

TERMS AND CONDITIONS: You are requested to read the following terms and condition carefully. All of the terms and condition set forth below govern this Scheme and apply to each and every person participating/desiring to participate in the Scheme.

1. DEFINITIONS

- Annual Access Fee: The annual fee payable to access the services provided by Hospitals under the Scheme. The annual Access Fee at present is 250/- for coverage under the individual Scheme (i.e., coverage for a single individual), 520/-for coverage under the Family Scheme (i.e., coverage for the individual and his/her family), 620/- for coverage under the Family Scheme-1 (i.e., coverage for the coverage for the individual and his/her family with two parents).
- Applicant: A person who desire to participate in the Scheme and has submitted a duly completed application along with Annual Access Fee to a Channel Partner/Hospital Counter/online enrollment.
- Closing Date: The last date on which the application for participation in the Scheme shall be received is July 26, 2018.
- Family: The term "Family" in the relation to coverage under the family Scheme means and includes the spouse and dependent unmarried children below 25years of age, who the Primary Card Holder has enrolled under his/her membership.
- Family Scheme-1 & 2: This card will include all the family members as defined under the family Card and parents of the family card holder at an additional fee of 100 in Family 1 Scheme & 200/- for two members in Family II scheme.
- ArogyaCard: Individual identification cards issued to the Primary Card Holder and the members of his/her family. The ArogyaCard is to be used only by the Primary Card Holder and in case of coverage under the Family scheme, his/her family, it is necessary to present the ArogyaCard at the ArogyaCard Desk of a Hospital, to access medical services provided by such Hospital.
- Hospital: The hospitals associated with MAHE, as specified in Schedule - II and added therto/deleted thereform, from time to time.
- Members: Persons eligible to access the Services provided by the Hospitals under the Scheme, and are(i) the Primary Card Holder, and (ii)in case of participation under the Family Scheme by payment of an Annual Access Fee of 520/-the family.
- Scheme: The Manipal ArogyaCard Scheme (formulated as a community initiative by MAHE having its offices at Madhav Nagar,Manipal - 576 104) under which the Services are provided through the Hospitals to Members.
- Services: All medically necessary services as determined by the respective Hospital approached by the Member, more fully described Schedule-III & added thereto/deleted therefrom, from time to time.

2. APPLICATION STAGE

- person seeking to participate in the Scheme should duly complete the specified application available The Applicant should thereafter submit the application completed in all required respects, along with the applicable Annual Access Fee to the Channel Partners.
- The Applicant hereby specifically acknowledges and agrees that only the duly completed applications accompanied by applicable Annual Access Fee received before the Closing Date by MAHE would be considered for participation in the Scheme. In the event of non-receipt of application/Annual Access Fee by MAHE, the Applicant's cause of action lies solely against the concerned Channel Partner. MAHE shall not be held responsible or liable on account of nonreceipt of the application/annual Access Fee for any reason whatsoever.
- Receipt of application/Annual Access Fee by the concerned Channel Partner of MAHE will not constitute acceptance for participation in the Scheme. MAHE reserves the right to reject an application without providing any reason at any time during the course of the scheme. In the event an application is rejected, the entire Annual Access Fee paid by the Applicant will be refunded.
- Once a duly completed application along with applicable Annual Access Fee received, no request for cancellation will be entertained.

3. SERVICE TO MEMBERS

a. The services will start with effect from August 1, 2018. The acknowledgment slip will be valid till the actual receipt of the ArogyaCard. A member is required to present the acknowledgment slip/ArogyaCard at the Arogya Desk of a Hospital, to avail of services at such Hospital and will be valid upto July 31, 2019 and thereafter, can be amended by MAHE at its sole discretion.

b. All the members would be issued Manipal ArogyaCard. In the event of misuse of the ArogyaCard, the membership to the Scheme is liable to be cancelled and no refund will be made. The membership to the scheme is non-transferable and no responsibility is owed to nonmembers.

c. In the events the ArogyaCard is lost, stolen, destroyed or damaged, a duplicate shall be issued only on (i) provision of requisite identification and proof of participation in the Scheme; and (ii) payment of an amount of Rupees Fifty (50/-) towards handing charges.

d. The Member shall be governed by the terms, conditions and policies of the relevant Hospital while availing the Services.

e. Inpatient admission are subject to availability of beds at the time of such admission. A Member shall deposit with the relevant Hospital, an amount equal to thirty percent (30%) of the normally applicable deposit (i.e., the deposit applicable to Non-Members), at the time of such inpatient admission, Such deposit shall be refunded at the time of discharge of the Members from the relevant Hospital, after deduction of all expenses not covered under the Scheme.

f. Members are eligible to be admitted only to the General Ward and Applicable higher wards, in case of an inpatient admission. In the event of a Member desiring to be admitted to a higher category of ward he/she shall pay the charges applicable to such ward and not the difference between the charges applicable to general ward and such private/semi-private ward.

g. No benefits other than those specified herein shall be made available to a Member.

h. It is acknowledged and agreed that services added by a Hospital after the Closing Date may not be extended to Members. The decision in this regard shall be taken by the concerned Hospital, and such decision shall be final.

i. Members shall not be eligible for reimbursement of any expenses incurred to a Member.

j. For prescription drugs, consumable, materials, investigation, procedures and/or services, the Members shall pay separately at the same are received/availed. Member should hereby agree to accept responsibility for any and all bills not covered under the Scheme. (Covered under Schedule III).

k. Renewal if any, of the ArogyaCard shall be entirely at the discretion of MAHE and shall be under a set of fresh terms and conditions framed at that time.

l. In the event of any major disaster or epidemic, the Hospital shall render services in so far as is practical, according to their professional judgment within the limitations of those facilities and personnel, which are then available.

m. It is specifically acknowledged that the Scheme is purely a facility to the Members to avail of the services at the Hospitals in payment of Annual Access Fee, and is not a health Insurance program.

n. The Member acknowledges that MAHE, Channel Partners and the Hospital are not liable in casebook death disability, injury, damage, hospitalization or other event and agrees that he/she will not hold MAHE, Channel Partners or the Hospitals responsible in any manner for compensation, recovery of compensation, damages or other claims.

o. MAHE may change, add or modify all or any of the terms and conditions set out herein without any advance notice. MAHE reserves the right to assign its right and duties herein, to any party at any time without notice to the Members.

p. MAHE reserves the right to cancel the Scheme at any time after the expiry of the sixth month from the Closing Date. On such cancellation, MAHE shall refund the Annual Access Fee paid by a

Primary Card Holder, after deducting an amount proportionate to the period of coverage under the Scheme.

q. Settlement of any dispute related to the Scheme is subject to the exclusive jurisdiction of the courts in Udupi only.

r. If any provision/s contained herein are found to be invalid by any court having competent jurisdiction. The invalidity of such provision shall not affect the validity of the remaining provisions, which shall remain in full force and effect.

s. Any cause of action that a Member may have with respect to the Scheme must be commenced within one year after the claim or cause of action arises or such claim or cause of action is bares.

t. Not with standing any other terms or conditions, in no event shall MAHE, the Channel Partners other Hospitals be liable for any failure, delay, or impairment in the performance of their obligations, In any manner in whole or part to Acts of God severe weather conditions, labour disruptions, governmental decrees or controls, Insurrections, war risks, shortages, inability to procure products/services, failure to obtain licenses or permits, shortages of supplies, or any other circumstances or causes beyond their control

4. DISCLAIMER OF WARRANTEE AND LIMITATION OF LIABILITY

a. The member acknowledges that the services are provided on 'as is' basis no representation or warranties whatsoever, express or implied, including but not limited to representations or warranties as to description quality, productiveness accuracy nature correctness or fitness or service for a particular purpose are made.

b. The member assume all risk for selection and use of the service, the member shall be solely responsible for any error misstatements, forgery, negligence delays, inaccuracies, acts or omissions in connection with the delivery of services.

c. On behalf of the member and any person who uses the services or products under the health card the member releases, acquits, and discharges MAHE, channel partners and the hospitals from any and all liabilities, claims, demands, actions, and causes of action that the member, his family and/or their legal representatives may have, by reason of any damage (whether or not pecuniary) or injury (whether or not personal) sustained as a result of or during the use of any and all services and/or products available under or through the health card.

d. The member agrees to indemnify and hold obligations, owing, channel partners and the hospitals harmless from any claims, lawsuits, proceedings, costs, attorney's fees, damages or other losses (collectively losses) arising out of or relating to the member's use or nonuse of the services, in all cases including but not limited to losses for tort, personal injury, medical malpractice or product liability without limiting the generality of the foregoing. in no event shall obligations, owing, and/or the channel partners and/or the hospitals be liable for any special, incidental, consequential, or

indirect damages, including damages for loss of liable for any special, incidental, consequential, or indirect been advised of the possibility of such damages.

e. In any event, the total liability (if any) on the part of obligations, owing, channel partners and the hospitals, whether arising under contract or otherwise, is limited to the fees received from or on behalf of the concerned member under this scheme

SCHEDULE I

List of exclusions (Not covered Manipal ArogyaCard) 1. Evening Clinic 2. Discount on ICU Facility 3. Operations done on OP basis. (KMC Hospital, Ambedkar Circle Mangalore) 4. Concession is not available on consumable charges 5. Discount offerings under various scheme cannot be used along with Manipal ArogyaCard

SCHEDULE III DISCOUNTS AT NETWORK HOSPITALS / ನೆಟ್‌ವರ್ಕ್ ಆಸ್ಪತ್ರೆಗಳಲ್ಲಿ ರಿಯಾಯಿತಿಗಳು

Particulars ಹಿವರಣೆ	Kasturba Hospital Manipal ಕಸ್ತೂರಬಾ ಆಸ್ಪತ್ರೆ ಮಣಿವಾಲ	Dr. T M A Pai Hospital Udupi ಡಾ. ಉ ಎಂ ಎ ವೈ ಆಸ್ಪತ್ರೆ ಉಡುಪಿ	Dr. T M A Pai Rotary Hospital Karkala ಡಾ. ಉ ಎಂ ಎ ವೈ ರೋಟರಿ ಆಸ್ಪತ್ರೆ ಕಾರ್ಕಳ	KMC Hospital Attavar, Mangaluru ಕೆಎಂಕೆ ಆಸ್ಪತ್ರೆ ಅತ್ತಾವರ, ಮಂಗಳೂರು	KMC Hospital Ambedkar Circle, Mangaluru ಕೆಎಂಕೆ ಆಸ್ಪತ್ರೆ ಅಂಬೆಡ್ಕರ್ ವೃತ್ತ, ಮಂಗಳೂರು
Consultation ಸಮಾಲೋಚನೆ	50%	20%	20%	50% *	50%
Professional Fees ವೃತ್ತಿ ಶುಲ್ಕ	20%	20%	20%	25%	10%
Laboratory Investigations ಪ್ರಯೋಗಾಲಯ ಶುಲ್ಕ	25%	20%	20%	25%	25%
OP Procedures ಹೊರರೋಗಿ ವಿಭಾಗದ ವಿಧಾನಗಳು	25%	20%	20%	25%	10%
Radiology - CT MRI Ultrasound, etc including doctor charges ಸಿಟಿ, ಎಮ್‌ಆರ್‌ಐ ಅಲ್ಟ್ರಾಸೌಂಡ್ ವಿಧಾನಗಳಲ್ಲಿ ವೈದ್ಯಕರ ವೆಚ್ಚವೂ ಸೇರಿದಂತೆ	25%	20%	20%	20%	20%
Dialysis ಡಯಾಲಿಸಿಸ್	₹ 50/-	₹ 50/-	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	₹ 50/-
OP/IP Pharmacy ಔಷಧಾಲಯ	upto 10% 10% ರವರೆಗೆ				
Health Check Packages & Diabetic Clinic ಹೆಲ್ತ್ ಚೆಕ್ ಪ್ಯಾಕೇಜಿಂಗ್ ಡಯಾಬಿಟಿಸ್ ಕ್ಲಿನಿಕ್	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	Free ಉಚಿತ Fitness Assessment ಫಿಟ್ನೆಸ್ ಅಸೆಸ್ ಮೆಂಟ್	25%
Ward Category ವಾರ್ಡ್ ದರ್ಜೆ	General ಜನರಲ್	All Ward Category ಎಲ್ಲಾ ವಾರ್ಡ್ ದರ್ಜೆ	General ಜನರಲ್	General ಜನರಲ್	General ಜನರಲ್
IP benefits - Excluding Consumables ಒಳರೋಗಿ ಸೌಲಭ್ಯಗಳು - ಉಪಯೋಗವಾಗುವ ವಸ್ತು ಹೊರತುಪಡಿಸಿ	25%	15%	15%	25%	General ward-10% Discount Ultra Wards (Semi Spcl & Spcl) Tower-II: 20% on Admission Charges, Bed & Nursing & Additional 10% on surgery Charges. 10% ಜನರಲ್ ವಾರ್ಡ್ ರಿಯಾಯಿತಿ ಅಲ್ಟ್ರಾವಾರ್ಡ್ ರಿಯಾಯಿತಿ ಸೆಮಿ ಸ್ಪೆಷಲ್ ಸ್ಪೆಷಲ್ (ಟವರ್ 2): 20% ದಾಖಲಾತಿ ಪಾಸ್‌ಗೆ ಕುಶಲಕರ್ಮದ ಸೇವೆ ರಿಯಾಯಿತಿ ಹೆಚ್ಚುವರಿ 10% ಒಳರೋಗಿ ಶಸ್ತ್ರಚಿಕಿತ್ಸೆಯಲ್ಲಿ.
Maternity Benefits (Excluding consumables) ಹೆರಿಗೆ ಸೌಲಭ್ಯಗಳು (ಕನ್ಸೂಮಬಲ್ಸ್ ಹೊರತು ಪಡಿಸಿ)	As per IP benefits ಒಳರೋಗಿ ವಿಭಾಗದ ಸೌಲಭ್ಯದಂತೆ			50% on Normal & Caeserian Delivery 50% ಸಾಧಾರಣ ಹಾಗೂ ಶಸ್ತ್ರಚಿಕಿತ್ಸಾ ಹೆರಿಗೆಯಲ್ಲಿ	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ
KMC Clinic Evening Clinic Sunday Clinic ಕೆ.ಎಂ.ಸಿ. ಕ್ಲಿನಿಕ್ ಸಂಜೆ ಕ್ಲಿನಿಕ್ ಆದಿತ್ಯವಾರ ಕ್ಲಿನಿಕ್	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	NA ಅನ್ವಯಿಸುವುದಿಲ್ಲ	No Registration Charges ಉಚಿತ ದಾಖಲಾತಿ

* (ಜನರಲ್ ಸ್ಪೆಷಾಲಿಟಿ ವೈದ್ಯಕೀಯ ಸಮಾಲೋಚನೆ ಸೌಲಭ್ಯವು ಕೆಎಂಕೆ ಆಸ್ಪತ್ರೆ, ಅತ್ತಾವರ, ಮಂಗಳೂರಿನಲ್ಲಿ ಲಭ್ಯ) All consultation for basic specialities done at KMC Hospital, Attavar only

20 ಕಿ.ಮೀ ವ್ಯಾಪ್ತಿಯ ಪ್ರದೇಶದಲ್ಲಿ ಏರ್‌ಟೆನ್ಸ್ ಮೂಲಕ ಅಂಬುಲೆನ್ಸ್ ಸ್ವೀಕರಿಸುವ ಮಂಗಳೂರಿನಲ್ಲಿ ಮಾತ್ರ ಸೇವೆ / Emergency pick up by MARS with no cost for radius of 20 Kms in Mangaluru

Please contact your nearest Manipal Hospital to avail the benefits of Free "Manipal Dental ArogyaCard" Scheme.

I hereby represent and warrant that I am at Least 18years of age and that possess the legal rights and ability to agree to the Terms and Conditions mentioned overleaf and to utilize the Scheme in accordance with the same. I agree to be financially & otherwise responsible for utilization of the Scheme by me (as well as for utilisation of the Scheme by others, including minors depended on me) & to comply with my responsibilities and obligations as stated in the Terms & Conditions mentioned overleaf. I have read & understood the Terms and Conditions mentioned overleaf & do hereby agree on behalf of my family and on my own behalf to be bound by the same and have signed the application accordingly.