Network Discount Card for availing discounts at select member outlets.

The Annual Healthcare package come free of charge to you for the 1st year post opening of Account.

3. I have an existing Savings Account with you. Can I upgrade this account to a Health and Wellness Saving Account?

Yes, existing Saving account can be upgraded to Health n Wellness Savings Account. The Health and Wellness Account has a requirement of Rs. 3 lakhs AMB to be maintained. Detailed Schedule of Charges is available on our website.

You can fill up our Savings upgrade form and submit the same to your nearest Bank Branch.

4. Can I maintain sufficient FDs with you in lieu of the Average Monthly Balance (AMB) requirement in the Savings Account?

No. FD in lieu of AMB facility is not available. Customer will have to maintain minimum Average Monthly balance of Rs 3 Lakhs in the Health n Wellness Savings Account to be eligible for all these facilities.

5. What happens if I am unable to maintain the AMB requirement of Rs. 3 lakhs in the Savings Account?

The special features and benefits on Health and Wellness are available to you only on maintaining the AMB of Rs. 3 lakhs in your Account at all times.

In case you do not maintain the required AMB for a period of 3 months (consecutive or otherwise) during the year, then the Bank has the right to discontinue the facilities available and even close your Savings Account with no prior intimation. For more details, please refer to the Terms and Conditions provided on the Website.

Ambulance Services

6. What is the process for availing reimbursement for availing ambulance?

Customers are free to book any Ambulance Service at their own expenses. The Bank will reimburse such expenses, on actuals, up to a limit of Rs. 2,000 only (once every year from the date of opening account) upon production of genuine and valid receipt by the customer. Customer can send us the receipt on smile@suryodaybank.com to claim the reimbursement. Bank will reimburse the amount into the Savings account held with Suryoday Small Finance Bank, within 30 days of receipt of bill.

The decision to reimburse the amount will be solely at the discretion of the bank & decision of the bank shall be final & conclusive in this regard.

Annual Healthcare Package from VHealth by Aetna

7. What is the Registration process of Vhealth Aetna Membership?

Customer will be provided link for Aetna Registration along-with a Unique membership code as part of the Welcome Email sent by the Bank at the time of opening of Health n Wellness Savings Account.

Customer needs to click on the link provided and register himself by entering the Unique Membership ID & click on Proceed.

Customer will have to fill up the details of the Self & other 3 family member details & click on Save & Continue.

Once customer clicks on Save & Continue, registration process will be completed & customer will get a message on his screen – Thank You for choosing Vhealth by Aetna.

Customer will receive EKit through Email, SMS & WhatsApp which will cover details on the Membership Benefits, voucher codes & steps to avail the benefits.

Customer to download Vhealth by Aetna App (from Google Play Store / App Store/ SMS Link) & start using the services provided.

8. How many family members are covered for Healthcare Package (Membership) with Vhealth Aetna?

Membership covers 4 members including Customer & his 3 dependent family members.