

**CIRCULAR TO ALL BRANCHES / OFFICES OF INDIA**

Issued by  
HRM Department, HO, Baroda

Madam / Dear Sir,

**Re: Introduction of Online Tele / Video Consultation with Doctors**

In its pursuit to ensure good health and wellbeing of staff members, Bank has taken various initiatives. Of late, it is felt that due to passivity staff members ignore to visit Doctor's clinic / hospital and resort to self-medication / over the counter medication, unless warranted by the seriousness of health matters. To address this issue, under the auspices of Staff Welfare Fund, our Bank has partnered with M/s. Qikwell Technologies India Pvt. Ltd. (Practo) to bring healthcare facilities directly to your fingertips / doorstep through a unique initiative by launching **"Online Tele / Video Consultation with Doctors"**.

The services under this initiative shall be rolled-out w.e.f. 20<sup>th</sup> July 2024.

This facility is extended to all serving regular employees and ex-employees (who have superannuated or opted for Voluntary Retirement) along with their maximum of 06 dependents.

With this innovative scheme, employees / ex-employees will be able to experience an instant access to a range of medical consultations without the hassle of waiting in queues or traveling long distances seeking the doctor appointments, anytime anywhere in India, simply by using their smartphones. Not only will it help the staff members in saving their valuable time and money, they will also be able to enjoy a host of comprehensive health services on a user-friendly app of 'Practo', ranging from obtaining medical opinions to ordering medicines and booking lab tests.

The salient features of this scheme are listed below:

- The service can be availed **24x7** through the 'Practo app' of the service provider.
- Quick Doctor tele-consultation – connect with doctor within **180 seconds**.
- Free follow-up for **7 days**.
- Consultation available in **Hindi, English and some major regional languages**.
- **Instant Chat** consultation.
- The interval between two consultations shall be **45-60 minutes** for unique ID.
- **Practopedia** - AI enabled healthcare articles on fitness, diet, skincare, gynaecology, etc. will be available based on usage pattern.
- Access to **free Q&A** sessions on Practo App
- Upto **15% discount** on all orders on **medicines** purchase through app (Prescribed medications only with **free home delivery** on order above INR 150/-).
- Upto **20% discount** on all **lab tests** booked through app.
- Access to **Doctor Network of 1.5 lakh for OPD Consultation** on self-payment basis (Discount upto 10% on Cashless network in face to face consultations).
- Monthly customized **Health webinars**.

The scheme is initially rolled out on pilot basis for 03 months and based on the success of the initiative it shall be extended further. The services can be accessed through "**PRACTO APP**". The link and QR code for downloading the app is as below:

[prac.to/get-plus](http://prac.to/get-plus)



The features of the scheme are attached as **Annexure A** and the job card for onboarding and availing the services through the **PRACTO App** is attached as **Annexure B**.

We are confident that this initiative will promote proactive health management amongst employees and will ensure timely medical assistance, fostering a strong sense of assurance of having a trusted medical consulting partner, alongside encouraging deeper commitment towards wellness and health awareness for all serving employees, ex-employees and their dependents. For any queries and clarification in the matter, please email: [swel.ho@bankofbaroda.com](mailto:swel.ho@bankofbaroda.com) or contact us on our telephone number: 0265 – 2316645/76/21.

For any service related matter the service provider may be contacted directly as per the escalation matrix given in **Annexure A**.

A copy of the circular is to be displayed on the notice board for information of all concerned. The contents of this communication should be well publicized amongst the beneficiaries for optimum utilization of the benefits enshrined in this initiative. A copy of this circular is also uploaded on the Ex-Employee Portal for reference purposes.

Yours faithfully,



(Shailendra Singh)  
Chief General Manager (HRM & Marketing)


Encl.: As above.






## Online Tele/ Video consultation with Doctor

<b>Eligibility:</b>	The scheme will be available to :  (i) All the regular existing employees (ii) Retired employees, who have <ul style="list-style-type: none"><li>• Superannuated</li><li>• Voluntary retired</li></ul>																													
<b>Coverage:</b>	The coverage will be given to the eligible employee and ex-employee and upto -06-dependent family members																													
<b>No. of consultation permitted per employee / ex-employee + maximum - 06- dependents</b>	Unlimited Tele / Video / Chat consultations for self and dependent family members																													
<b>Accessibility</b>	<ul style="list-style-type: none"><li>• The service can be availed 24x7 through the Practo app of the service provider.</li><li>• Quick Doctor tele-consultation – connect with doctor within 180 seconds.</li><li>• Free follow-up for 7 days.</li><li>• Consultation available in Hindi, English and some major regional languages.</li><li>• Instant Chat consultation.</li><li>• The interval between two consultations shall be 45-60 minutes.</li><li>• Practopedia - AI enabled healthcare articles on fitness, diet, skincare, gynaecology, etc. will be available based on usage pattern.</li><li>• Access to free Q&amp;A sessions on Practo App</li></ul>																													
<b>List of treatments:</b>	<table><tr><td>1. Ayurveda</td><td>15. Diet and Nutrition</td></tr><tr><td>2. Kidney and Urine</td><td>16. Stomach and Digestion</td></tr><tr><td>3. Breathing and Chest</td><td>17. Ear, Nose, Throat</td></tr><tr><td>4. Neurology</td><td>18. Urinary Problems</td></tr><tr><td>5. Cancer</td><td>19. Nephrology</td></tr><tr><td>6. Orthopedic</td><td>20. Eye and Vision</td></tr><tr><td>7. Cardiology</td><td>21. General Surgery</td></tr><tr><td>8. Dental</td><td>22. General Physician</td></tr><tr><td>9. Pediatrics</td><td>23. Gynecology</td></tr><tr><td>10. Physiotherapy</td><td>24. Rheumatology</td></tr><tr><td>11. Dermatology</td><td>25. Homeopathy</td></tr><tr><td>12. Psychiatry</td><td>26. Veterinary Physician</td></tr><tr><td>13. Diabetes and Endocrinology</td><td>27. Psychological counseling</td></tr><tr><td>14. Sexology</td><td>28. Other Problems</td></tr></table>		1. Ayurveda	15. Diet and Nutrition	2. Kidney and Urine	16. Stomach and Digestion	3. Breathing and Chest	17. Ear, Nose, Throat	4. Neurology	18. Urinary Problems	5. Cancer	19. Nephrology	6. Orthopedic	20. Eye and Vision	7. Cardiology	21. General Surgery	8. Dental	22. General Physician	9. Pediatrics	23. Gynecology	10. Physiotherapy	24. Rheumatology	11. Dermatology	25. Homeopathy	12. Psychiatry	26. Veterinary Physician	13. Diabetes and Endocrinology	27. Psychological counseling	14. Sexology	28. Other Problems
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<b>Value Added Services (on chargeable basis)</b>	The below mentioned Value Added Services will be available : <ul style="list-style-type: none"><li>• Upto 15% discount on all orders on medicines purchase through app (Prescribed medications only with free home delivery on order above INR 150/-).</li><li>• Upto 20% discount on all lab tests booked through app.</li><li>• Access to Doctor Network of 1.5 lakh for OPD Consultation on self-payment basis (Discount upto 10% on Cashless network in face to face consultations).</li><li>• Monthly customized Health webinars.</li></ul>																													
<b>Practo Assured (for surgeries) (on chargeable basis)</b>	<ul style="list-style-type: none"><li>• Dedicated concierge services for booking an appointment with Top Practo Assured Hospitals in <b>Top 6 Metro Cities</b>.</li><li>• Concierge team would support the patient for a smooth experience.</li><li>• Transparent Pricing.</li><li>• Priority Admission and discharge.</li><li>• Assistance in the admission process.</li><li>• Assistance in discharge formalities.</li><li>• Advanced surgical equipment's.</li></ul>																													



• Expert surgeons with over 15 years of experience.				
List of surgeries covered under Practo Assured (on chargeable basis)	<b>General Surgery</b> 1. Gallstone 2. Hernia Treatment 3. Lipoma Removal 4. Circumcision 5. Varicose Veins 6. Sebaceous cyst 7. Varicocele 8. Hydrocele 9. Appendectomy	<b>Cosmetic</b> 1. Rhinoplasty 2. Breast Reduction / Augmentation 3. Breast lift 4. Liposuction 5. Gynaecomastia 6. Lump in Breast	<b>Fertility</b> 1. IVF	
	<b>Proctology</b> 1. Anal fissure 2. Anal Fistula 3. Piles 4. Pilonidal Sinus 5. Perianal Abscess	<b>Hair Treatment</b> 1. Hair treatment 2. PRP Treatment	<b>Ophthalmology</b> 1. Cataract 2. Lasik 3. Galucoma 4. Squint Eye	
	<b>Urology</b> 1. Kidney stone 2. Renal cyst 3. Urethrolplasty 4. TURP	<b>Gynaecology</b> 1. MTP 2. Vaginal tightening 3. Vaginoplasty 4. Myomectomy 5. Labiaplasty 6. Hysterectomy 7. Hysteroscopy 8. D & C 9. Ovarian cyst	<b>Orthopedics</b> 1. Knee Replacement 2. Arthroscopy 3. Carpal Tunnel Syndrome 4. Lumbar Laminectomy 5. ACL Repair 6. Microdiscectomy 7. Knee Arthroscopy 8. Shoulder Arthroscopy	
	Availability of Corporate Concierge Desk 24*7 (Monday to Saturday)			
	Helpdesk for availing the following services on self-payment basis: <ul style="list-style-type: none"><li>• Doctor on-Call</li><li>• Home Care Service</li><li>• App Related Assistance</li><li>• Priority RTPCR Test</li><li>• O2 Support</li><li>• ICU at Home</li><li>• Appointment Booking</li><li>• Health Check-ups</li><li>• Any other health plan related queries</li></ul>			
	Escalation Matrix	<b>Level 1</b> Concierge desk Mobile No – 8047489888 Email ID - <a href="mailto:corporateconcierge@practo.com">corporateconcierge@practo.com</a>		
		<b>Level 2</b> Name - Anirban Email ID - <a href="mailto:anirban.chakraborty@practo.com">anirban.chakraborty@practo.com</a>		





Jobcard

  
FOR CORPORATES  
User Guide - How to use your plan



  
How to  
**Activate your plan**

**Step 1:**  
Download the  
Practo app on  
your mobile

**Step 2:**  
Login with your  
registered  
number

**Step 3:**  
Start using  
your Health  
Plan



## User Guide



### Communication

After activation user receives an SMS and Email from Practo.



**SMS Content:** Your Health Plan is now active. Download the Practo app to get started. [practo.to/get-plus](https://practo.to/get-plus)



### How to activate your Plan

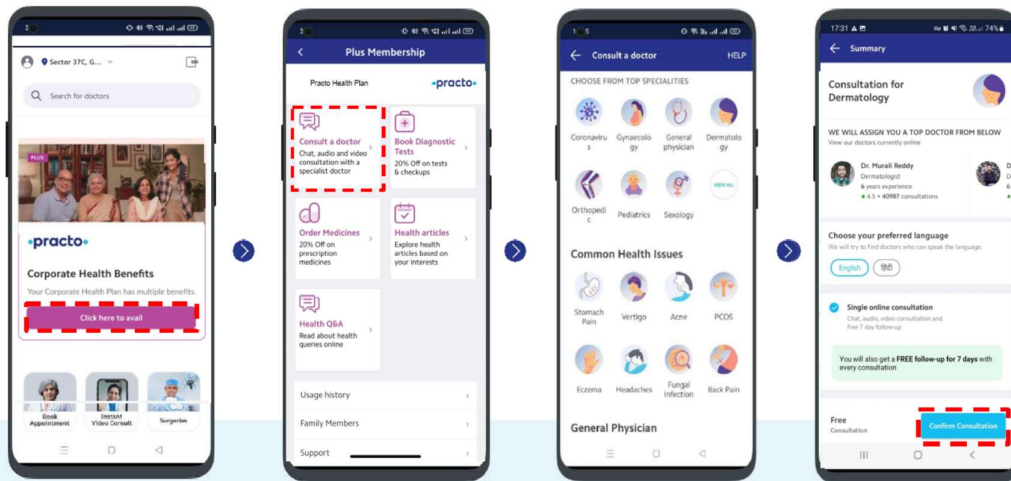
Step 1: Download the Practo app on your mobile  
Step 2: Login with your registered number  
Step 3: Start using your Health Plan



practo

## How to Avail Online Consultation?

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Open the Practo app and click on the Corporate Health Benefits

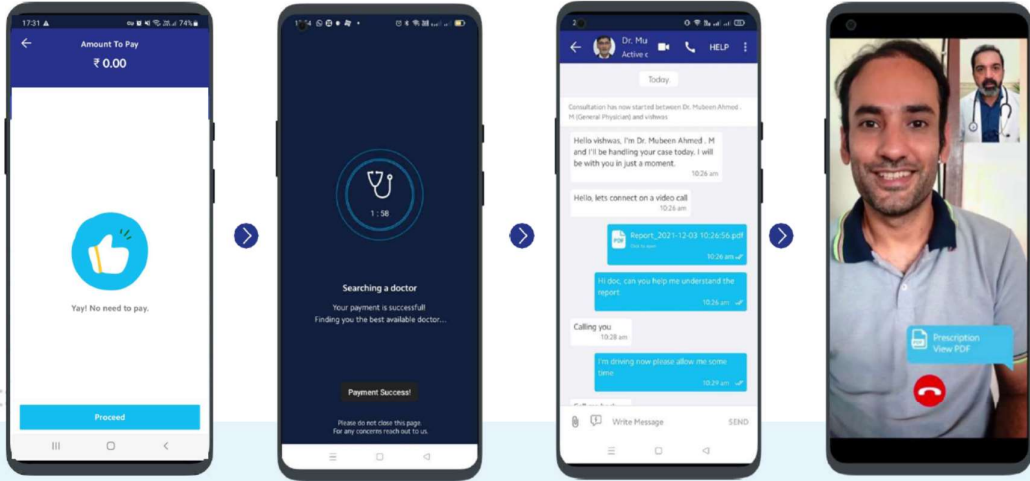
Click on Consult a doctor tile

Select Speciality of your choice

Select your preferred language & click on confirm consultation



**practo**



Click on Proceed

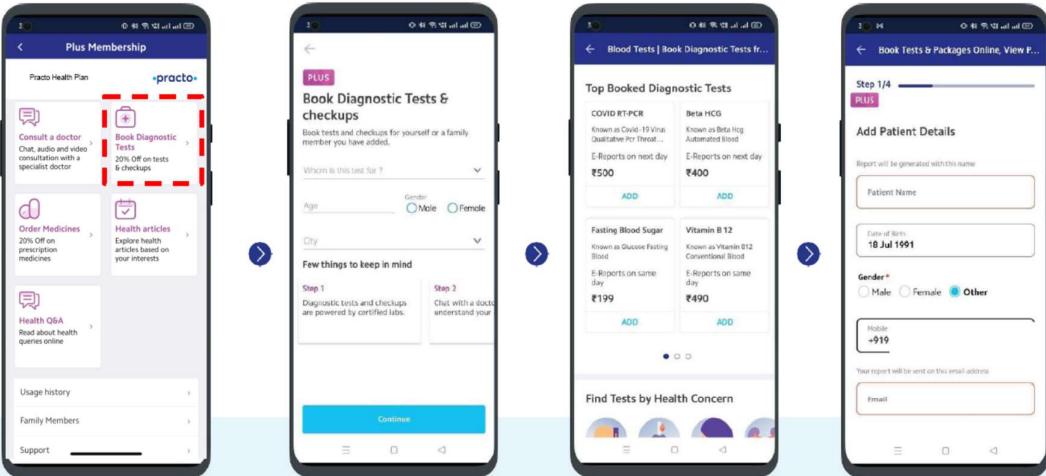
Doctor will be auto assigned by Practo

Doctor consult will be initiated in the form of chat and then users can continue with call or video consult

Video Consult with a Qualified Doctor

**practo**

## How to Book Diagnostics Test?



Click on Book Diagnostic Tests

Fill in the details and click on continue

Search/select your preferred test and add to your cart

Fill in patient details

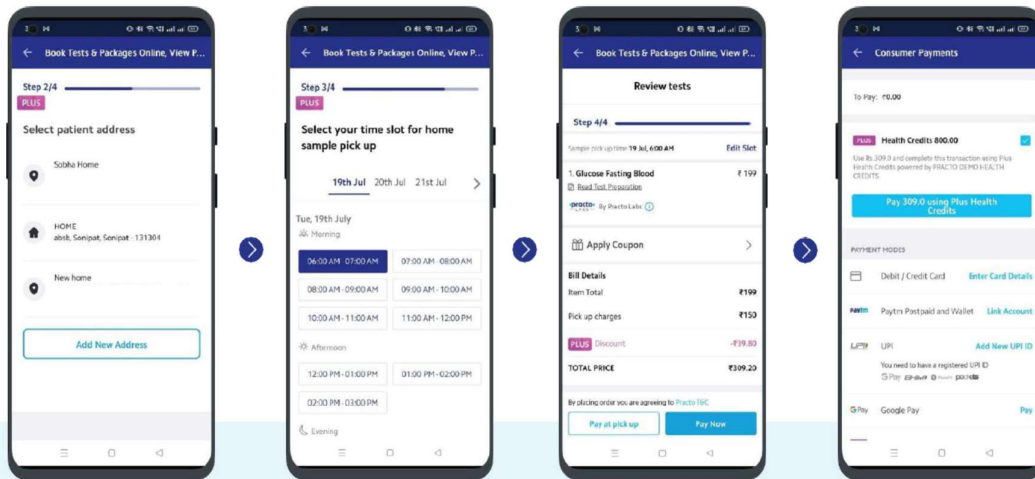




बैंक ऑफ बड़ौदा Bank of Baroda



practo



Add the address

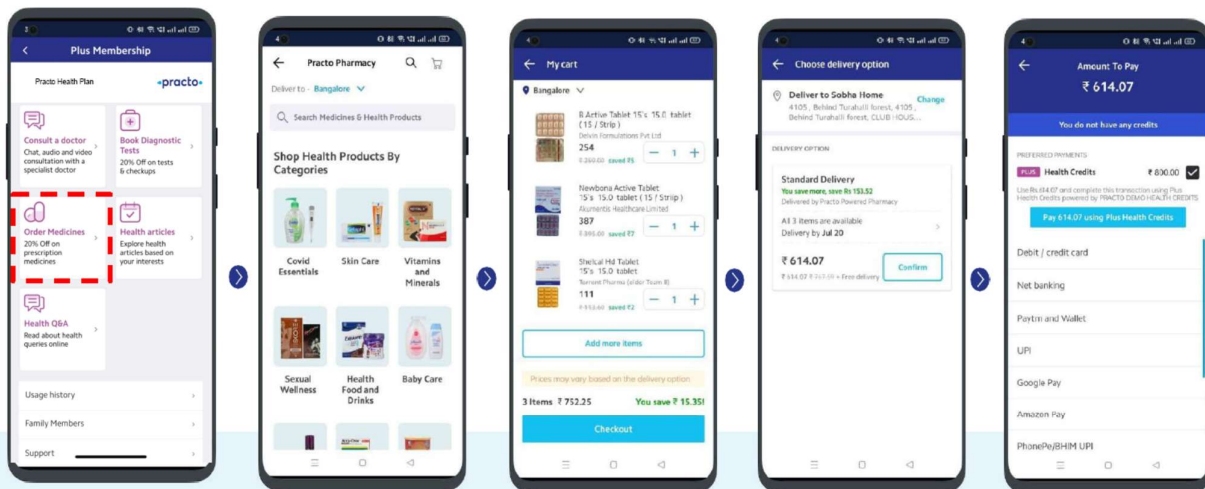
Select the preferred date and time

Review the details and proceed to Pay Now

Proceed to make payment online.  
(You can use any of the available payment methods)

## How to Place Medicine Order?

practo



Click on Order Medicines

Set your location and search for the medicine you want to order

Review your cart orders and click on checkout

Add your delivery address and click on Confirm

Proceed to make payment online.  
(You can use any of the available payment methods)





# Thank You!

Wishing you the Best of Health :)

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