

Know your INSURANCE BENEFITS 2021

GROUP MEDICLAIM POLICY

Sum Insured: INR 5 Lakhs

Coverage: Family Structure: Self + Spouse + 2 Dependent children + 2 dependent parent / 2 dependent in laws. (Combination of nomination Parent & In-law not allowed)

Key Benefits



- Pre- Existing diseases covered from Day 1
- Pre/Post hospitalization of 30 & 60 days respectively are covered
- Room rent eligibility of 1.5 % SI for Normal and ICU at actuals.
Proportionate charges applicable on room rent
- Maternity benefit of INR 1 Lakh for Normal & LSCS deliveries
- Post & Prenatal expenses covered within maternity limit of INR. 1lac on IPD & OPD basis
- Newborn baby covered from day one up to family floater Sum Insured
- Well baby care charges covered within maternity limit
- Day care covered
- Ambulance charges INR 5,000/- per incident/per person
- Lasik +/- 5 and above
- Functional endoscopic sinus surgery up to INR 35,000/-
- Oral chemotherapy up to 50% of SI
- Infertility up to INR 50,000/- per family on OPD & IPD basis
- Cyber Knife up to 50% of SI
- Robotic surgery is covered without any sub limits in life threatening situations
- Biodegradable stent covered without sub limit
- Copay: 50% co-pay for Cyberknife treatment/Robotic Surgery/Bio-absorbable Stent/FAMETO Laser Surgery/Toric lens/KT Laser Prostate
- Bone fracture covered in day- care
- Overseas coverage only for the teammates who are travelling only on official duty (only on reimbursement basis)
- Psychiatric treatments covered up to INR 50,000/- per family on OPD & IPD basis
- Internal Congenital covered. External congenital as per life threatening cases, final decision being at insurer end
- Any new medical procedures or drugs (technological advancement) that replace more 24-hour hospitalization should be covered
- Ayush therapy covered under any recognized government hospitals or any institute recognized by government
- Portability cover is available to exit teammates, if they want to convert this as retail policy with the limited waiver
- In case of Death of teammate in Hospital no deductions including co-pay
- HIV & AIDS & LGBT covered
- Septoplasty for cosmetics shall be excluded for the scope of the policy
- Covid treatment on Inpatient hospitalization & pre- and post-expenses up to family floater sum insured limit for COVID 19 positive claims basis GIC guidelines. Hospital not under GIC claims considered up to sum insured PPE Kits: INR 1200 for normal ward and INR.1500 for ICU.
- Airlifting charges (air ambulance) up to INR 25,000/- per person / per event

GROUP MEDICLAIM TOP-UP POLICY

- One can choose Top Up policy to increase sum insured additionally by 3 lakhs, 8 lakhs & 10 lakhs from the base policy of INR 5 lakhs
- This will be with an additional premium to be borne by the team member and deducted in salary in 3 equal instalments
- Cost of premium: For 3 lakhs sum insured - Rs.11,771, 8 lakhs sum insured - Rs.18,721 & 10 lakhs sum insured - Rs. 22,420 (Inclusive of taxes)

OUT -PATIENT DEPARTMENT (OPD) BENEFITS

- Overall capping INR 5,000/- with Family Definition – ESCP (1+5)
- Covers only RCT under dental treatment
- Preventive Health checkup & Prescribed Diagnostic and Consultation (lab test Include Pathology Radiology Microbiology Biochemistry)
- Claim through Cashless & Reimbursement under OPD Plan

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GROUP PERSONAL ACCIDENT POLICY

Sum Insured: 5 times Annual CTC (*Fixed Gross + Bonus)

Coverage: Only Teammate

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Key Benefits:

- Accidental death
- Permanent Total Disability
- Permanent Partial Disability
- Medical Benefit Up to INR 25,000/- including OPD
- Education grant up to 1 lakh for 2 children on death of teammate
- Temporary Total Disability is covered up to 1% of Sum Insured to a maximum of INR 25,000 /- per week or actual weekly salary whichever is lower up to 104 weeks
- Repatriation cost Up to INR 25,000 /- within India

GROUP TERM LIFE POLICY

Sum Insured: 3 times Annual CTC with minimum of INR 25 Lakhs (*Fixed Gross + Bonus)

Coverage: Only Teammate

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Key Benefits:

- Death Benefit
- Accelerated terminal illness & Critical Illness are covered

