

What is the Medical Advantage Feature?

Medical Advantage Feature is the facility offered by ICICI Prudential Mutual Fund in association with Vidal Healthcare Services Pvt. Ltd. Through this facility an investor can seamlessly use their investments in ICICI Prudential Savings Fund to pay for hospitalization costs across India. This facility is available irrespective of health insurance status. The investor can avail this facility through any of Vidal Health's pan-India network of over 6,000 hospitals and 1,500 diagnostic centers.

The investor(s) on successful enrolment in this feature will display the Medical Advantage Card at the Point of Care and fill the Medical Redemption Form.

What are Health Services & Benefits of the Medical Advantage Facility?

The benefits of the Medical Advantage Facility are as follows:

- Cashless access to any empanelled hospital
- 24/7 access to a doctor on phone
- Up-to 25% discounts on medical tests and hospitalization
- Access to a neutral second opinion
- Advice on which hospital to choose

How can investors avail benefits from this feature?

Investor can follow the below mentioned steps to avail benefits from this feature:

- 1) Open a new folio in ICICI Prudential Savings Fund with Medical Advantage Feature form
- 2) Get the Medical Advantage Card
- 3) Fill Medical Redemption Form when need for medical expenditure arises
- 4) Hospital gives Vidal Health an estimate of expenses. (It is recommended that the investor calls up Vidal Health before going to the hospital)
- 5) Some units are redeemed to meet current expenses and some units are blocked in case of additional costs (As per hospital estimate)
- 6) If there are additional expenses, the remaining units will be redeemed.
- 7) Top up your ICICI Prudential Savings Fund for future medical needs, through additional investments.

Can multiple holders avail of this feature?

Yes. The investor(s) can invest in the designated scheme of the Fund in 'Single' or 'Either or Survivor' mode. Multiple holders can enjoy the benefits of this feature with the 'Either or Survivor' option. Also if multiple holders invest in a single folio, all the joint holders in the folio will be issued a Medical Advantage Card.

It is also recommended that the investor should always carry the Medical Advantage Card with them to realize the full potential of this feature – especially in case of unplanned health emergencies.

What if I am unable to sign the Medical Redemption Form?

If the investments are made in the 'either or survivor' mode, any holder available can sign the Medical Advantage Feature Redemption (MAF) Form available at the hospital.

A possibility arises that the investor signature on the MAF redemption form will be absent in following scenarios:

- If the investment is made in 'single' mode - The investor at the time of admission is unable to sign due to medical reasons (for instance in an unconscious state etc.)
- If the investment is made by multiple holders in 'either or survivor' mode - If the investor admitted to the hospital is unable to sign for any medical reason and if other holder(s) are unavailable.

In such cases, the hospital will validate if the investor(s) to be admitted is/are unable to sign the Medical Redemption Form. Thus the feature has a provision to be availed of, even if the investor is hospitalized in an unconscious state.

It is however recommended to invest in 'either or survivor' mode to extend the benefits of the feature to your family members and help to make the process easy and seamless.

How can I get 24*7 access to doctor on call?

You can call on +91 80 49101010, and the doctors empanelled with Vidal Health will address any health related queries that you may have.

How will I get discounts on my hospitalization expenses?

The investor(s) are requested to call Vidal Health on the following number: +91 80 49166710 and get advice on which hospital provides best available discount.

Can I redeem from my investments even if I don't need it for the medical expenses?

Yes In the normal course, this feature does not stop investors from redeeming from their investments. At the time of hospitalization, Vidal Health may block certain number of units for redemption towards additional hospital expenses that may be incurred. Vidal Health will ensure that appropriate number of units is unblocked at the time of payment of interim billing.

What are the Mutual Fund Schemes that have the Medical Advantage Feature?

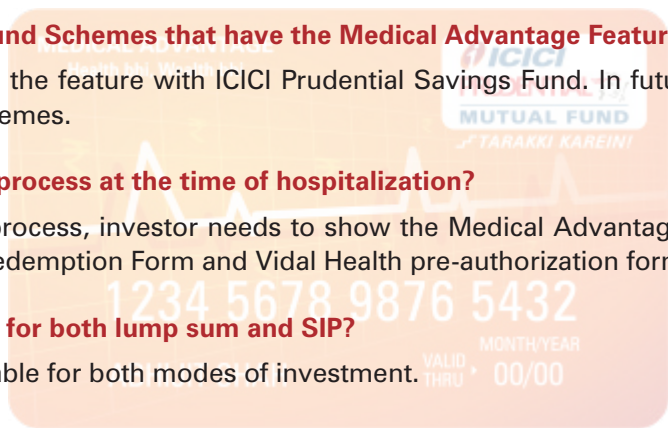
Currently, you can avail the feature with ICICI Prudential Savings Fund. In future, we may expand the feature to our other schemes.

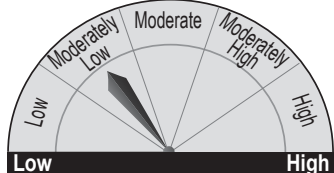
What is the admission process at the time of hospitalization?

During hospitalization process, investor needs to show the Medical Advantage Card at the admission desk and fill the MAF Redemption Form and Vidal Health pre-authorization form.

Is this feature available for both lump sum and SIP?

Yes, the feature is available for both modes of investment.



<p>ICICI Prudential Savings Fund is suitable for investors who are seeking*:</p>	<p>Riskometer</p>
<ul style="list-style-type: none"> • Short term savings solution • A debt fund that invests in debt and money market instruments of various maturities with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity. 	 <p>Investors understand that their principal will be at moderately low risk</p>
<p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	

Mutual fund investments are subject to market risks, read all scheme related documents carefully.