

CORPORATE INSURANCE POLICY – EMPLOYEE BENEFITS

ASTAR DATA LLP



Prepared by:-

Emedlife Insurance Broking Services Limited

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Confidential

Tobe used by Aster Data LLP

The information contained here is only a summary of the employee benefit insurance policy documents which are kept by the employer. If there is a conflict in interpretation, then the terms & conditions of the applicable policy document will prevail.

ASTAR DATA LLP

Insurance Partner



Insurance Intermediary



TPA Partner

GROUP MEDICLAIM POLICY (GMC)



Group Medical – Policy Information

Coverages	Policy Benefits
POLICY HOLDER	ASTAR DATA LLP
PERIOD OF THE COVER	Annual
INCEPTION DATE	29 March 2025
EXPIRY DATE	28 March 2026
INSURER	Niva Bupa Insurance Company Limited
SUM INSURED LIMITS	Sum Insured on Floater Basis INR 5,00,000
MEMBERS COVERED	<ol style="list-style-type: none">1. Employee2. Spouse3. 2 Dependent Children (Up to 25 years of Age)
GEOGRAPHICAL LIMITS	India (Covers treatment availed in India Only)
MID-TERM ENROLMENT	Newly married employee's spouse where the marriage has occurred within the policy year & newborn children during the policy year will be covered from the date of such an event (within 30 days from date of marriage or date of birth of newborn) provided that the data has been communicatedon occurrence to the insurer through the HR team.

Group Medical – Coverages

Coverages	Policy Benefits
PRE-EXISTING DISEASES	Covered
FIRST 30-DAYS WAITING PERIOD	Waived off
1st / 2nd & 4th YEAR WAITING PERIOD	Waived off
AGE BAND	Children can be covered up to 25 years, Employee and Spouse can be covered up 80 years
MATERNITY BENEFITS	Maternity benefit is applicable only for first two children
PRE AND POST HOSPITALITION	30 days pre-hospitalization and 60 days post-hospitalization, respectively.
MATERNITY LIMITS (NORMAL & CAESARIAN SECTION)	INR. 50,000/- for Normal & INR. 75,000/- for C-Section and applicable only for first 2 children
PRE & POST NATAL	Pre-Post Natal Expenses to the limit of INR 10,000 is covered Within Maternity Limit
9-MONTHS WAITING PERIOD FOR MATERNITY	Waived Off
NEWBORN BABY COVER	Covered from Day one under Family Floater Sium Insured subject to intimation to HR within 21 days
WELL BABY EXPENSES	Covered up to INR 5,000/- within maternity limits
WELL MOTHER EXPENSES	Covered within Maternity Limit
ROOM RENT	Normal Hospitalization 10000 and ICU hospitalization is per actuals. (Room rent Proportionate charges are applicable if there is higher room)

Group Medical – Coverages

Coverages	Policy Benefits
DAY CARE PROCEDURES	Covered
DOMICILIARY HOSPITALIZATION	Excluded
LASIK SURGERY	Lasik treatment – above +/-5 D
EXTERNAL CONGENITAL ALIMENTS	Covered in case of life-threatening situations.
INTERNAL CONGENITAL ALIMENTS	Covered
ROAD AMBULANCE	INR 2,000 per occurrence on admission
DISEASE WISE CAPPING	Not Applicable
AYURVEDA HOSPITALIZATION EXPENSES	Covered if treatment is for not less than 24 hours, in an Ayurveda hospital which is govt. hospital or in any institute recognized by govt. and/or accredited by Quality Council of India/National Accreditation Board on Health on the advice of a Doctor because of illness or accidental bodily injury sustained or contracted during the policy period up to 20% of Base Sum Insured
SPECIAL CONDITION	For cyberknife treatment/Stem Cell Transplantation. Cochlear Implant treatment shall be restricted to 50% of the SI

Group Medical – Coverages

Coverages	Policy Benefits
ANIMAL / SERPENT ATTACK	Covered up to Rs. 5000/- on IPD basis
HOSPITALIZATION ARISING OUT OF TERRORISM	Covered
BEREAVEMENT COVER	100% will be paid if the claimant passes away during hospitalization
WIDOW/WIDOWER	Coverage is extended, If an employee passes away during the course of the policy, the benefits can be extended to the dependents up to policy expiry period
REIMBURSEMENT CLAIM SUBMISSION CLAUSE	Must be filed within 21 Days from the Date of Discharge



GROUP MEDICLAIM PARENTAL – POLICY INFORMATION



Group Medical – Coverages

Coverages	Policy Benefits
POLICY HOLDER	ASTAR DATA LLP - Parental Policy
PERIOD OF THE COVER	Annual
INCEPTION DATE	23 May 2025
EXPIRY DATE	22 May 2026
INSURER	Niva Bupa Insurance Company Limited
TPA	Medi Assist India Pvt Ltd
SUM INSURED LIMITS	Sum Insured varied on Floater Basis INR 3,00,000, 4,00,000 and 5,00,000
MEMBERS COVERED	1+1 Parents/ In Laws (Cross Combination not allowed) Years of Age up to 90
GEOGRAPHICAL LIMITS	India (Covers treatment availed in India Only)

Group Medical – Coverages

Coverages	Policy Benefits
PRE-EXISTING DISEASES	Covered
FIRST 30-DAYS WAITING PERIOD	Waived off
1st / 2nd & 4th year waiting period	Waived off
PRE AND POST HOSPITALITION	30 days pre-hospitalization and 60 days post-hospitalization, respectively.
ROOM RENT	Normal Hospitalization 1% of SI and 2% SI ICU hospitalization. (Room rent Proportionate charges are applicable if there is higher room)
ROAD AMBULANCE	Covered Up to INR 1500 per hospitalization
AILMENT WISE CAPPING	No capping, except for Cataract – Capped up to INR 35,000 per eye
CO PAY	No Copay
INTERNAL CONGENITAL DISEASE AND EXTERNAL CONGENITAL DISEASE	Internal Congenital is Covered & .External Congenital diseases covered in life threatening situations.
ORAL CHEMOTHERAPY	Covered up to SI

Group Medical – Coverages

Coverages	Policy Benefits
LASIK SURGERY	Covered If Power of Eye is above +/- 7.5
Modern Treatment	50% co-pay For cyberknife treatment/Robotic Surgery/Bio-absorbable Stent/FAMETO Laser Surgery/Toric lens/KT Laser Prostate.
AYUSH TREATMENT	Covered up to 20% of SI
TERRORISM	Covered Up to the sum insured only in case of hospitalization.
REIMBURSEMENT CLAIM SUBMISSION CLAUSE	Must be filed within 21 Days from the Date of Discharge



NON-MEDICAL EXPENSES

Administrative Expenses

- Admission Charges
- Registration Charges
- Medical Records/Medico legal charges
- Attendant Stay charges
- Relative Stay charges
- Additional Stay
- Gate Pass/Attendant pass
- Overhead charges
- Establishment Charges
- Tax
- Surcharge
- Incidental charge
- Waste disposal Charge

Documentation Expenses

- Documentation charges
- Medical records charges
- Discharge summary
- Birth Certificate
- Death Certificate
- Medical Certificate

Consumables

- Antiseptic/disinfectant solutions
- Powder
- Soap/Oil/Cream
- Sanitary pads/Diapers
- Cassette/CD/Film charges
- Oxygen Cylinder
- Health Foods
- Instruments/Equipment

Services

- Private nurse charges
- Telephone Charges
- Fax Charges
- Food/Beverages
- Diet
- Electricity Charges
- Water Charges
- T.V/Internet Charges
- News Paper/Magazines Charges
- Stationery Charges
- Linen/Laundry Charges
- Mortuary/Coffin Charges



GMC – Standard Hospitalization

Policy Benefits

INCLUSIONS:

- Only “In-Patient” hospitalization expenses.
- Active line of treatment with minimum 24-hours hospitalization (Excludes hospitalization for only diagnosis/investigation/observation/research)
- Pre-hospitalization expenses of 30 days before admission and post-hospitalization expenses for 60 days from the date of discharge for a claim-eligible hospitalization.

EXCLUSIONS:

- Non - Medical Expenses - Registration/Admission/Documentation fees, hospital surcharge, food bills for attendants, telephone charges, Television charges instrument and equipment etc.

Standard Exclusions in GMC Policy

Key Points

- Injury or disease directly or indirectly caused by or arising from or attributable to war or war-like situations and by nuclear weapons. Circumcision unless necessary for the treatment of diseases
- External Congenital ailments or defects/anomalies(**In case of life-threatening situation, External congenital ailment is covered**) Hospitalization for convalescence, general debility, intentional self-injury, and use of intoxicating drugs/ alcohol
- Venereal diseases, HIV and AIDS, Infertility treatment, Homeopathy and Naturopathy
- Cost of spectacles, contact lenses, hearing aids
- Any cosmetic or plastic surgery except for correction of injury
- Hospitalization for diagnostic tests only even if prescribed by a medical practitioner
- Voluntary termination of pregnancy
- Unproven or experimental treatment not approved by the Medical Council of India

Possibility of Denial of Cashless Claims – Few Examples

- Admission for investigations/ observation / evaluation only.
- Treatment not matching with disease mentioned on Pre-Auth form.
- Any treatment which otherwise could have been taken on OPD basis.
- Any congenital external diseases.
- Hospital not sending proper query reply raised by TPA.
- Active line of treatment not mentioned in the Pre-Auth form.
- Minimum requirement of 24 hours of hospitalization not followed in case of inpatient.



GMC Process for Cashless

Cashless hospitalization means the Administrator may authorize, upon a Policyholder's request, for direct settlement of eligible services and their according charges between a Network Hospital and the Administrator.

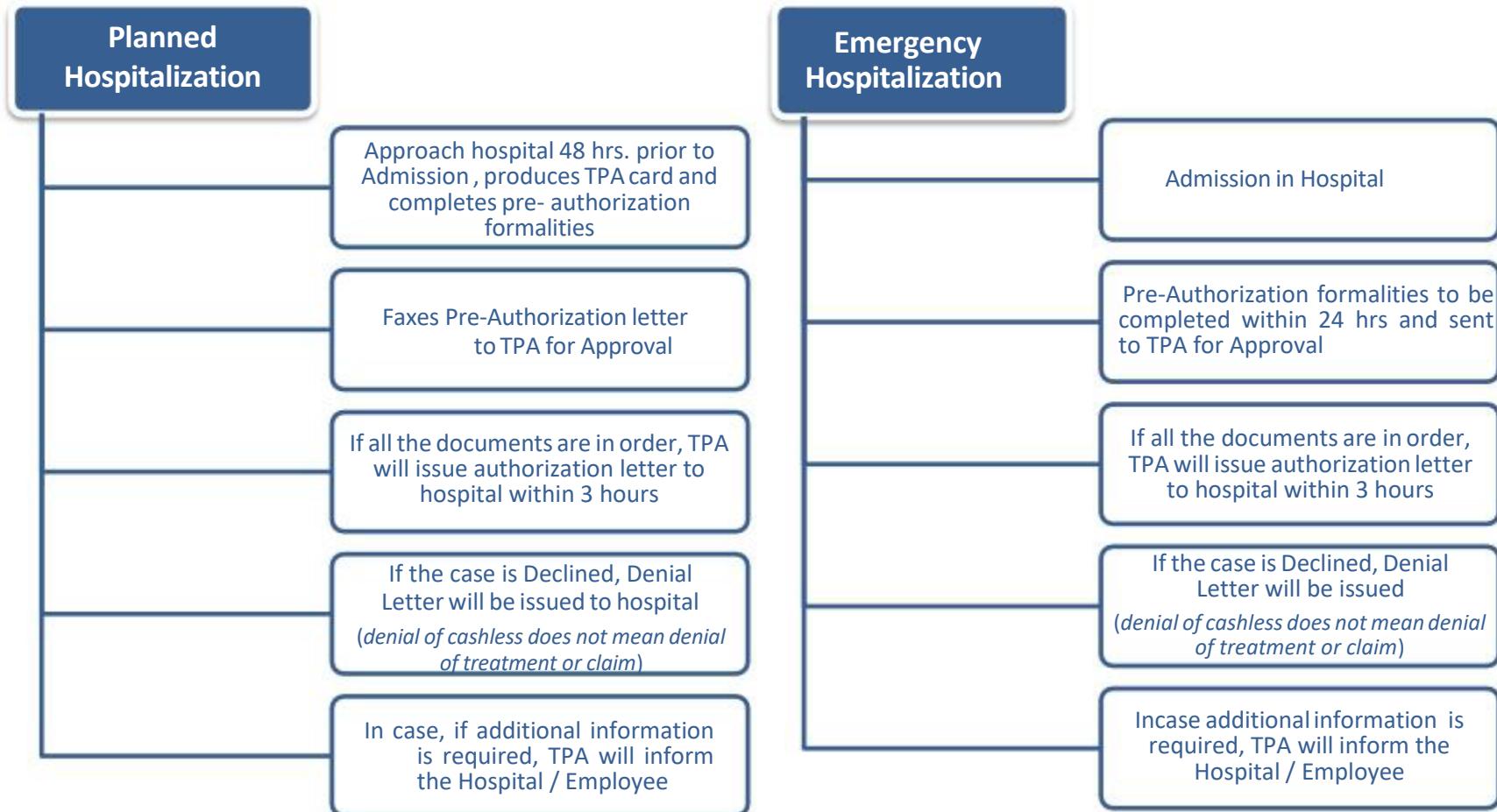
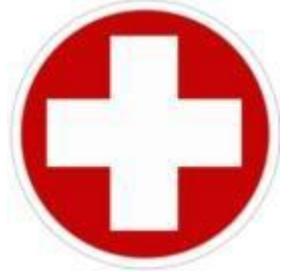
In such case the Administrator will directly settle all eligible amounts with the Network Hospital and the Insured Person may not have to pay any deposits at the commencement of the treatment or bills after the end of treatment to the extent that these services are covered under the Policy.

List of hospitals in the TPA's Network eligible for Cashless Hospitalization

To access the Hospital Network List:

1. Click on the mentioned link – <https://mediassissttpa.in/network-hospital-search/>
2. Select the Insurance company – Niva Bupa Insurance company
3. Select the Location

GMC – Cashless Hospitalization



Reimbursement Claim Process Note

Steps to Raise Reimbursement Claims - If the treatment is done in a hospital that is not empaneled, the amount is to be paid by the individual.

To submit for Reimbursement following below steps within 21 days from the Date of Discharge

Login to <https://emedshield.com/corporate-> login and select Claims >> Hospitalization >> Reimbursement.

Select the proper beneficiary and ensure you fill the required details

Color Scan and upload only original documents (**No Photocopies will be accepted**) which you are submitting as per the below Checklist

Ensure your correct active bank account details and mobile number are updated in the portal.

Ensure you have uploaded and attached ID proof along with claims documents.

CHECKLIST

- a) Aadhar & PANcopy of insured person & patient is mandatory for claims
- b) Detailed Original discharge summary.
- c) Follow-up Advice or Letter for line of Treatment after Discharge from the Hospital, from the Doctor.
- d) Main Hospital Bills in Original (with Bill No; Signed and Stamped by the Hospital) with all breakup charges itemized
- e) Indoor Case PAPERS (ICP)
- f) Pre-numbered Original payment receipts (with receipt No; signed and Stamped by the Hospital).
- g) Attending Bills and Receipts and Certificate regarding Diagnosis (if separate from hospital bill)
- h) Original indoor case papers with the Doctor's sign and seal.
- i) Original investigation reports & films with **MD Pathologist Sign & Seal** (eg: X-ray, ultrasound, MRI, Blood test, etc.).
- j) Original consultation receipts with original doctor prescriptions. Original pharmacy bills with original doctor prescriptions.
- k) GPLA status Certificate from treating doctor on hospital letterhead in case of maternity reimbursement claim (In case GPLA status is not mentioned in discharge summary).
- l) STICKER OF LENSES (IOL) in case Cataract claims.
- m) In case of Accidents, please note FIR or MLC (Medico Legal Certificate) is mandatory.
- n) Cancelled Chequeleaf of employee's account (Account holder name must be printed on the chequeleaf), if the name is not printed on the cheque please provide one month bank statement along with the chequeleaf.
- o) In case the Hospital is not registered, please get a letter on the Hospital Letter Head Mentioning the Number of Beds and the Availability of Doctors and Nurses round-the-clock.
- p) In case of COVID claims, a COVID report (RT-PCR or Rapid Antigen Test) conducted from Govt. Authorised test Centre in India is mandatory.

GROUP PERSONAL ACCIDENT (GPA)



Group Personal Accident

This policy provides compensation for Accidental Death or Injury including Disablement occurring to an employee. This cover is provided Worldwide but the payment of claim, however, will be made only in Indian Rupees. If at any time during the policy, the insured Dies or Sustains any Bodily injury resulting solely and directly from Accident caused by External, Violent and Visible means, the policy will pay Compensation depending upon the Sum Insured, Nature of Disablement/injury etc.

Personal Accident policy can be issued with or without death benefits. The general features are listed below and may have additional/different benefits depending on insurer to insurer

Plan Information, Benefit Details & Key Exclusions

Claim Procedure

Document Checklist

GPA – Policy Information

Coverages	POLICY BENEFITS
POLICY HOLDER	ASTAR DATA LLP
PERIOD OF THE COVER	Annual
INCEPTION DATE	29 MARCH 2025
EXPIRY DATE	28 March, 2026 (Midnight)
INSURER	Niva Bupa Health Insurance Company Limited
SUM INSURED LIMITS	10,00,000

GPA – Policy Benefits

Policy Benefits	Coverages
ACCIDENTAL DEATH	100% Of the sum insured
PERMANENT TOTAL DISABLEMENT	100% Of the sum insured
PERMANENT PARTIAL DISABLEMENT	as per the policy schedule
TEMPORARY TOTAL DISABLEMENT	1% of the sum insured maximum upto 15k.
Education for Dependent Children Benefit	10% of SI maximum upto 2 Lac
Accidental Hospitalization	100% Of the sum insured
Hospital Daily Cash Benefit	1% of Sum Insured subject to max of INR 1000
Terrorism Cover	Covered

Standard Exclusions in GPA Policy

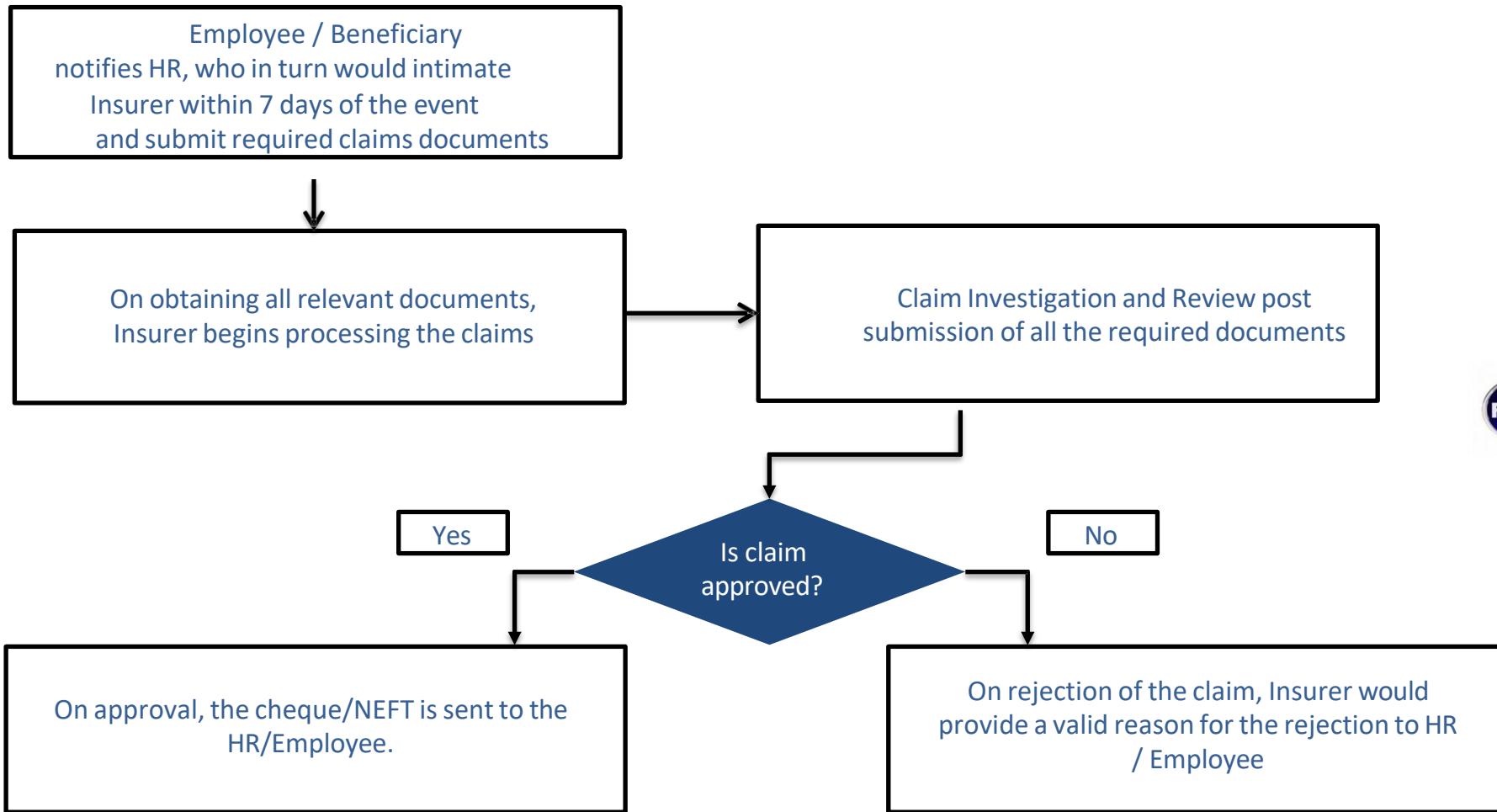
Key Points

- ✓ Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune-deficiency Virus (HIV) infection; or
- ✓ Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
- ✓ Participation in an actual or attempted felony, riot, crime, misdemeanor, (excluding traffic violations) or civil commotion; or
- ✓ Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Aircraft.
- ✓ Self exposure to needless peril (except in an attempt to save human life);
- ✓ Loss due to childbirth or pregnancy.
- ✓ Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils
- ✓ Vitamins and tonics unless forming part of treatment for injury due to an accident as prescribed by the Medical Practitioner



NOTE : Above exclusions are only indicative, please refer Insurance Company's Policy Copy for complete Standard Exclusions.

GPA – Claim Procedure



GPA – Document Checklist

General Documents – Applicable for all types of Claims:

- ✓ Duly filled and signed Claim Form photocopy of current year policy
- ✓ Specific Documents – Benefit Wise

In Accidental Death Cases:

- ✓ Copy of post-mortem examination report
- ✓ Copy of the first information report from police department / copy of the medico-legal certificate
- ✓ Original death summary from the hospital
- ✓ Copy of the legal heir certificate, if the claim is for the death of the principle insured
- ✓ Viscera Report for death due to poisoning OR snake bite
- ✓ Death certificate from Municipal Authority OR Gram Panchayat (Applicable for claim reported from rural areas)
- ✓ Salary slip prior to accident



In Permanent Disablement Cases:

- ✓ Original detailed discharge summary / day care summary from the hospital
- ✓ Treating doctor's certificate giving details of injuries (How, when and where injury sustained)
- ✓ Copy of the first information report from police department / copy of the medico-legal certificate
- ✓ First consultation letter and subsequent treatment papers
- ✓ Disability certificate from a concerned specialist affiliated with government hospital confirming the extent and nature of disability

In Temporary Total Disablement Cases:

- ✓ HR letter stating leave period
- ✓ Salary slip prior to accident Fitness Certificate by the treating doctor
- ✓ Medical / Hospital documents if any

This is an indicative list of documents and there may be additional documents required by the insurer.

GPA – Document Checklist



In Emergency Medical Expenses (Accident Only):

- ✓ Original consolidated hospital bill with breakup of each Item, duly signed by the insured
- ✓ Original payment receipt of the hospital bill
- ✓ Original bills, original payment receipts and reports for investigation
- ✓ Original medicine bills and receipts with corresponding prescriptions
- ✓ Original invoice/bills for implants (viz. Stent /PHS Mesh / IOL etc.) with original payment Receipts
- ✓ Treating doctor's certificate giving details of injuries (How, when and where injury sustained) including whether claimant was under the influence of any intoxicating material.
- ✓ Copy of the medico-legal certificate

In Emergency Expenses (Accident Only):

- ✓ Original detailed discharge summary / day care summary from the hospital
- ✓ Original consolidated hospital bill with breakup of each Item, duly signed by the insured
- ✓ Original payment receipt of the hospital bill - Original bills, Original payment receipts and reports for investigation
- ✓ Original medicine bills and receipts with corresponding prescriptions
- ✓ Original invoice/bills for implants (viz. Stent /PHS Mesh / IOL etc.) with original payment Receipts
- ✓ Treating doctor's certificate giving details of injuries (How, when and where injury sustained) including whether claimant was under the influence of any intoxicating material.



This is an indicative list of documents and there may be additional documents required by the insurer.

GROUP TERM LIFE (GTL)



GTL – Policy Information

Coverages	Policy Details
POLICY HOLDER	ASTAR DATA LLP
PERIOD OF THE COVER	Annual
INCEPTION DATE	07 April, 2025
EXPIRY DATE	08 April, 2026
INSURER	ICICI Prudential Life Insurance Company
SUM INSURED LIMITS	Minimum 10 Lakhs or 1 times of CTC whichever is Higher
MEMBER(S) COVERED IN THE PLAN	Employee
IN THE UNFORTUNATE EVENT OF DEATH	100% of the Sum Insured (Accident, Natural and Suicide Death)

- Only full-time and permanent employees who are actively-at-work will be considered for eligible membership of the plan.
- The benefits mentioned above are offered by the insurer, provided that the policy is in force and the employee is covered under the policy.

GTL – Claim Procedure & Document Checklist

Policyholder shall inform the insurance company of any claim within 30 days of the claim event

In the unfortunate event of Death (All Causes of Death):

- ✓ Claim Forms Part I: Application Form for Death Claim (Claimant's Statement)
Part II: Physician's Statement, relevant Hospital records and report from the concerned medical specialist giving nature of disability and illness.
- ✓ Death Certificate issued by a local government body like Municipal Corporation/Village Panchayat
- ✓ Medical Cause of Death Certificate issued by attending physician/hospital
- ✓ Attested True Copies of Indoor case Papers of the hospital(s)
- ✓ Post-mortem Report (Autopsy Report) & Chemical Viscera Report – if performed #
- ✓ The Beneficiary : Photo ID with DOB with relationship to the insured Proof of legal title to the claim proceeds (i.e., legal succession papers, assignment deed etc.)
- ✓ Employer's Certificate & Leave Records for the past 3 year



In the unfortunate event of Death due to Accident (Submit in addition to the above):

- ✓ All Police Reports / First Information report & Final Investigation Report
- ✓ Proof of Accident – Panchanama / Inquest Report
- ✓ Newspaper cutting / Photographs of the accident – if available

The above is an indicative list of documents and the insurer reserves the right to ask for additional proofs & documents in support of the claim.

Mobile APP – User Manual

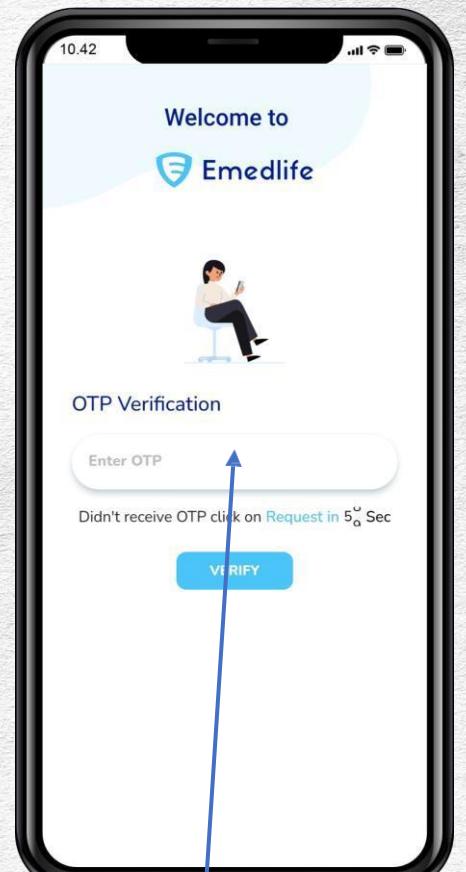
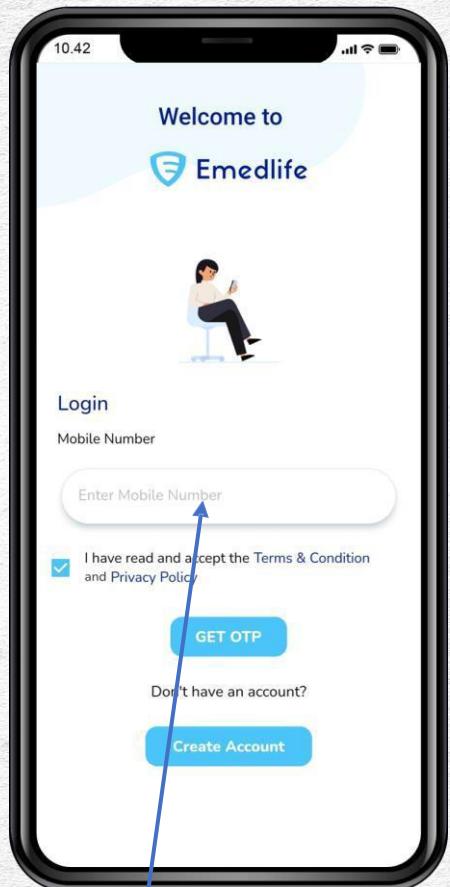
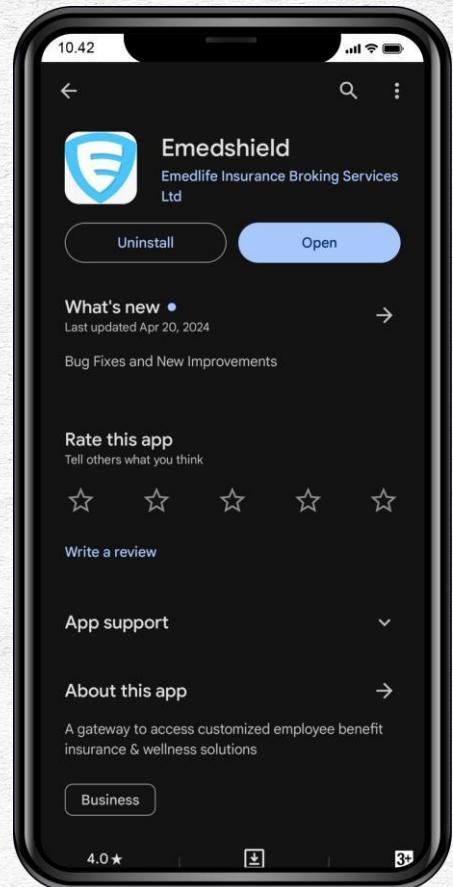
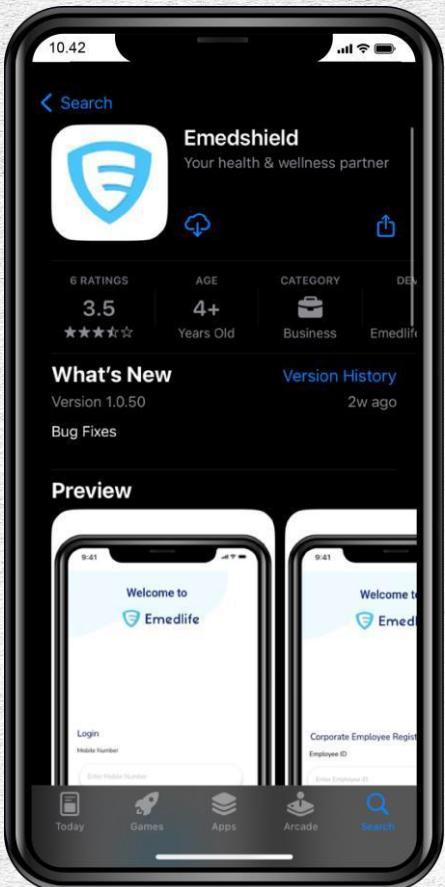
Link for Mobile App – Emedshield

Link for Apple App Store (iOS):

<https://apps.apple.com/in/app/emedshield/id1672069194>

Link for Google Play Store (Android):

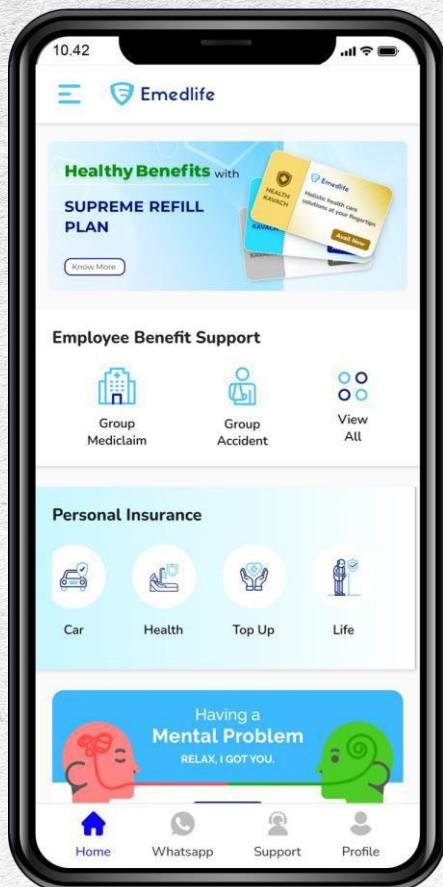
https://play.google.com/store/apps/details?id=com.emedshield&pcampaignid=web_share



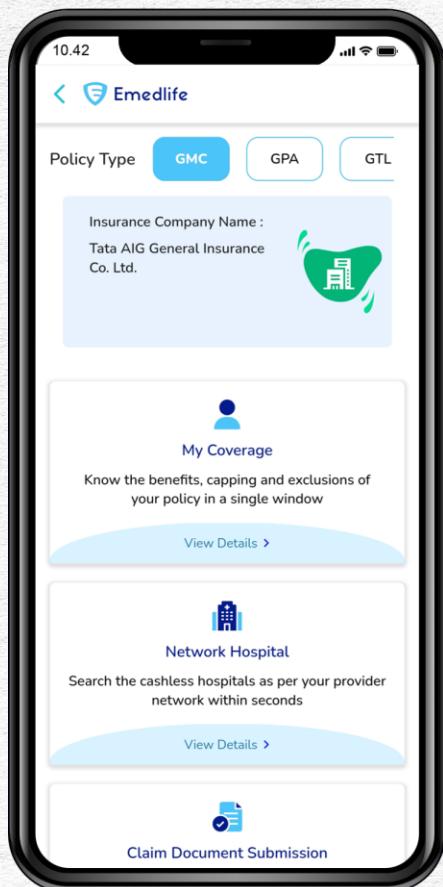
Login with your registered
mobile number

Enter OTP received on
registered mobile no

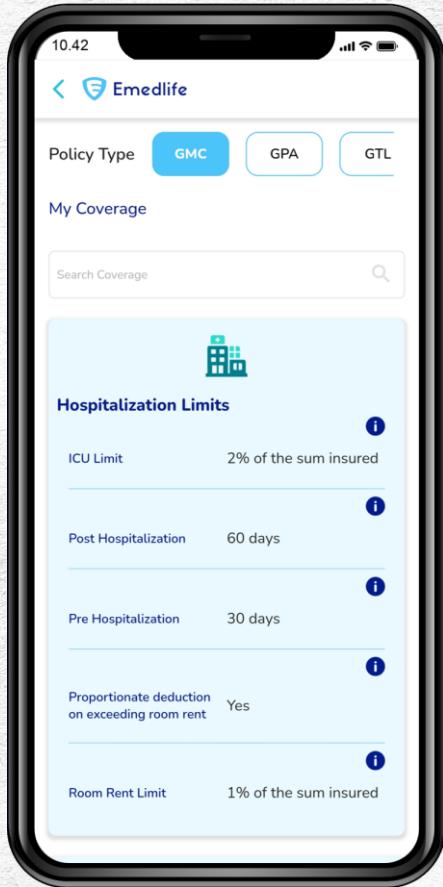
On welcome page click on
click on any policy Type



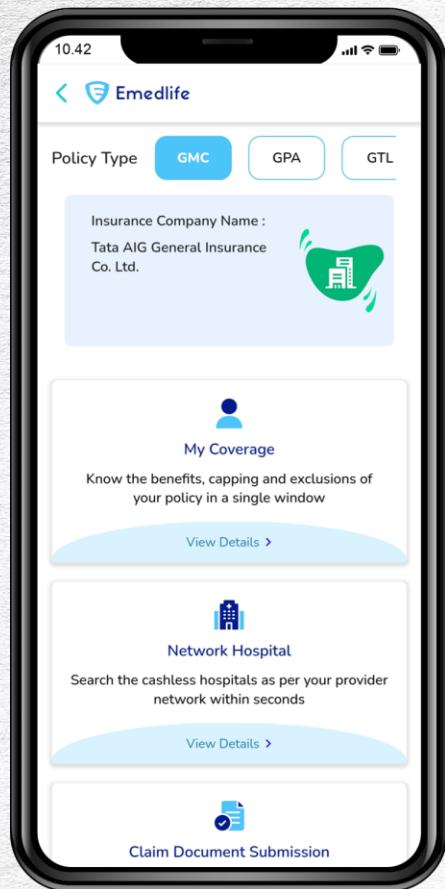
Here you can view your
Employee Benefit Policies in
detail seen on web portal



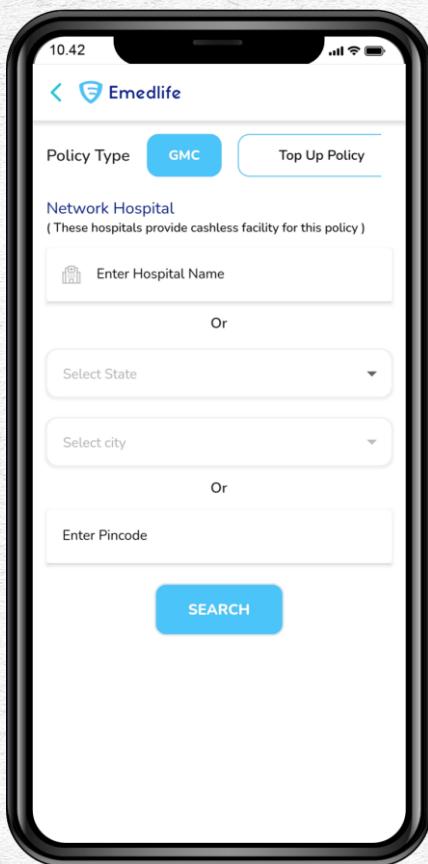
Here you can view the
benefits offered under
respective policies



Click on the tab
“Network Hospitals” to
avail the Cashless facility



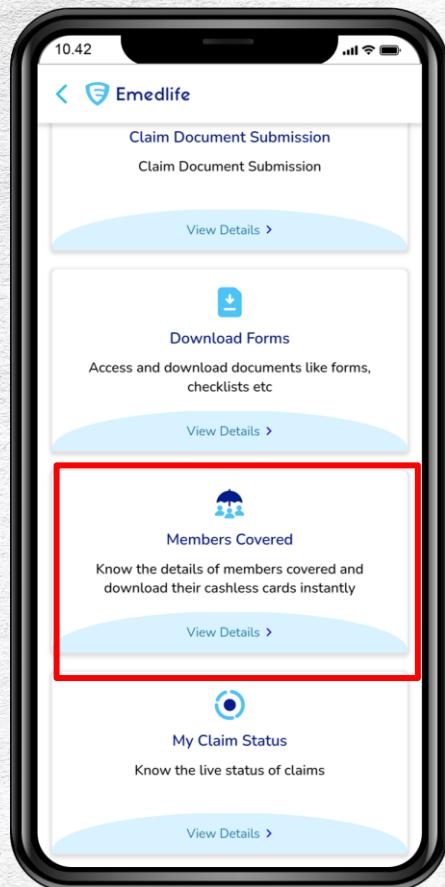
You can search the
network hospital either by
entering the name or state
or city



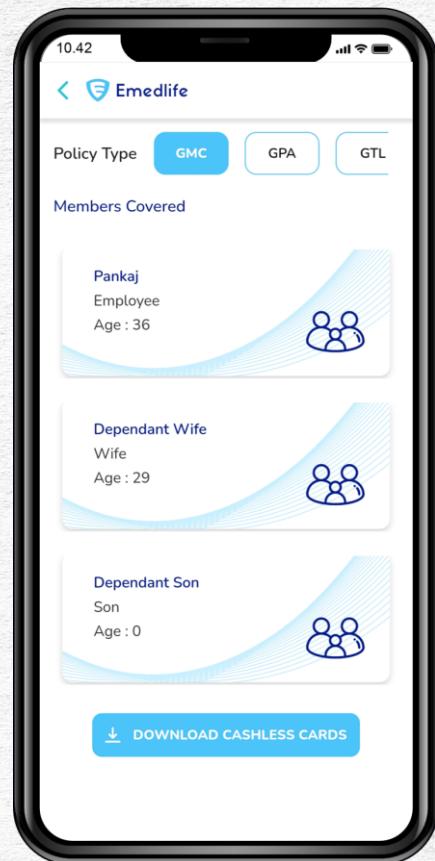
You can view the name of
hospitals with address,
contact details and email id



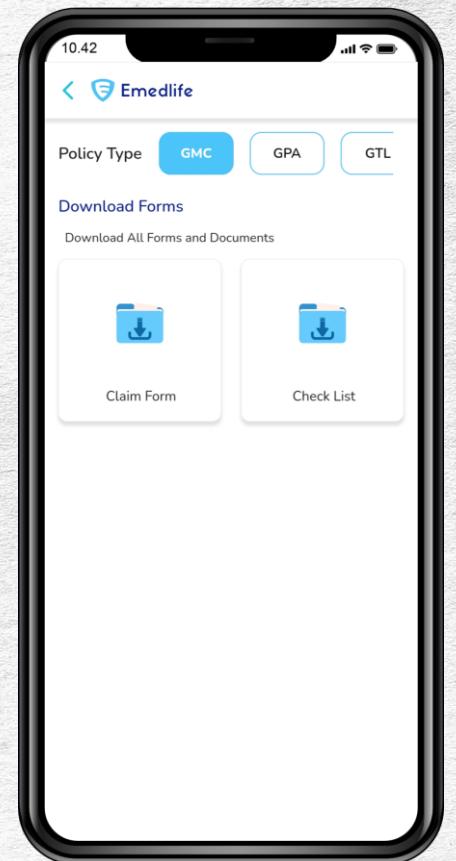
Click on the tab “Members Covered” to view the family members covered



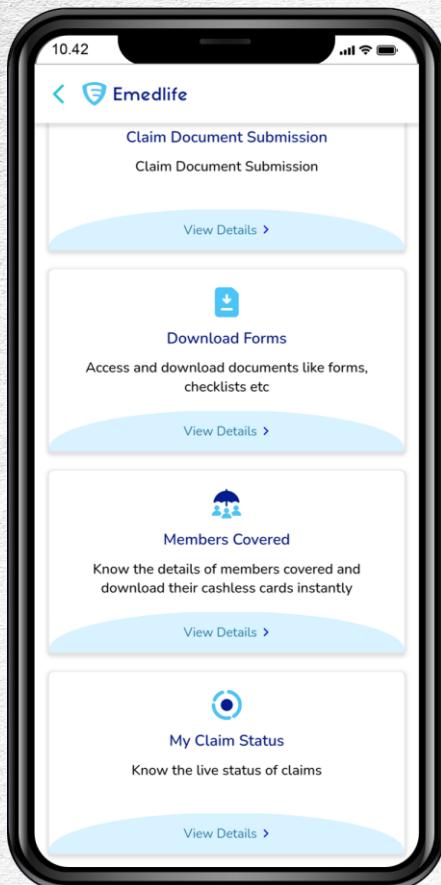
Here you have an option to download the cashless cards of respective member



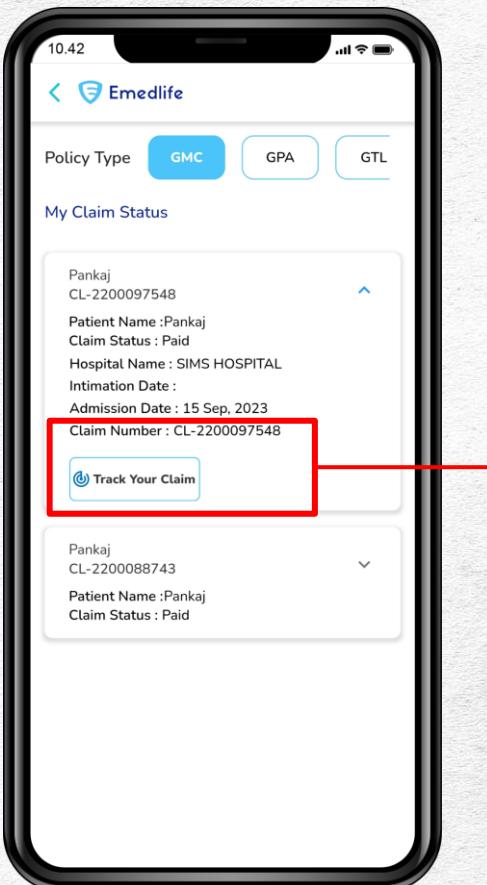
Here you have an option to download the claim form, check list etc.



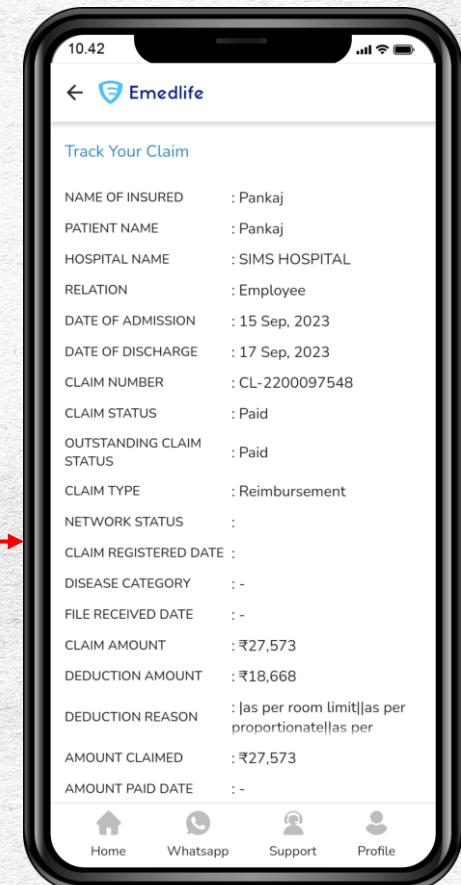
Click on the tab “My Claim Status” to check the claim status



Click on “Track Your Claim” to check the status in real time

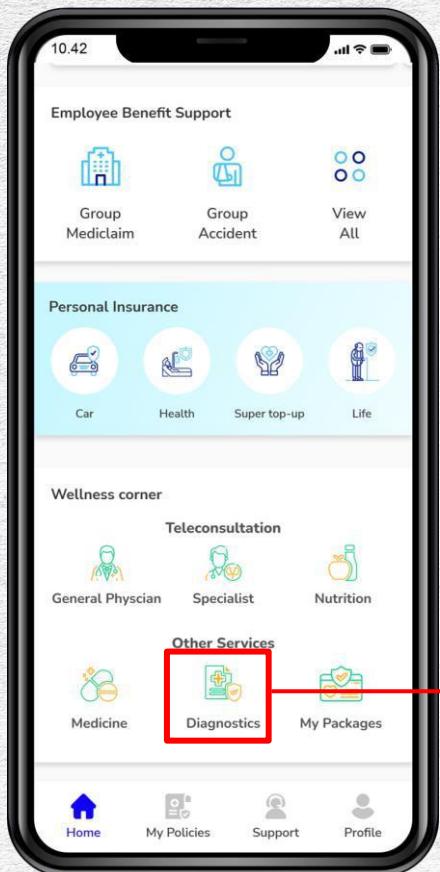


Here is the detailed view of claim status

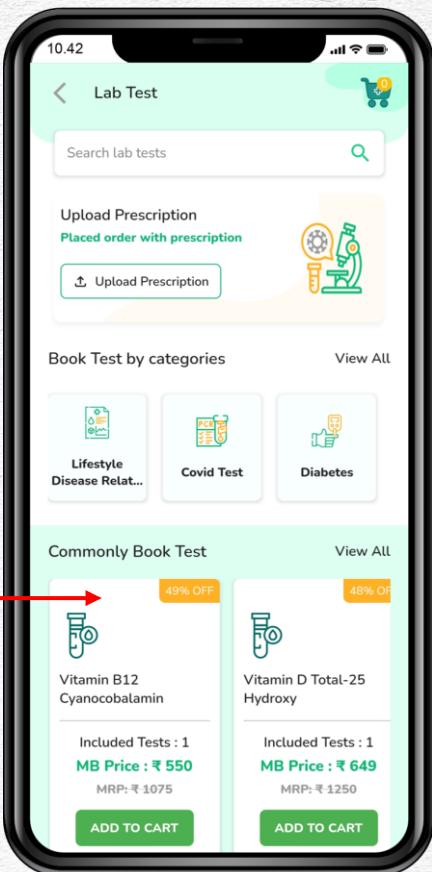


How to book diagnostic test?

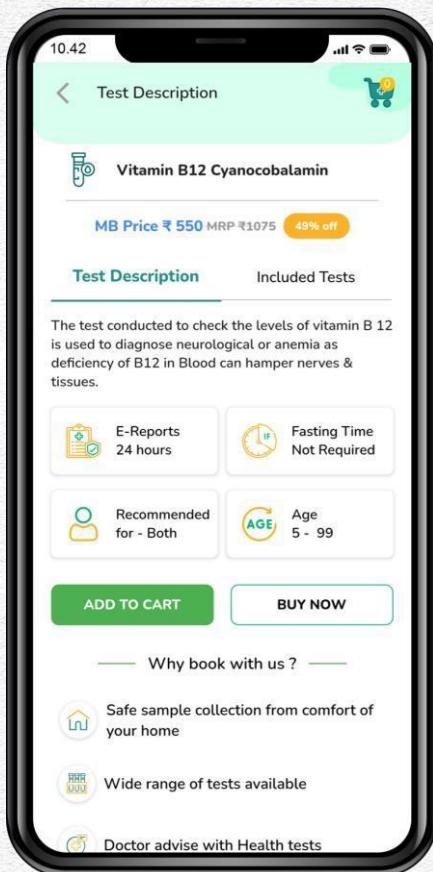
Click on the tab “Lab Test” to book the lab tests prescribed by the Doctor



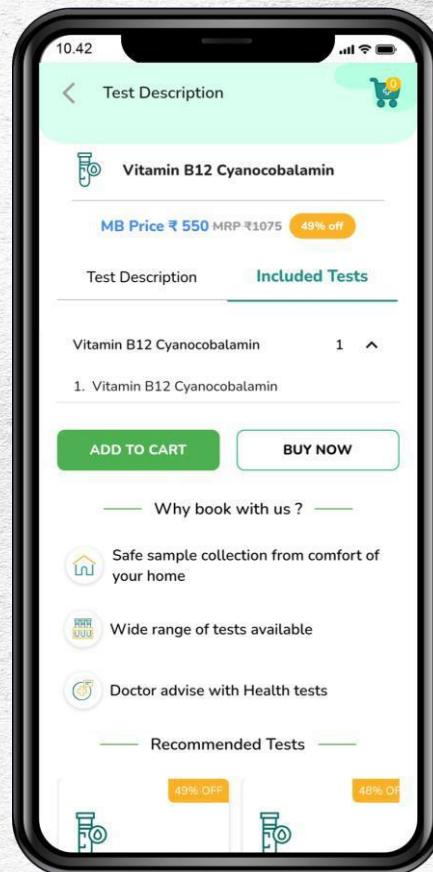
Here you can choose the tests by categories offered at discounted rates



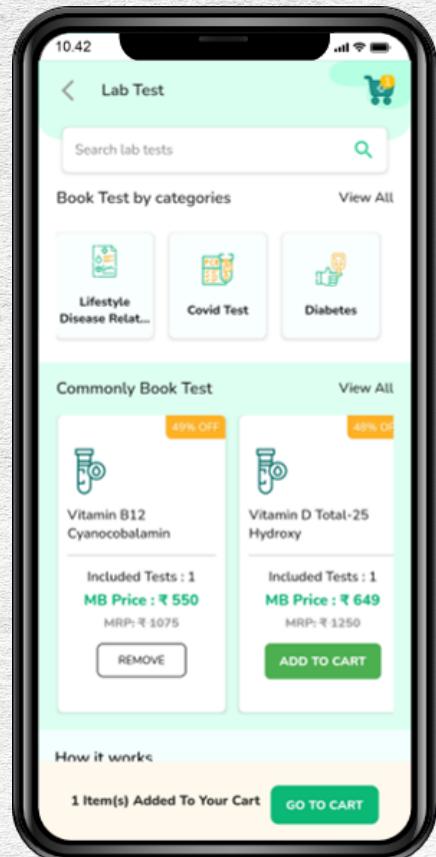
In case of multiple tests you can choose and click on “Add To Cart



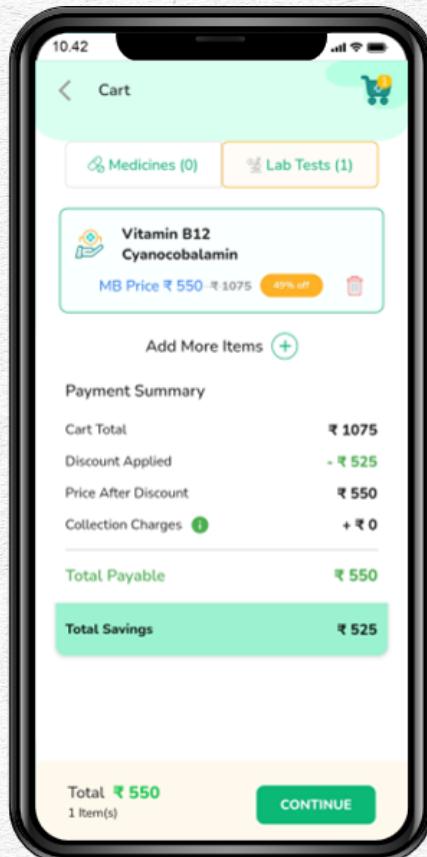
Here you can see the test description along with guidance



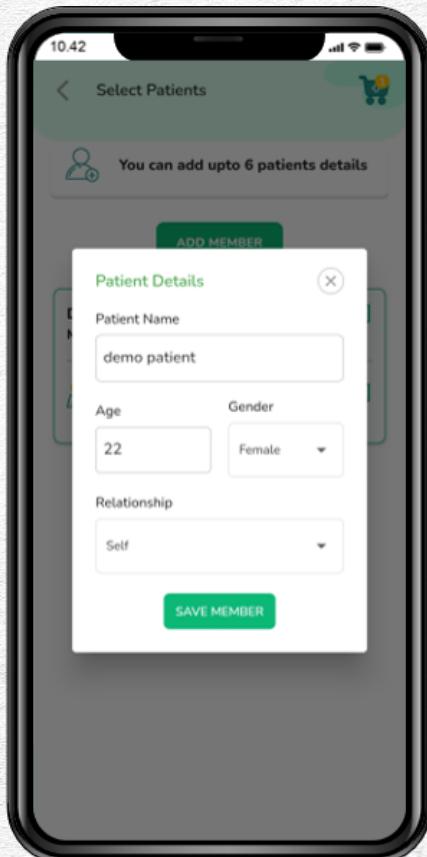
Here you can see the test description along with guidance



Check out your test details in the cart and click on "Continue"



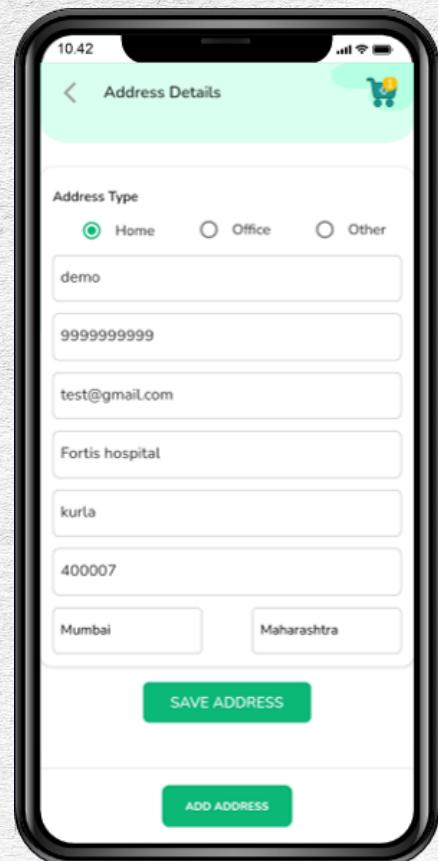
You have to provide the patients basic details and click on "Save Member"



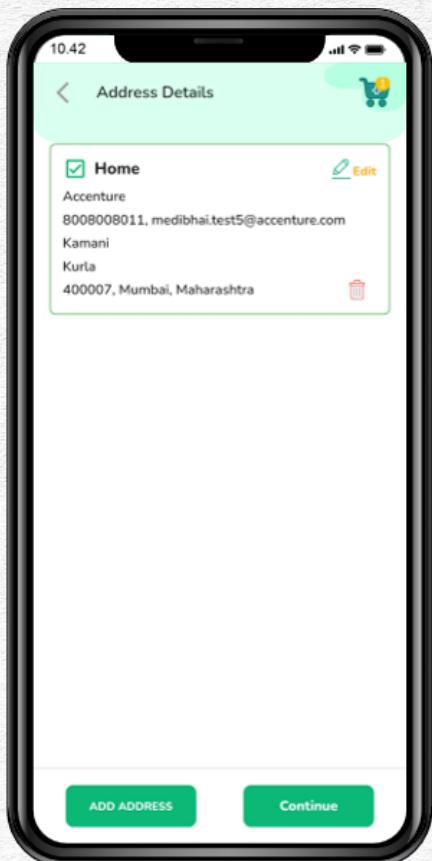
Here you have to select the respective member and test and click on "Continue"



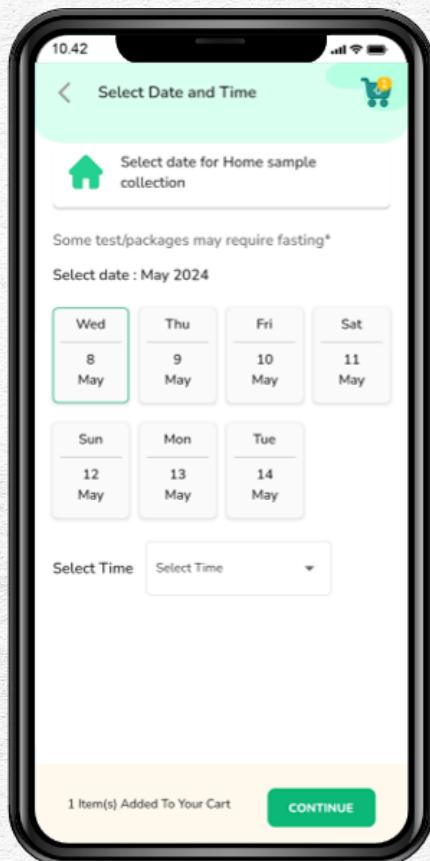
Add the respective address type and click on “Save Address”



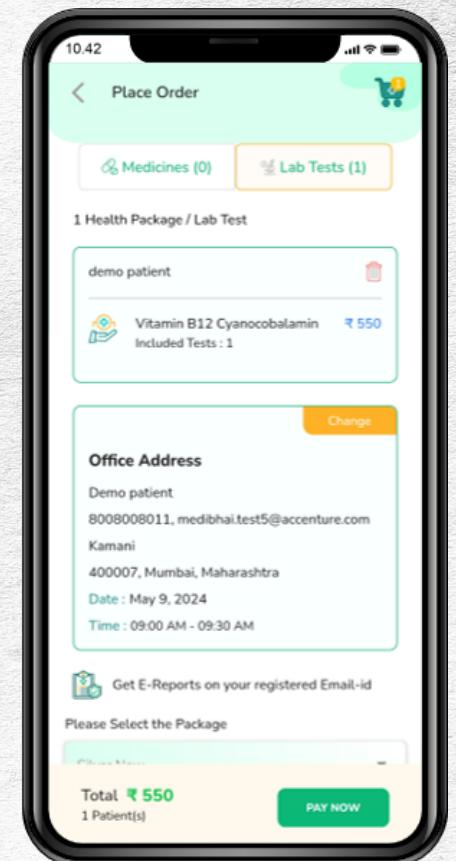
Select the respective address check box and click on “Continue”



Select the date and time and click on “Continue”

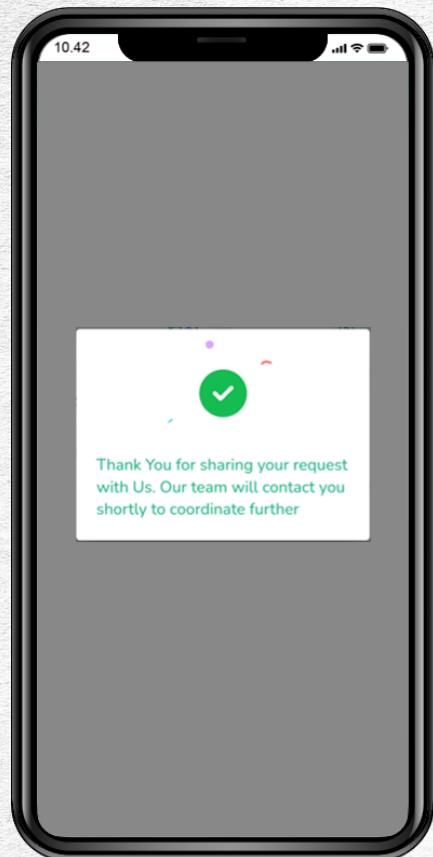


You will land on review page wherein you have to verify and click on “Pay Now”

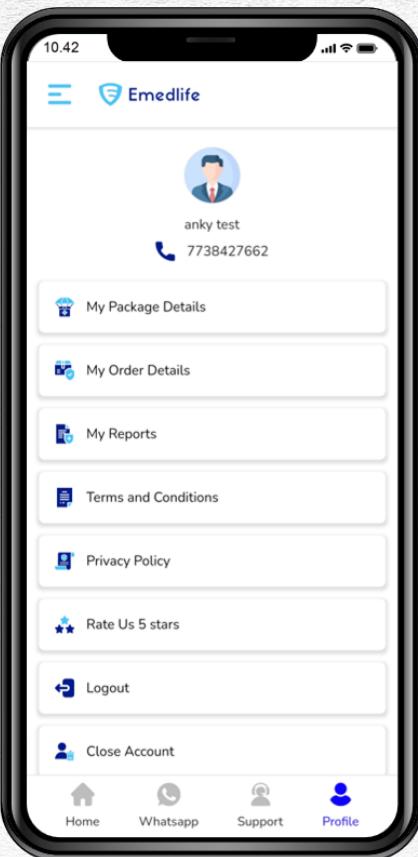


Where to see your booking history?

Make the payment and you will get the confirmation message on the screen

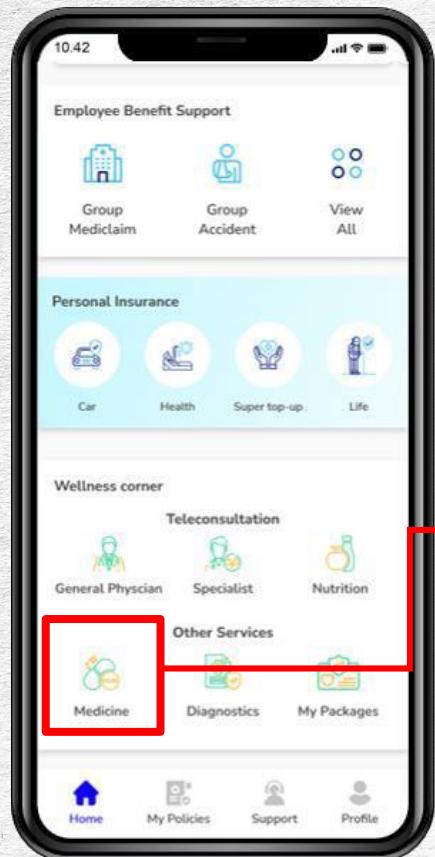


Go to “My Order Details” tab and view the booked test

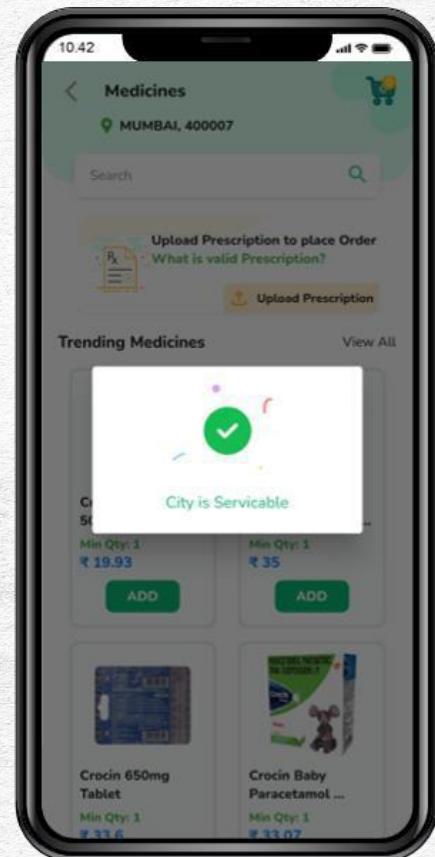
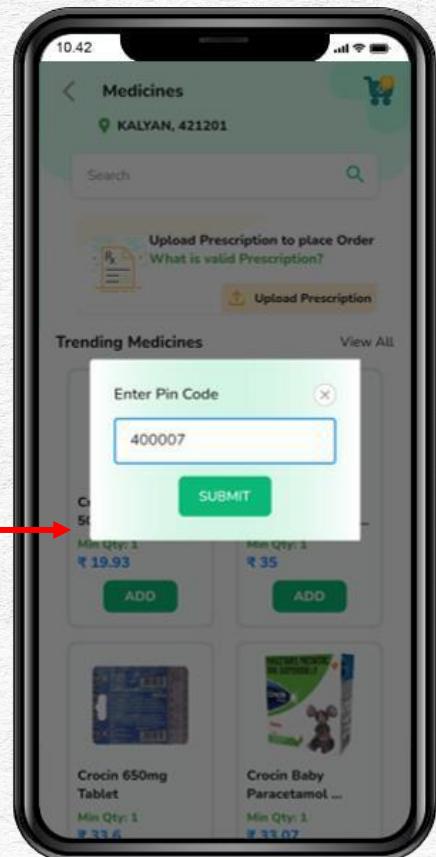


How to order medicine?

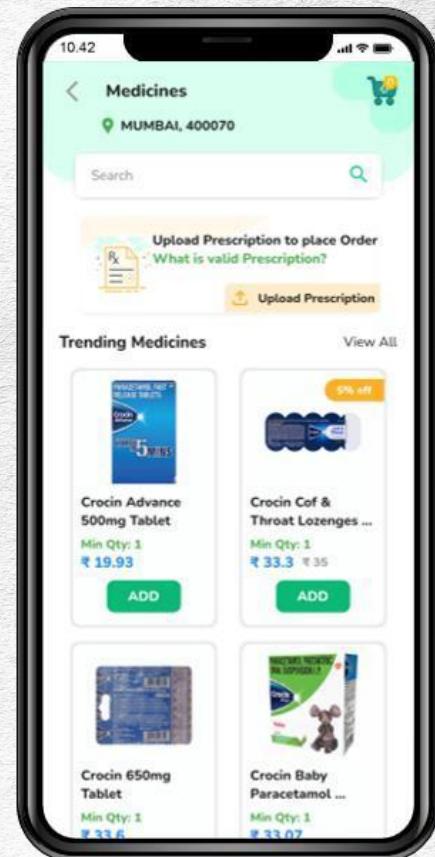
Click on the tab
“Medicine” to order
the medicine online



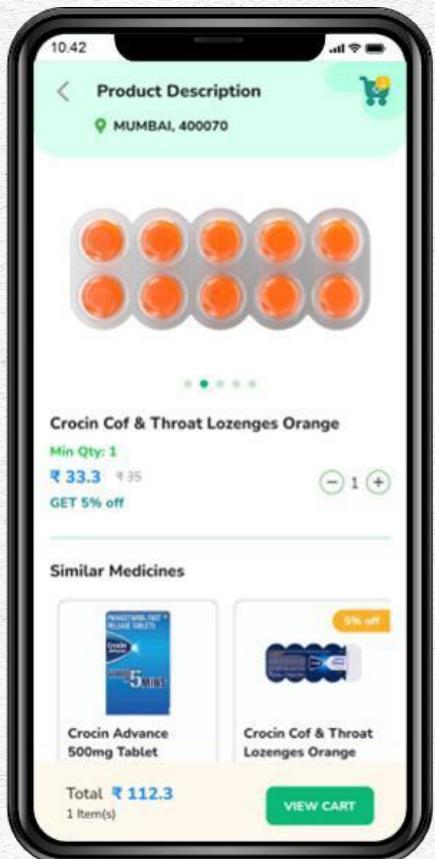
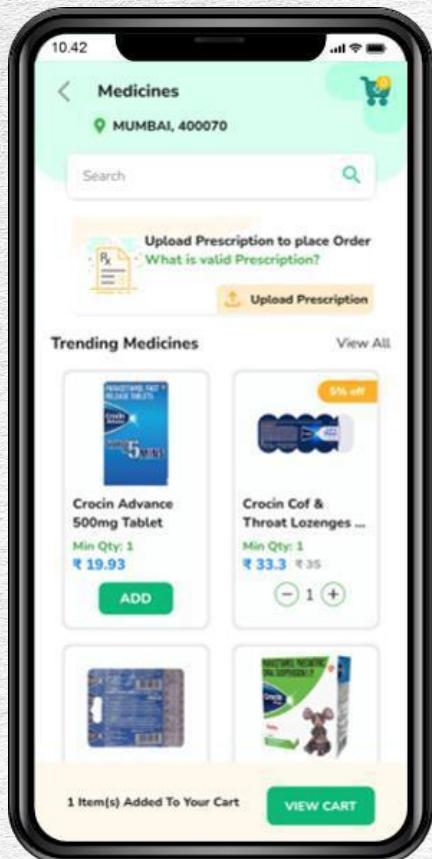
Enter the Pin Code and check the city is
Serviceable



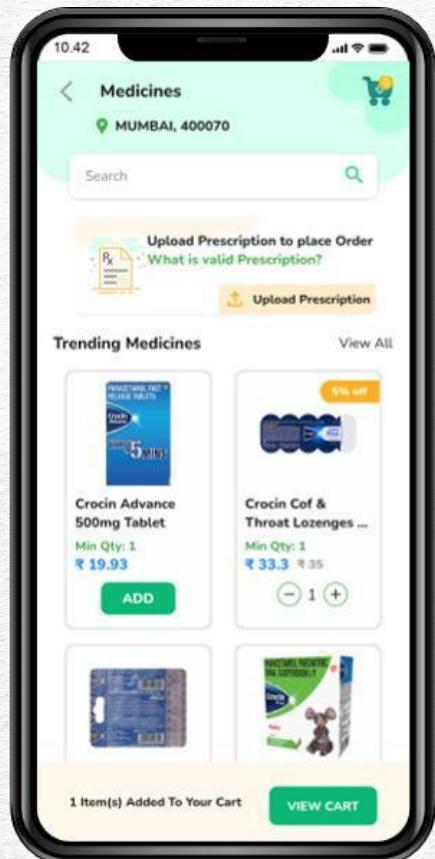
Search the medicines
offered at discounted rates



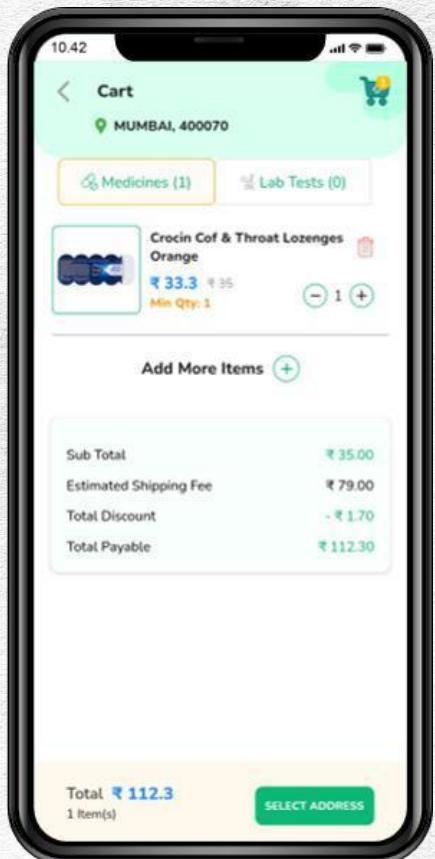
Select the medicines offered at discounted rates and add to cart



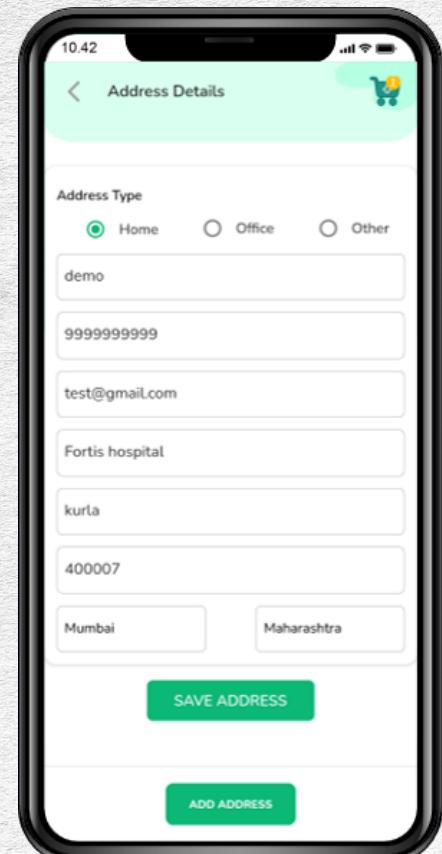
Upload the prescription for respective medicine to place the order



Go to the cart, check medicine details and click on “Select Address”



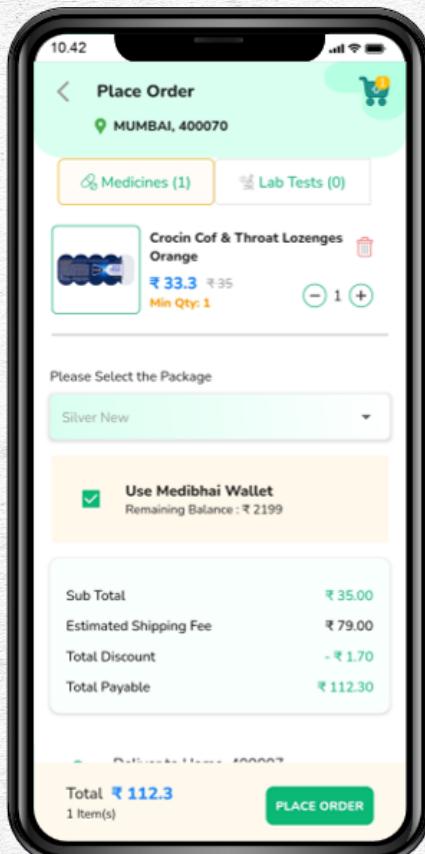
Add the respective address type and click on “Save Address”



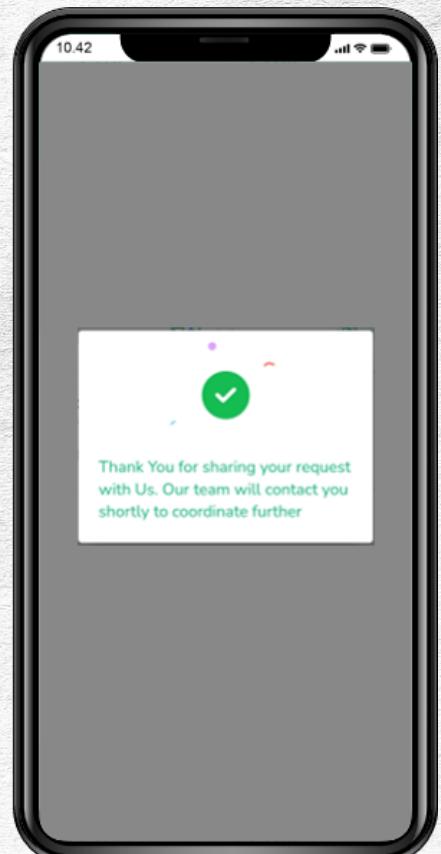
You can click on check box of the respective address and click on “Continue”



You will land on review page wherein you have to verify and click on “Place Order”

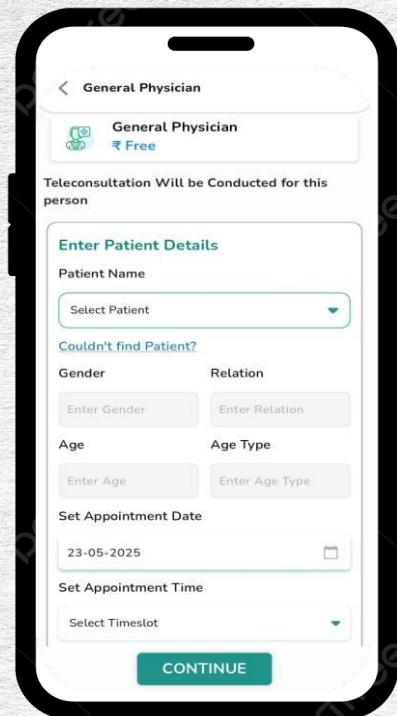


Make the payment and you will get the confirmation message on the screen

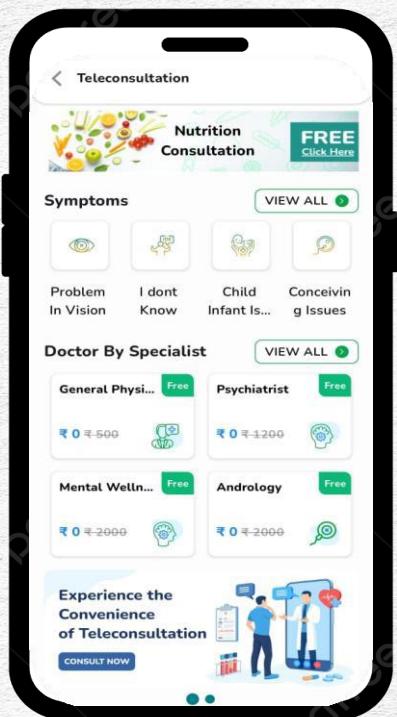


Benefits for Employees

Complimentary
Consultation with
General Physicians

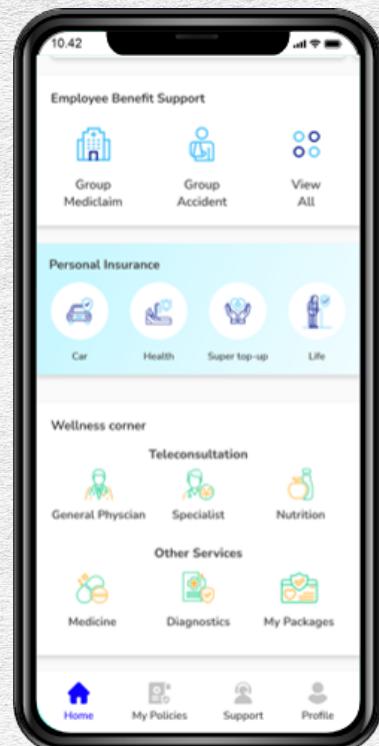


Complimentary Consultation with
Specialist Physicians across categories

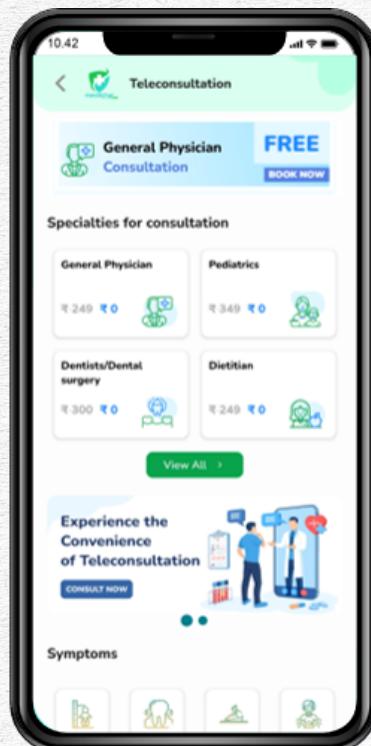


How to Book Specialist Teleconsultation?

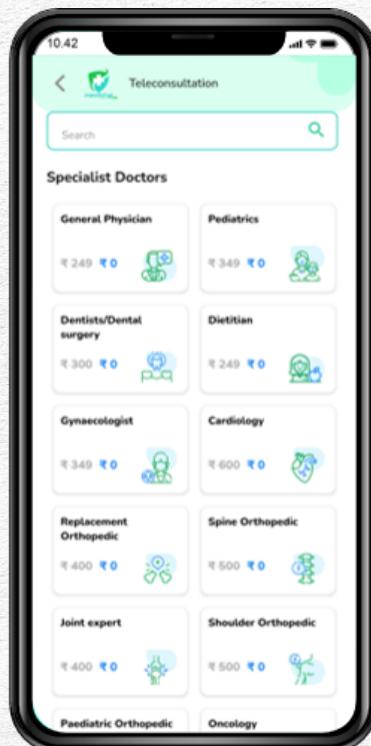
Click on the tab
“Teleconsultation”



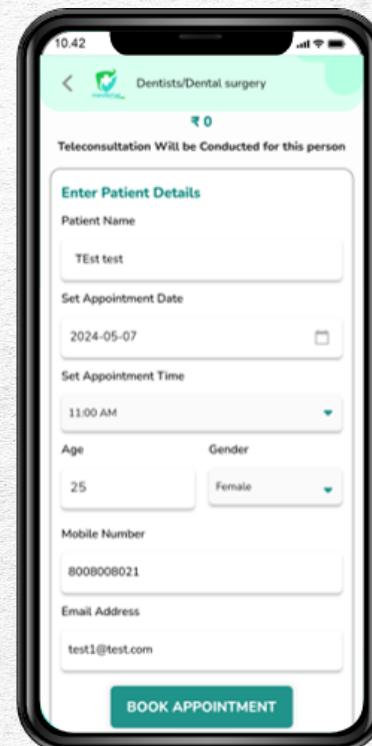
Select the tab “View All”
to see the Specialist
Doctors for consultation



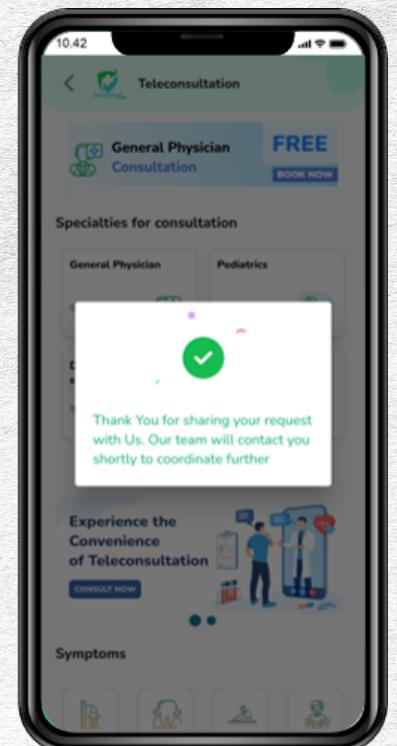
Here you can view the
list of Specialist
Doctors by Symptoms



Enter your details and
select date & time to
book appointment



You will get the
confirmation message
on the screen



Escalation Matrix

For any kind of clarification regarding your corporate insurance, please get in touch with your P.O.C from Emedlife



1 st Point of Contact	Mr. Naveen Kumar
Contact No	+91 7669203134
Mail ID	naveenkumar_s@emedlife.in

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Contact No	+91 9899091083
Mail ID	chandrakanth_s@emedlife.in

Escalation – Level 2	Mr. Rahul Shah
Mail ID	rahul_shah@emedlife.in

Sigmoid Escalation	Mr. Mohammed Musaddiq
Mail ID	musaddiq@sigmoidanalytics.com

THANK YOU!