**Medical Insurance Policy Details 2023-2024**

**Overview:**

**Policy Duration**: 02-Aug-2023 to 01-Aug-2024

**Insurer:**Aditya Birla Health Insurance Co. Limited

**TPA Name:**Medi Assist Insurance TPA Pvt Ltd

**TPA Address: Tower D, 4th Floor, IBC Knowledge Park, 4/1, Bannerghatta Road,,560029**

**TPA ID: TPA007**

**Eligibility:**Full-time employees of Spektra Systems **ONLY**

**Policy Numbe**r:  2-81-23-0001216-000

**Supporting Files:** [HERE](https://spektrasystems.sharepoint.com/sites/Spektra-AllEmployees/GeneralFilesLibrary/Forms/AllItems.aspx?id=/sites/Spektra-AllEmployees/GeneralFilesLibrary/Medical&p=true&ct=1693563465892&or=Teams-HL&ga=1&LOF=1)

**Coverage:**

Spektra Systems covers all the following combinations while providing insurance policy coverage. Employees are free to choose any of the combinations at the starting of the policy year (changes can be accommodated only during the policy renewal period, once a year) or at the time of joining.

* Self
* Self + Spouse/Live In Partner/LGBTQ
* Self + Spouse + up to 2 Kids
* Self + Parents

As an additional corporate benefit, employees may choose to insure the below combination as well, in this case, the employee will bear the cost of parents/In-law's coverage as per actuals. Spektra Systems will facilitate the insurance and deduct the corresponding premium amount (as per actuals from Insurer) in 1 or 3 easy interest-free installments from salary.

* Self + Spouse + up to 2 Kids + Parents OR In-Laws

**Additional Particulars:**

* 15% co-pay applicable to all parental claims
* E-cards can be downloaded from NOVA dashboard. Please reach out to HR team in case of queries.
* Please note that you are responsible to make sure that the information in the e-card is correct. Please work with HR immediately in case of any changes.
* Additional benefits including below are added to policy this year at zero cost on you.

1. Discounted Gym Package
2. Meal Subscription
3. Pawspace Pet Daycare
4. Plush Women's Hygiene Products
5. Elder Care
6. Child Daycare
7. Treatment Assistance
8. NovaX: Personal Insurance Consultation

* Access your NOVA portal here [NOVA Portal](https://portal.novabenefits.com/dashboard)
* Network hospital list is available here <https://mediassisttpa.in/network-hospital-search>/login (Please login with your phone number)
* Detailed guidebook available [HERE](https://spektrasystems.sharepoint.com/sites/Spektra-AllEmployees/GeneralFilesLibrary/Forms/AllItems.aspx?id=/sites/Spektra-AllEmployees/GeneralFilesLibrary/Medical/Guidebook.pdf&parent=/sites/Spektra-AllEmployees/GeneralFilesLibrary/Medical&p=true&ga=1)
* Non-Preferred list of hospital is available [HERE](https://spektrasystems.sharepoint.com/:b:/s/Spektra-AllEmployees/ERU0ej1hM1NNsgwFxXPqnb8BFCxjRZzeTpyouZMPzKhCDQ?e=VDN3nX). Claims related to these hospitals may not be processed. Note that this list is subject to be updated from time to time. For an updated list please access NOVA dashboard
* Adding dependent sibling upto 25yrs of age - Please write to [hr@spektrasystems.com](mailto:hr@spektrasystems.com) for cost details.
* You can refer to top up plan here –

**Corporate Buffer**- This is one-time benefit per employee from Spektra Systems as an add on advantage on 3L (default plan). Please read the process below.

Buffer amount allocation is basis number of claims. Every month, Spektra reserves an amount of 50k out of 6L. Depending on number of claims/utilizations of the monthly reserved budget, the available buffer balance shall flow to the consecutive month. An eligible amount for any first claim shall be available balance in the current month.

Ex. If there are zero claims in Aug, the available buffer balance in September shall be 50k+50k

Claims for buffer amount will be considered on first come first serve basis. Table below shall show number of claims and available balance as on date.

|  |  |  |  |
| --- | --- | --- | --- |
| **Opening Balance** | **6L** | |  |
| **2023** | **No. of Claims** | **Available Balance to claim** | **Available Balance(Annual)** |
| As on Aug 15th | None | 50,000 | 6L |
| As on Aug 30th | None | 6L |
| As on Sep 1st |  | 1,00,000 | 6L |
| As on Sep 15th |  |  |  |
| to be continued\*\*\*\* |  |  |  |

**\*The annual buffer limit is subjective to change based on the utilization pattern.**

**Exclusion for COVID 19**

• Self Quarantine.

• Quarantine Advised by any unauthorized testing center.

• Quarantine / Isolation at any unauthorized center.

• Self Isolation during lockdown.

• Person who has travelled to Singapore/Thailand/Malaysia/China/Hong kong/Japan/South Korea/ Macau/ Italy/ Iran/ Taiwan/ Bahrain/ Kuwait/Dubai/US/Germany/Spain/ France/ UK/ Switzerland /Turky from December 2019.

• The Insured and/or Insured Member(s) should have not travelled outside India at least 60 days prior to the inception of the cover as specified in Policy Schedule / Certificate of Insurance.

• Person suffering from any respiratory related symptoms like cough, respiratory distress, breathlessness from last one month.

**Claims Process**

Read claims process here <https://portal.novabenefits.com/user/claims/start-claim>. All your claims are paperless and can be submitted through NOVA portal.

For all cashless claims employees can reach out to the insurance help desk of the respective hospitals & submit a copy of Ecards & avail the cashless facility at any of our empaneled hospitals.

Servicing and claims contact details are as below,

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| SL No. | Name | Designation | Email | Phone Number | Contact purpose |
| 1 | 24\*7 Support Team | Associate level | [support@getnovaapp.com](mailto:support@getnovaapp.com) | 4049174207 | For all employee queries related to claims, policy terms, e-cards, etc |
| 2 | Harsha Vardhan | Claims Associate | [claims@getnovaapp.com](mailto:claims@getnovaapp.com) | 8047093301 | Claims Escalation & Settlement for all team members |

Please reach out to Spektra's HR team immedietly if there is delay in any process.

**End of Policy**

**\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\***

**Medical Insurance Policy Details - 2023-2023(for reference only)**

**Overview:**

**Policy Duration**: 02-Aug-2022 to 31-07-2023

**Insurer:**Aditya Birla Health Insurance Co. Limited

**TPA Name:**HealthIndia Insurance TPA Services Pvt Ltd

**TPA Address:**Aditya Birla Health Insurance Co. Limited, 5th Floor, Modi Business Centre, Kasarvadavali, Near Hipercity Mall, Thane, Maharashtra - 400615

**TPA Contact Number:**18002707000

**Eligibility: Full-time Employees** of Spektra Systems **ONLY**

**Policy Numbe**r:  81-21-00291-00-00

**Supporting Files:** [Here](https://spektrasystems.sharepoint.com/:f:/s/Spektra-AllEmployees/EuRUSOf45bhMioP7FjMGI1oBGOorHR2ovLCtQ0dvOSCaeA?e=OcOBAW)

**Coverage:**

Spektra Systems covers all the following combinations while providing insurance policy coverage. Employees are free to choose any of the combinations at the starting of the policy year (Reach out before 10th July to HR if you want to make any change) or at the time of joining.

* Self
* Self + Spouse + up to 2 Kids
* Self + Parents

As an additional corporate benefit, employees may choose to insure the below combination as well, in this case, the employee will bear the cost of parents/In-law's coverage as per actuals. Spektra Systems will facilitate the insurance and deduct the corresponding premium amount (As per actuals from Insurer) in 1 or 3 easy interest-free installments from Salary.

* Self + Spouse + up to 2 Kids + Parents OR In-Laws

**Additional Particulars:**

* 15% co-pay applicable to all parental claims
* E-Cards can be downloaded from Pazcare dashboard. Please reach out to HR team in case of questions.
* Please note that you are responsible to make sure that the information in the e-card is correct, Please work with HR immediately in case of any changes.
* Additional Benefits including Mental Wellness Program is now added to Policy this year.
* Network Hospital List is available here <https://app.pazcare.com/>login (Please login with your phone number)
* Detailed Policy Wording Available [HERE](https://spektrasystems.sharepoint.com/:b:/s/Spektra-AllEmployees/EamjTe83E1VBptU3IKx75yIB5_Clq9L-FXBvY6PXxzAn_g?e=ffdVTk)
* Non-Preferred List of Hospital is available here <https://app.pazcare.com/login>, Claims related to these hospitals may not be processed. Note that this list is subject to be updated from time to time. For an updated list please access Pazcare dashboard

**Policy Rules and Regulations**

**Table**

**Exclusion for COVID 19**

• Self Quarantine.

• Quarantine Advised by any unauthorized testing centre.

• Quarantine / Isolation at any unauthorized centre.

• Self Isolation during lockdown.

• Person who has travelled to Singapore/Thailand/Malaysia/China/Hong kong/Japan/South Korea/ Macau/ Italy/ Iran/ Taiwan/ Bahrain/ Kuwait/Dubai/US/Germany/Spain/ France/ UK/ Switzerland /Turky from December 2019.

• The Insured and/or Insured Member(s) should have not travelled outside India at least 60 days prior to the inception of the cover as specified in Policy Schedule / Certificate of Insurance.

• Person suffering from any respiratory related symptoms like cough, respiratory distress, breathlessness from last one month.

**Claims Process**

You can access the detailed claims process [here](https://spektrasystems.sharepoint.com/:w:/s/Spektra-AllEmployees/EeFLPvmkf3BOgeviR8-VTdkBw--XO97HPK1bhZ34fY5iRA?e=erT5Kk). Claim forms are uploaded [here](https://spektrasystems.sharepoint.com/:f:/s/Spektra-AllEmployees/EuRUSOf45bhMioP7FjMGI1oBGOorHR2ovLCtQ0dvOSCaeA?e=UKbSoP)

From A to be filled by the insured & Form B by the hospital authorities. once filled these forms need to be submitted to our claims team by sharing the scan copies to our generic claims id “A[BHICL.CrmClaims@adityabirlacapital.com](mailto:BHICL.CrmClaims@adityabirlacapital.com) “ in order to register the claim. once sent you will receive an response with claim number along with the list indicating the documents that would be required to process the claim (Original bills, discharge summary, cash paid receipts, bank details etc.).

For all cashless claims employees can reach out to the insurance help desk of the respective hospitals & submit a copy of Ecards & avail the cashless facility at any of our empaneled hospitals.

Claims customer care contact details as below:

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Contact No** | | **Email Id** |
| L1 | Claims Department | 022-62278715 | [abhicl.crmclaims@adityabirlacapital.com](mailto:abhicl.crmclaims@adityabirlacapital.com) |
| L2 | Neha Bohrade | 08422973584 | neha.borhade@adityabirlacapital.com |
| L3 | Jyoti Sharma | 9821606076 | [jyoti.sharma2@adityabirlacapital.com](mailto:jyoti.sharma2@adityabirlacapital.com) |
| L4 | Dr Kamlesh Ghadge | 9819722357 | kamlesh.ghadge@adityabirlacapital.com |

**Care Manager**

Care Manager ensures smooth & hassle-free hospitalization by providing on call/on site assistance to the clients at the time of IPD admission. See more details [here](https://spektrasystems.sharepoint.com/:p:/s/Spektra-AllEmployees/EbZCQyIvRU1Fna1CWezLn4EBqdJCOQQN4G3vrQOKaXGk1g?e=rnPwmX) .Please note that care manager is only for cashless claims.

Care Manager Contact:

Name:  Yugana

Email - Yugana.KC@adityabirlacapital.com

Contact# 7760795528

**Escalation Contacts for Claims:**

Use only for escalations.

**Table**

**End of Policy - 2021-2022**

**Overview:**

**Policy Duration**: 02-Aug-2021 to 31-07-2022

**Insurer:**Aditya Birla Health Insurance Co. Limited

**TPA Name:**Aditya Birla Health Insurance Co. Limited

**TPA Address:**Aditya Birla Health Insurance Co. Limited, 5th Floor, Modi Business Centre, Kasarvadavali, Near Hipercity Mall, Thane, Maharashtra - 400615

**TPA Contact Number:**18002707000

**Eligibility: Full-time Employees** of Spektra Systems **ONLY**

**Policy Numbe**r:  81-21-00291-00-00

**Supporting Files:** [Here](https://spektrasystems.sharepoint.com/:f:/s/Spektra-AllEmployees/EuRUSOf45bhMioP7FjMGI1oBGOorHR2ovLCtQ0dvOSCaeA?e=OcOBAW)

**Coverage:**

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* Self + Spouse + up to 2 Kids
* Self + Parents

As an additional corporate benefit, employees may choose to insure the below combination as well, in this case, the employee will bear the cost of parents/In-law's coverage as per actuals. Spektra Systems will facilitate the insurance and deduct the corresponding premium amount (As per actuals from Insurer) in 1 or 3 easy interest-free installments from Salary.

* Self + Spouse + up to 2 Kids + Parents OR In-Laws

**Additional Particulars:**

* 15% co-pay applicable to all parental claims
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* Please note that you are responsible to make sure that the information in the e-card is correct, Please work with HR immediately in case of any changes.
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* Non-Preferred List of Hospital is available here <https://app.pazcare.com/login>, Claims related to these hospitals may not be processed. Note that this list is subject to be updated from time to time. For an updated list please access Pazcare dashboard

**Policy Rules and Regulations**

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• The Insured and/or Insured Member(s) should have not travelled outside India at least 60 days prior to the inception of the cover as specified in Policy Schedule / Certificate of Insurance.

• Person suffering from any respiratory related symptoms like cough, respiratory distress, breathlessness from last one month.

**Claims Process**

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From A to be filled by the insured & Form B by the hospital authorities. once filled these forms need to be submitted to our claims team by sharing the scan copies to our generic claims id “A[BHICL.CrmClaims@adityabirlacapital.com](mailto:BHICL.CrmClaims@adityabirlacapital.com) “ in order to register the claim. once sent you will receive an response with claim number along with the list indicating the documents that would be required to process the claim (Original bills, discharge summary, cash paid receipts, bank details etc.).

For all cashless claims employees can reach out to the insurance help desk of the respective hospitals & submit a copy of Ecards & avail the cashless facility at any of our empaneled hospitals.

Claims customer care contact details as below:

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| --- | --- | --- | --- |
| **Name** | **Contact No** | | **Email Id** |
| L1 | Claims Department | 022-62278715 | [abhicl.crmclaims@adityabirlacapital.com](mailto:abhicl.crmclaims@adityabirlacapital.com) |
| L2 | Neha Bohrade | 08422973584 | neha.borhade@adityabirlacapital.com |
| L3 | Jyoti Sharma | 9821606076 | [jyoti.sharma2@adityabirlacapital.com](mailto:jyoti.sharma2@adityabirlacapital.com) |
| L4 | Dr Kamlesh Ghadge | 9819722357 | kamlesh.ghadge@adityabirlacapital.com |

**Care Manager**

Care Manager ensures smooth & hassle-free hospitalization by providing on call/on site assistance to the clients at the time of IPD admission. See more details [here](https://spektrasystems.sharepoint.com/:p:/s/Spektra-AllEmployees/EbZCQyIvRU1Fna1CWezLn4EBqdJCOQQN4G3vrQOKaXGk1g?e=rnPwmX) .Please note that care manager is only for cashless claims.

Care Manager Contact:

Name:  Yugana

Email - Yugana.KC@adityabirlacapital.com

Contact# 7760795528

**Escalation Contacts for Claims:**

Use only for escalations.

**End of Policy - 2020-21**

**################################################################**

The following records are stored for data retention purpose. These are not used.

**Medical Insurance Policy Details - 2019-20**

**Overview:**

**Policy Duration**: 01-Aug-2019 to 31-07-2020

**Insurer:**Aditya Birla Health Insurance Co. Limited

**TPA Name**Aditya Birla Health Insurance Co. Limited

**TPA Address -**10th Floor, R- Tech Park, Nirlon Compound, Goregaon East, Mumbai, Maharashtra - 400063

**TPA Contact Number:**91- 18002707000

**Eligibility:**Full-time Employees of Spektra Systems ONLY

**Policy Numbe**r: 51-19-00377-00-00

**Coverage:**

Spektra Systems covers all of the following combinations while providing insurance policy coverage. Employees are free to choose any of the combinations at the starting of the policy year(Reach out in July to HR if you want to make any change)

* Self
* Self + Spouse + up to 2 Kids
* Self + Parents

As an additional corporate benefit, employees may choose to insure below combination as well, in this case, the employee will bear the cost of parents/In-laws coverage as per actuals. Spektra Systems will facilitate the insurance and deduct the corresponding premium amount(As per actuals from Insurer) in 3 easy interest-free installments from Salary.

* Self + Spouse + up to 2 Kids + Parents OR In-Laws

**Policy Rules and Regulations**

**Additional Particulars:**

* 15% co-pay applicable to all parental claims
* Note that TPA is now Aditya Birla, Not UHC. Please ensure to use your new e-cards for any claims etc. Reach out to Pulkit.vijay@spektrasystems.com in case of any questions on this
* Additional Benefits including Wellness Program is now added to Policy this year. more details will be shared soon.
* Aditya Birla Network Hospital List attached [HERE](https://spektrasystems.sharepoint.com/sites/Spektra-AllEmployees/_layouts/15/Doc.aspx?sourcedoc=%7b7A4E4E3C-3288-42A8-AF59-613A91D4AE52%7d&file=ABHI%20Network%20List%20As%20On-16th-July-%202019.xlsx&action=default&mobileredirect=true&CT=1566387608310&OR=ItemsView)
* Detailed Policy Wording Available [HERE](https://spektrasystems.sharepoint.com/:b:/s/Spektra-AllEmployees/EamjTe83E1VBptU3IKx75yIB5_Clq9L-FXBvY6PXxzAn_g?e=ffdVTk)
* Non-Preferred List of Hospital available [HERE](https://spektrasystems.sharepoint.com/:b:/s/Spektra-AllEmployees/Eaz-eXOgW15MkhjxwbG22HMBHK8ssNGelgX1IbDInwDffw?e=9gZ91t)& [HERE](https://spektrasystems.sharepoint.com/:b:/s/Spektra-AllEmployees/EaKjJ9pyo3dAhRD6GiCHRjYBTWJQXR2sZXn1PMZF3gxCjQ?e=9v0awE) , Claims related to these hospitals may not be processed. Note that this list is subject to be updated from time to time. For an updated list please visit this site at www.adityabirlacapital.com

**Claims Contact**

**Care Managers:**

**PFB  below escalation matrix for claims related queries.**

|  |  |  |
| --- | --- | --- |
| **First Point of contact** | **Escalation Level 1** | **Escalation Level 2** |
| [Email id:](mailto:ABHICL.CMP@adityabirlacapital.com) | Neha Borhade | Jyoti Sharma |
|  | [neha.borhade@adityabirlacapital.com](mailto:neha.borhade@adityabirlacapital.com) | [jyoti.sharma2@adityabirlacapital.com](mailto:jyoti.sharma2@adityabirlacapital.com) |
| [ABHICL.CrmClaims@adityabirlacapital.com](mailto:ABHICL.CMP@adityabirlacapital.com) | 8422973584  Landline.: 022 6227 8713 | 9821606076 |

**Reimbursement**:

Please dispatched all the original claim documents & Claim Forms to the below address.

Claims Team

Aditya Birla Health Insurance

R Tech Park, 13th Floor, Nirlon Compound, Off Western Express Highway, Goregaon East, Mumbai – 400 063.