



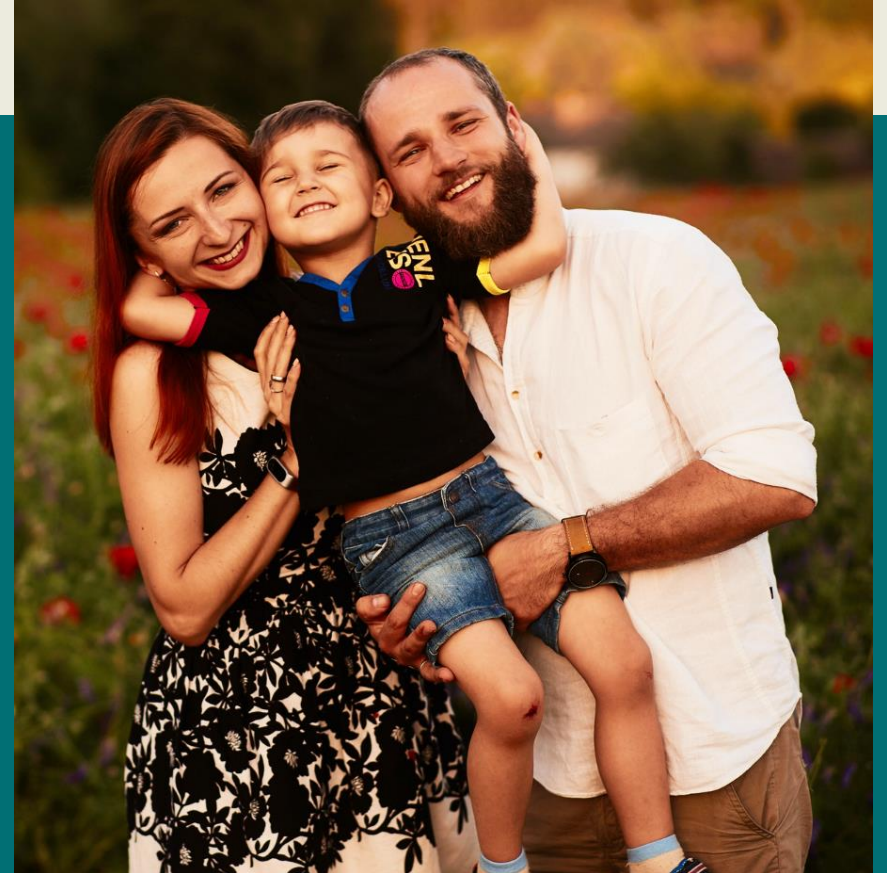
US Technologies  
Pvt Ltd

An HR benefits initiative

# Employee Benefit Manual

**Policy Year: 2024 - 25**

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# Disclaimer

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This benefits manual will serve as a guide to the benefits provided by UST. The information contained herein is only a summary of the terms and conditions agreed upon with the insurer. If there is a conflict in interpretation, then the terms and conditions of the policy will prevail.

In no event will we be liable for any loss or damage, indirect or consequential loss or damage, or any loss or damage whatsoever arising from, or in connection with, the use of this benefits manual.

Prepared by:  
Prudent Insurance Brokers Pvt. Ltd



# Objective

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The objective of this presentation is to help you understand and familiarize you with the benefits & process of insurance.

**Members are requested to raise their individual concerns to the following email IDs:**

- General queries: [USTInsurance@prudentbrokers.com](mailto:USTInsurance@prudentbrokers.com)
- Claims-related: [Bangaloreclaims@prudentbrokers.com](mailto:Bangaloreclaims@prudentbrokers.com)
- Annual enrollment technical queries:

[prudentplusadmin@prudentbrokers.com](mailto:prudentplusadmin@prudentbrokers.com)



# Contents:

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- INTRODUCTION TO INSURANCE AND YOUR GROUP MEDICLAIM INSURANCE (GMC)
- UST SHIELD MEDICAL INSURANCE DIFFERENTIATOR (GMC) & FLEX PLAN DETAILS
- POLICY CLAIMS
- CONTACT DETAILS



# Coverage Details For Employee Base Policy

Policy Parameters	
Insurer/TPA/ Broker	<ul style="list-style-type: none"><li>• The New India Assurance Co. Ltd.</li><li>• Medi Assist Healthcare Services Ltd.</li><li>• Prudent Insurance Brokers Pvt. Ltd.</li></ul>
Family coverage - default plan	Family Floater Policy (1+4) - Employee, Spouse, 3 Dependent Children
Policy Start Date	31st May 2024
Policy End Date	30th May 2025
Sum Insured	INR 4 Lac Floater
Mid term enrollment of new dependents (Spouse/Children)	Allowed, up to 30 days from Date of Event
Room Rent Limits including boarding and nursing expenses, duty medical officer/resident medical officer charges	Normal – INR 4,000/- for Kerala and 5,000/- for rest of the states. ICU is INR 15,000/ per day.



# Coverage Details For Employee Base Policy

Policy Parameters	
<b>Copay</b>	No Co- pay for employee ; 10% Co-pay for spouse & child on all claims. In case of Covid, no co-pay applicable
<b>Genetic Treatment</b>	Covered up to 50% of sum insured, hospitalization is mandatory
<b>Sleep Apnea</b>	Covered with 50% copay, machine cost shall not be covered
<b>Infertility Treatment</b>	Infertility coverage up to INR. 50,000 on IPD basis only
<b>Ayurvedic Treatment</b>	INR 50,000 on registered Ayurvedic Hospitals on admission only
<b>Power Correction</b>	Vision correction cover +/- 5 power correction done by Lasik surgery is covered
<b>Coverage for Siblings</b>	Mentally physically challenged siblings are covered under the policy

# Coverage Details For Parents Base Policy

Policy Parameter	
Insurer	The New India Assurance Company Limited
TPA	Medi Assist Insurance TPA Pvt. Ltd.
Policy Start Date	31st May 2024
Policy End Date	30th May 2025
Coverage Type	Dependent Parents / Dependent Parent In Laws

# Coverage Details For Parents Plan

Policy Parameters	
Sum Insured Base Plan	Option of 2 lacs, 3 lacs & 4 lacs
Room Rent Capping including boarding and nursing expenses, duty medical officer/resident medical officer charges	<ul style="list-style-type: none"><li>▪ Room rent of 1.5 % of the sum insured subject to minimum of INR 3,000 and maximum of INR 5,000 and 2.0% for ICU with proportionate clause applicability</li></ul>
Co-pay	<ul style="list-style-type: none"><li>▪ The Employees who have not opted either Parents or Parent in laws previously now opt to Cover Either Parents or Parent in laws or both as a combination - Copay applicable will be 20%.</li><li>▪ The Employees who have opted in the expiring policy to cover parents, if now opt to Cover Parent in laws also - Copay applicable will be 15% for Parent in laws</li><li>▪ The Employees who have opted in the expiring policy to cover parent in laws, if now opt to Cover Parents also - Copay applicable will be 15% for Parents.</li><li>▪ For new Joiners who opt for either Parents or Parent In laws or both Copay will be 20%. Those who doesn't opt at the time of Joining will not get another option during the policy period.</li></ul>
Cataract Limit	24,000/- per eye



# Coverage Details

Policy Parameters	
Life Threatening Cases	Life threatening cases for Maternity claims coverage up to family sum insured
Cancer Benefit	First Time Cancer Detection: In addition to the current benefit of INR 25,000 Employees can avail for the treatment in the subsequent year policy for INR 25,000 , Benefit can be claimed only once in a year and maximum twice in two years. (This extension is not given for Dependents; they are eligible for First Time Detection Cover of Rs.25000/- only
HIV Treatment	HIV Disease Covered Up to INR 100,000
Stem Cell Treatment	Stem Cell covered up to INR. 50,000 per family, Applicable on IPD basis only
Psychiatric Treatment	Psychiatric & Psychosomatic disorders covered up to INR. 50,000 on IPD basis only, Applicable only for Employees
Bariatric Surgery	BARIATRIC surgery for age less than 35 years is covered under the policy. Limit upto family sum insured. Only for those employees whose body mass index is over 35. Not applicable to dependents.
Oral Chemotherapy	Oral Chemo Covered upto INR 1,00,000 including Hormonal Therapy. Applicable only for Employees

# Coverage Details

Policy Parameters	
Congenital External	External Congenital 10% of the sum insured i.e. Rs.40,000/- per family for a maximum of 50 families per policy period (over and above the sum insured)
Covid Home Care Treatment	Treatment availed by the Insured Person at home for Covid on positive diagnosis of Covid in a Government authorized diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home upto a maximum up to 14 days. Per member limit of INR 5,000/- and family limit of INR 10,000. Applicable for all employees and dependents
NME for Covid Hospitalization	NME shall be payable up to a maximum of INR 40,000/- per member
Emergency care for employee	Coverage of OPD treatment/emergency care if the employee falls sick during the workplace (Annual limit of 2,000/- per employee)
Biodegradable Stent	Covered under hospitalization
Kidney Transplant	Donor expenses covered
Cochlear Implant	Covered with 50% copay
Surrogacy Cover	Covered up to maternity sum insured
Medical Termination of pregnancy	Covered up to 10k over and above maternity limit, medically certified by gynecologist

# Covid Benefits

Policy Parameters	
Congenital External	External Congenital 10% of the sum insured i.e. Rs.40,000/- per family for a maximum of 50 families per policy period (over and above the sum insured)
Covid Home Care Treatment	Treatment availed by the Insured Person at home for Covid on positive diagnosis of Covid in a Government authorized diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home upto a maximum up to 14 days. Per member limit of INR 5,000/- and family limit of INR 10,000. Applicable for all employees and dependents
NME for Covid Hospitalization	NME shall be payable up to a maximum of INR 40,000/- per member
Emergency care for employee	Coverage of OPD treatment/emergency care if the employee falls sick during the workplace (Annual limit of 2,000/- per employee)
Biodegradable Stent	Covered under hospitalization
Kidney Transplant	Donor expenses covered
Cochlear Implant	Covered with 50% copay
Surrogacy Cover	Covered up to maternity sum insured
Medical Termination of pregnancy	Covered up to 10k over and above maternity limit, medically certified by gynecologist

# Maternity Benefits For Employee Base Policy

Benefit Details	
Benefit Amount	INR 50k For Normal & INR 70k For C-section
Restriction on no of children	Maximum of 2 children
9 Months waiting period	Waived off
Pre and Post Natal	IPD cover of Rs.10,000 and OPD cover restricted to Rs.5,000 only per family. OPD Scan payable only if medically recommended by gynecologist in a registered hospital
Well Baby Expenses	Within maternity limit

- These benefits are admissible in case of hospitalization in India.
- Covers first two children only. Those who already have two or more living children will not be eligible for this benefit.
- Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered.

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## Flex Plan



# Flexible Benefits

## Your world of personalized choices

- As a part of benefits strategy, UST is committed to providing a comprehensive benefits plan to employees. Hence, we have revamped our benefits plan to meet the changing needs and lifestyles of our diverse, multigenerational workforce.

### Objective

To evolve from a fixed one-size-fits-all approach to a choice-based plan that enables employees to customise their plan.

UST and Prudent have negotiated and chosen the best coverage for you and your family



### Flexibility

To choose what is right for your family and you



### More benefits options

Best-in-class benefits at negotiated rates



### Wider protection

Plethora of new products to cover every aspect of life

The New India Assurance Co. Ltd  
will be our insurer for Group Mediclaim Cover (GMC)

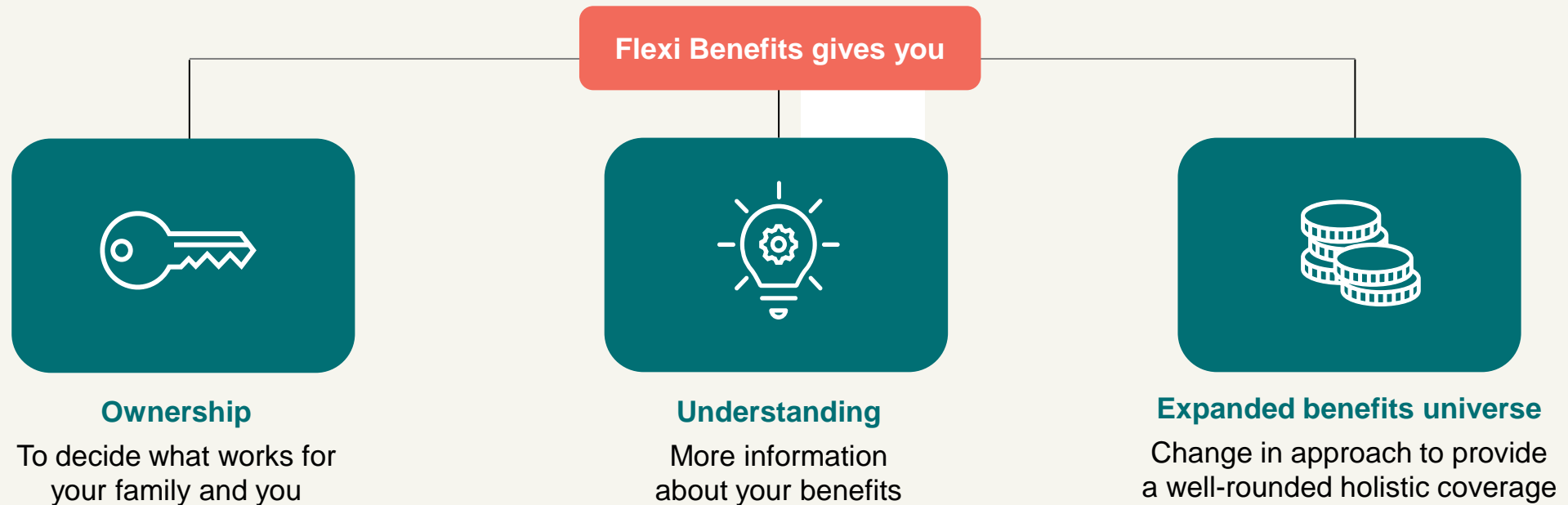
Medi Assist will be our TPA for medical insurance.



# Flexible Benefits

## Your world of personalized choices

Through **Prudent Plus**, we offer a wider range of benefits, including existing core plans plus new plans, that will empower you to build a customised benefits package that is more suitable to your needs.



# Medical insurance plan – What's New?

CURRENT PLAN	FUNDING
<b>Base Medical plan</b> <ul style="list-style-type: none"> <li>Coverage ESC INR 4L</li> </ul>	Funded by UST
<b>Voluntary Plans</b> <ul style="list-style-type: none"> <li>Option to enhance ESC sum insured: INR 1,2,3,6,10,15,20L with additional room rent on 10-20L</li> <li>Option cover P/PIL 2,3,4L</li> <li>Option to enhance P/PIL sum insured: 1,2,3 with reduced co-pay to 15% as incentive</li> </ul>	Paid by Employee



CHOICE BASED PLAN	FUNDING
<b>Base Medical plan</b> <ul style="list-style-type: none"> <li>Coverage ESC INR 4 lac</li> <li>Enhanced Benefits: 5% Employee Co-pay removed, Gender Reaffirmation, STD Coverage, Fertility Treatment, External Prosthetic devices, Artificial Limb Coverage</li> </ul>	Funded by UST
<b>Voluntary Choices: ESC</b> <p>Choice 1: Top-up sum insured INR 1.5 lac - 20.5 lac. Additional INR 50,000 unlocked at same premium</p> <p>Choice 2: Additional enhancements for ESC including Higher Maternity limit, PCOD/PCOS treatment, infertility treatment, Physiotherapy, extended AYUSH coverage and many more</p> <p>Choice 3: OPD cover – Helps manage Outpatient Expenses Includes Doctor Consultation expenses, pharmacy, Annual Health Check, and Dental treatment etc.</p> <p>Choice 4: Critical illness – lumpsum benefit cover Offers financial protection against additional expenditure arising out of advanced illness</p>	Funded by Employee
<b>Voluntary Choices: P/PIL</b> <p>Choice 1: Sum insured INR 2 lac – 4 lac, and top-up sum insured from 1 lac – 3 lac</p> <p>Choice 2: Additional benefits for P/PIL Includes palliative care, physiotherapy, co-pay buy back, donor expenses and many more</p> <p>Choice 3: OPD cover - Helps manage Outpatient Expenses Includes Doctor Consultation expenses, pharmacy, Annual Health Check, and Dental treatment etc.</p>	Funded by Employee
<b>Non-Insurance benefits</b> <p>Curated non-insurance benefits including elder care, pregnancy care, cancer care and pet insurance.</p>	Funded by Employee

E - Employee, S – Spouse/Partner, C - 3 Children, P  
- 2 Parents, PIL - 2 Parents-in-law

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## Choice 1 –Health Insurance Benefits



## Choice 1 - Health Insurance - ESC

The medical insurance plan provides insurance benefits to pay for hospitalization care.

**UST with Prudent have worked in increasing the top-up benefit by INR 50,000 for all top-up plans at same cost.**

Coverage type	Family Definition	Total Family Floater Cover	Price	Price (incl. subsidy for Employee only plans)
<b>Default (funded by UST)</b>	<b>Employee, Spouse/Partner, up to 3 Children</b>	<b>+ INR 400,000</b>	Company Sponsored	
Top-up	Employee, Spouse/Partner, up to 3 Children	+ INR 150,000	INR 1,387	1,387
Top-up		+ INR 250,000	INR 2,079	2,079
Top-up		+ INR 350,000	INR 2,426	2,426
Top-up		+ INR 650,000	INR 3,003	1,587
Top-up		+ INR 1,050,000	INR 4,019	2,124
Top-up		+ INR 1,550,000	INR 7,161	3,186
Top-up		+ INR 2,050,000	INR 9,009	4,008

### Kindly note:

- Price tags for all optional benefits are available on the Prudent plus portal
- Co-pay of 10% on Spouse and Children Claims. No co-pay on Employee claims
- In case an employee does not participate in the annual enrolment, they will be automatically moved into the previous policy year (2023-24) plan selection
- Other terms and conditions remains same across policies
- All prices are incl.. GST

E - Employee, S – Spouse/Partner, C - 3 Children, P - 2 Parents, PIL - 2 Parents-in-law

## Choice 1 - Health Insurance – Parents / Parents in Law

The medical insurance plan provides insurance benefits to pay for hospitalization care, if you or your declared dependent family members become sick or get injured and are hospitalized for a period of 24 hours or more.

Parents Base plan	Age Band							
Sum Insured	31-35	35-40	41-45	46-50	51-55	56-60	61-65	66 & Above
INR 2,00,000	5,888	5,888	7,363	10,349	11,918	13,535	15,417	17,045
INR 3,00,000	8,221	8,221	10,253	14,737	17,057	19,405	22,225	24,928
INR 4,00,000	10,252	10,252	13,965	18,792	23,789	24,851	28,538	31,700

Parental Top Up Premiums	
Sum Insured	Premium incl. GST
100,000	INR 3,382
200,000	INR 5,207
300,000	INR 6,521

### Kindly note:

- Employees can cover up to 4 Elders in the plan, through the various sum insured options available.
- When the main medical plan sum insured is exhausted, only then the top-up plan pays the claim (amount over and above it)
- The top-up sum insured could be utilized for ailments, except for Maternity
- Co-pay of 15% -20% applicable on all claims basis the continuation of dependent parents in the policy.
- The room rent limit shall be enhanced by 0.5% of your base policy limit if you opt for 10lac, 15lac, or 20 lac cover
- In case an employee does participate in the annual enrolment, they will be automatically moved into the previous policy year (2023-24) plan selection
- Other terms and conditions (inclusions and exclusions) will remain same across all options.
- All prices are incl.. GST

E - Employee, S – Spouse/Partner, C - 3 Children, P - 2 Parents, PIL - 2 Parents-in-law

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## Choice 2 – Additional Module





## Choice 2 - Additional Modules (optional selection)

- Employees can choose to make their medical plan more robust by buying these additional modules
- These modules gets plugged-in as part of the base medical plan under the eligible sum insured
- Additional benefits will be extended to employee and the dependents covered in the medical insurance plan

### How it works?

Plans are offered by insurance company and can be availed through reimbursement or cashless facility.

### When to choose?

Employees can select these plans during enrollment

#### Women and Child Plan

Price-INR 11,210

- Eligibility: Employee, spouse and Child**
- Cervical Cancer Vaccination (E&S) – INR 10,000 (Up to age 35 years)
  - Higher maternity (additional INR 10,000) cover within full sum insured for normal and c-sec
  - Higher infertility (additional INR 10,000) cover within full sum insured on IPD basis
  - Coverage for PCOD/PCOS treatments up to INR 20,000 within full sum insured
  - Cochlear implant co-pay reduced to 25% from 50%
  - Stem cell coverage enhanced to INR 75,000 per family from INR 50,000 within full sum insured
  - Price mentioned is per employee rate**

#### Advanced Care Plan

Price-INR 5,310

- Eligibility: Employee, spouse and Child**
- Standalone physiotherapy up to INR 25,000 within full sum insured
  - Robotic Surgery coverage enhanced to 75% from 50% of full sum insured
  - AYUSH cover enhanced to INR 1,00,000 from INR 50,000 within full sum insured
  - All hospitalization expenses for donor up to full sum insured
  - Psychiatric disorders coverage enhanced to INR 1,00,000 from INR 50,000 on IPD basis for employee and dependents
  - Enhanced Pre post hospitalization of 60 and 90 days respectively (only in Critical Illness and Accidental claims)
  - Price mentioned is per employee rate**

#### Parental Care Plan

Price-INR 5,310

- Eligibility: Parents/ Parent-In-laws**
- Palliative care up to 50% of Sum Insured. Maximum limit of INR 2,00,000
  - Robotic Surgery cover enhanced to 75% of sum insured from 50%
  - Standalone physiotherapy up to INR 10,000 within full sum insured
  - All hospitalization expenses for donor up to full sum insured
  - Price mentioned is per parent rate**

#### Financial Care Plan

Price-INR 29,500

- Eligibility: Parents/ parent-In-laws**
- Co-pay buy back (New copay 0% from 15% and 20% respectively)
  - AYUSH cover enhanced to INR 1,00,000 from INR 50,000
  - Standalone physiotherapy up to INR 10,000 within full sum insured
  - Care for Parkinson's, Dementia, Alzheimer's at home up to 50% of sum insured. Maximum limit of INR 1,00,000
  - Enhanced cataract plan limit - INR 35,000 from INR 24,000 within full sum insured
  - Price mentioned is per parent rate**

All prices are incl.. GST

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## Choice 3 – OPD Plans



## Choice 3 - OPD Plans - ESC (optional selection)

- OPD Cover is a specially designed insurance cover for out-patient treatment expenses that includes consultations, prescribed diagnostics, dental and vision expenses up to the sub-limits defined under each plan
- Employee can then choose to buy this plan through salary deduction

### How it works?

Plans are offered by insurance company and can be availed through reimbursement or cashless facility.

### When to choose?

Employees can select these plans during enrollment upon selecting the respective dependents under Choice 1

E - Employee, S – Spouse/Partner, C - 3 Children,

All prices are incl.. GST

OPD plan limit	INR 5,000	INR 10,000	INR 20,000
<b>Family Definition</b>	E only	ESC	ESC
<b>Doctor consultations (general physician, specialist, super specialist)</b>	Up to full OPD limit	Up to 50% OPD sum insured on Reimbursement basis and up to 100% of OPD limit on Cashless basis	Up to 50% OPD sum insured on Reimbursement basis and up to 100% of OPD limit on Cashless basis
<b>Prescribed Pharmacy (only cashless)</b>	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Annual health check-up</b>	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Non cosmetic dental treatment</b>	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Non cosmetic vision treatment</b>	Not Covered	Not Covered	Up to 50% of OPD sum insured
<b>Prescribed diagnostic tests, vaccination (WHO-approved)</b>	Discounted	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Claim Type</b>	Cashless Only	Cashless & Reimbursement	Cashless & Reimbursement
<b>Price Tag per employee rate</b>	<b>INR 1,770</b>	<b>INR 5,900</b>	<b>INR 11,800</b>

## Choice 3 - OPD Plans - P/PIL (optional selection)

- OPD Cover is a specially designed insurance cover for out-patient treatment expenses that includes consultations, prescribed diagnostics, dental and vision expenses up to the sub-limits defined under each plan
- Employee can then choose to buy this plan through salary deduction

### How it works?

Plans are offered by insurance company and can be availed through reimbursement or cashless facility.

### When to choose?

Employees can select these plans during enrollment upon selecting the respective dependents under Choice 1

P - 2 Parents, PIL - 2 Parents-in-law

All prices are incl.. GST

OPD plan limit	INR 10,000	INR 20,000
<b>Family Definition</b>	Parents	Parents
<b>Doctor consultations (general physician, specialist, super specialist)</b>	Up to 50% OPD sum insured on Reimbursement basis and up to 100% of OPD limit on Cashless basis	Up to 50% OPD sum insured on Reimbursement basis and up to 100% of OPD limit on Cashless basis
<b>Prescribed Pharmacy</b>	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Annual health check-up</b>	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Non cosmetic dental treatment</b>	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Non cosmetic vision treatment</b>	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Prescribed diagnostic tests, vaccination (WHO-approved)</b>	Up to 50% of OPD sum insured	Up to 50% of OPD sum insured
<b>Claim Type</b>	Cashless & Reimbursement	Cashless & Reimbursement
<b>Price Tag per parent rate</b>	<b>NR 7,080</b>	<b>INR 12,980</b>

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## Choice 4- Critical Illness



## Choice 4 - Critical Illness (optional selection)

- When a serious illness strikes, Critical Illness insurance can provide financial support to help you through a difficult time.
- This plan is applicable for employee only

### Critical Illness

- Employee gets a lump sum amount upon diagnosis of the critical illness
- Helps in managing out of pocket expenses
- Coverage for 9 critical illnesses including:
  - First heart attack
  - Cancer of specified severity
  - Kidney failure requiring regular dialysis
  - End stage liver failure
  - Major organ/Bone Marrow Transplant
  - Open Chest CABG
  - Open heart replacement
  - Permanent Paralysis of limbs
  - Stroke resulting in permanent symptoms

All prices are incl.. GST

Eligibility and coverage	Price Tag
Employee only – INR 5,00,000	INR 1,888
Employee only – INR 10,00,000	INR 3,776
Employee only – INR 20,00,000	INR 6,797
Employee only – INR 25,00,000	INR 10,195
<ul style="list-style-type: none"><li>- 30 day survival period</li><li>- 90 days waiting period applicable</li></ul>	



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## Choice 5- Care Plans



## Choice 5 - Care Plans (optional selection)

### How it works?

- Plans are offered through a wellness provider
- You can register for the plan by giving required details on vendor's website
- Payment will be done directly by employee using the payment gateway

### When to choose?

You can select these plans any time during the year. Plans will be applicable for a year from the date of purchase

#### Elder Care Plan

Physician consult, telemedicine, discounted physiotherapy sessions/nurse home visits, curated health content, second opinion service

**INR 1,121 per parent**

#### Pregnancy Care Plan

Providing access to ante-natal care, health content, nutrition counselling, regular consultation

**INR 649 per person**

#### Cult Fitness Pack

Access to online and at –center workouts across locations  
12-month plan  
CULT Elite membership

**INR 11,278 per person**

#### Pet Insurance

Pet Insurance: Insurance plan, providing coverage for surgeries up to INR 50,000, hospitalization expenses and much more.

**Premium basis documents shared**

#### Genetic Study

Comprehensive blood test including Complete Hemogram, Kidney function test, lipid profile, liver function test, cardiac, thyroid, diabetes, vitamin and mineral test

**Premium described via portal**



## Elder Care Plan :- What Is Covered

Health Risk & Immunity Assessment	Health & Lifestyle Risk Assessment & Analysis Report
Basic Health Checkup	The following tests will be covered:- Complete Blood Count   Blood Glucose (Random or Fasting)
Physician Consult- Post Checkup	All check-ups will be followed up by an experienced general physician consult   The physician will prepare a personalized care plan post reports analysis
Telemedicine	Unlimited Complimentary Access and Consultation with specialist doctors for specific Chronic Care issues   These verticals include - General Physician, Cardiac Care (Cardiologist), Gynaecologist and Orthopaedics
Second Opinion Service	A discounted second opinion service will be activated for these users where they can take second opinions from experienced practitioners online Users will have the option to share their reports & insights with the doctor directly
Financial & Legal Independence	Legal & Financial experts will be made live for all Elderly, to help attain independence These Experts shall provide one-o-one counselling to the user's basis request These Experts specialize in their respective domains
Discounted Physiotherapy Sessions / Nurse Home Visits	20-30% Discount on Physiotherapy & Nurse Home Visits at Visit Empanelled partners - up to 5 sessions in a year per user (self-pay basis)
Market Place	Curated Health Check Plans – Home Collection & Centre visit   Discounted Diagnostics   Pharmacy: Flat 18% OFF Rx Medicines and Free Shipping on Orders Above Rs. 499   Discounted rates on OTC medicines as well   Online Health Store with Vitamins & Supplements, at Home Vaccinations, Wearables, Fitness Bands, Healthcare Monitoring Devices, Ayurveda & Homeopathic Medicines, Women Care Products, Nutritional Drinks, Diabetes Care Products, Nebulizers & Vaporizers, Heating Aids, Protein Supplements, Health Drinks, Sanitizers & Hand washers and more....
Curated Health Content	A knowledge hub / content repository will be created for the elderly   Wellness TV – It is a one stop solution on The Wellness Corner Application for all the virtual sessions that will include Yoga, Meditation & Mindfulness related content
AI driven Guided Wellness Program	AI driven Guided Wellness Program is a strong behaviour modification tool engaging with users for 7-45 days through content, tasks, challenges, habit formation trackers enabling behaviour modification required for desired wellness goal. We have created 40+ such programs across Health, Fitness, Nutrition and Mental Wellbeing
AI enabled Guided Emotional Therapy Tool	AI enabled Guided Emotional Therapy Tool based on Cognitive Behaviour Therapy (CBT)
Habit Formation Tools & Trackers	Calorie – Food Diary   Exercise   Hydration   Mindfulness – Meditation & Breathing   Mood Tracker with rationalization on the CBT principles   Sleep   Weight   Habit Reminder   Health Vitals
Health Assessments & Trackers	20+ Assessments for analysing Physical & Emotional Wellbeing
Assistance Services	Discounted Eye Care & Dental Services   Cancer Risk Screening & Management   Customer Support Desk

**Pregnancy Care Plan:- What Is Covered**

<b>Health Risk &amp; Immunity Assessment</b>	<b>Health &amp; Lifestyle Risk Assessment &amp; Analysis Report</b>
<b>Periodic Nutrition Consults</b>	A nutritionist will be assigned monthly for the user; This Nutritionist shall prepare a personalized Diet plan basis the health condition & Diet restrictions of the user
<b>Curated Health Content (Workout + Yoga)</b>	A Maternity focused health content repository to be created basis the trimester period & activity levels of the user   Wellness TV – It is a one stop solution on The Wellness Corner Application for all the virtual sessions that will include Yoga, Meditation & Mindfulness related content
<b>Periodic Gynaecology Consults</b>	A Gynaecologist will be assigned monthly for the user ; This Gynaecologist shall help resolve all maternity related queries & build a personalized care plan
<b>Informative Newsletters &amp; To Dos</b>	Informative health content to be shared in the form of mailers to help steer through all potential complications
<b>Nutrition &amp; Healthy Life choices</b>	Expert webinars and consultations to help with:- Quality and Diversity of diet  Diet recommendations   Managing health issues, challenges, and the way forward   Supplementation and its effects
<b>Market Place</b>	Curated Health Check Plans – Home Collection & Centre visit   Discounted Diagnostics   Pharmacy: Flat 18% OFF Rx Medicines and Free Shipping on Orders Above Rs. 499   Discounted rates on OTC medicines as well   Online Health Store with Vitamins & Supplements, at Home Vaccinations, Wearables, Fitness Bands, Healthcare Monitoring Devices, Ayurveda & Homeopathic Medicines, Women Care Products, Nutritional Drinks, Diabetes Care Products, Nebulizers & Vaporizers, Heating Aids, Protein Supplements, Health Drinks, Sanitizers & Hand washers and more....
<b>AI driven Guided Wellness Program</b>	AI driven Guided Wellness Program is a strong behaviour modification tool engaging with users for 7-45 days through content, tasks, challenges, habit formation trackers enabling behaviour modification required for desired wellness goal. We have created 40+ such programs across Health, Fitness, Nutrition and Mental Wellbeing
<b>AI enabled Guided Emotional Therapy Tool</b>	AI enabled Guided Emotional Therapy Tool based on Cognitive Behaviour Therapy (CBT)
<b>Habit Formation Tools &amp; Trackers</b>	Calorie – Food Diary   Exercise   Hydration   Mindfulness – Meditation & Breathing   Mood Tracker with rationalization on the CBT principles   Sleep   Weight   Habit Reminder   Health Vitals
<b>Health Assessments &amp; Trackers</b>	20+ Assessments for analysing Physical & Emotional Wellbeing
<b>Assistance Services</b>	Discounted Eye Care & Dental Services   Cancer Risk Screening & Management   Customer Support Desk

## Pet Care:- What Is Covered

<b>Surgery Coverage</b>	<ol style="list-style-type: none"> <li>1. Surgeries are insured up to INR 50,000.</li> <li>2. Hospitalization Benefits: - Daily hospitalization expenses covered up to INR 2,500. - Total hospitalization coverage capped at INR 10,000.</li> </ol>
<b>Additional Optional Coverage Options</b>	
<b>Liability Protection</b>	Coverage up to INR 10,00,000 to safeguard against potential liabilities
<b>Day Care Procedures &amp; Outpatient Department (OPD):</b>	Financial support up to INR 30,000 for day care treatments and OPD visits
<b>Terminal Illness Coverage</b>	Provision of INR 30,000 for terminal illness-related expenses
<b>Long-term Care Support</b>	Coverage up to INR 20,000 for extended care needs
<b>Theft or Loss Coverage</b>	INR 1,000 allocated for advertisement costs to recover lost items. - Additional reward coverage up to INR 5,000 for the return of lost items.

# Standard hospitalisation: 24-hours

## Cashless/reimbursement of expenses related to

- Room and boarding
- Doctors' fees
- Intensive Care Unit
- Nursing expenses
- Surgical fees, operating theatre, anesthesia, oxygen, and their administration
- Physiotherapy - follow up post-hospitalization & surgical event only
- Drugs and medicines consumed at the premises
- (such as laboratory, X-ray, diagnostic tests)
- Dressing, ordinary splints, and plaster casts
- Costs of prosthetic devices if implanted during a surgical procedure
- Radiotherapy and chemotherapy

A hospital or a nursing home means any institution in India established for indoor care and treatment of sickness and injuries, and which has been registered either as a hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner, or complies with minimum criteria, as follows:

1. Has a minimum of 10 beds if located in towns having a population of less than INR 10 Lakhs (class-C towns) or a minimum of 15 in-patient beds in other towns
2. Has a fully-equipped operation theatre
3. Has a fully-qualified doctor-in-charge and nursing staff around the clock
4. Maintains a daily medical record for each of its patients



# Covid Benefits

Policy Parameters - ESC	
Home Care Treatment	Up to INR 5,000 per member and INR 10,000 per family
Co-Pay	Zero Co-pay
ICU	Doubled for Covid Hospitalization
Non-medical expenses	Covered up to INR 40,000 per family for COVID hospitalization
Ambulance	Up to INR 10,000 per family
Policy Parameters – Parents/In-laws	
Home Care Treatment	Up to INR 5,000 per member
Co-Pay	Co-pay reduced by 5%
Non-medical expenses	Covered up to INR 7,500 per parent
Ambulance	Up to INR 10,000 per family

# Co Pay & Proportionate Clause

## What is Co-pay? How does it work?

Co-payment is the portion of the claim which associates needs to bear and remaining balance would be paid by the insurance company

- A co-pay of 15% shall be applicable on the differential claim amount where the aggregate of all admissible claims if employee has covered the parents in previous year policy
- A co-pay of 20% shall be applicable on the differential claim amount where the aggregate of all admissible claims if employee has not covered the parents in previous year policy

## Proportionate Clause

There are circumstances when an associate's parents or in-laws uses a room or ICU above the eligibility norm as defined in the above section. This can be either due to the employee's discretion or by virtue of the fact that only such facilities are available at that point of time in the hospital. In this circumstance, a deduction on account of Proportionate Clause will be applied on the insurance claim on below headings as detailed below:

- Room Rent
- Medical Lab Test Charges/investigations
- Doctor Consultation Charges
- Surgery Costs. (If applicable.)

# Active Line of Treatment

## Active Line of Treatment

Any hospitalization claim shall be admissible only if there is an active line of treatment during the course of hospitalization i.e. any investigations or treatment consistent and incidental to the diagnosis of positive existence and treatment of any ailment, sickness or injury, for which confinement is required at a Hospital or Nursing Home shall be payable under the policy.

### **Instances wherein claims under this category shall not be payable**

- Hospitalized and administered only with oral medication/injections, even if prescribed by a doctor
- Hospitalized only for investigations but no positive outcome of any ailment
- Treatment which would be done as outpatient and admission not required
- Hospitalization only for physiotherapy
- Hospitalization only for evaluation purposes

# Day care procedures

- Over 140+ daycare procedures covered under the Medicaid policy
- Kindly refer to the attachment for the list. This may change from time to time, hence, please check with the TPA prior to the procedure

[click here to download](#)  
General day care procedures

## Pre – post hospitalization timelines

30 Days  
Pre

60 Days  
Post

# General Exclusions

Hospitalization is only for investigation and observation, oral medication without an active line of treatment for an any ailment - not payable in the policy

- Less than 24-hour hospitalization
- Circumcision, unless necessary for treatment of disease
- All types of dental treatments
- HIV and AIDS (except self, spouse, & children)
- Venereal diseases
- Hospitalization for convalescence, general debility, rest cure, intentional self-injury, use of intoxicating drugs/alcohol
- Naturopathy, homeopathy treatment any other nonallopathic treatment which is not approved by the policy
- Any surgeries/treatments could be performed on an out-patient basis by using local anesthesia intervention
- Hospitalization is for only investigation and observation without an active line of treatment for an ailment
- Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, disposable items, and any reusable items consumed at the premises, etc.
- Cost of spectacles, contact lenses, hearing aids
- Any cosmetic or plastic surgery except for correction of injury caused by accident
- Charges incurred primarily for diagnostic, X-Ray, or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of any ailment, sickness, or injury
- Vitamins and tonics unless used for the treatment of injury or disease
- Injury or disease caused directly or indirectly by nuclear weapons
- Injury or disease directly or indirectly caused by or arising from or attributable to war or war-like situations • And all other expenses that are not payable as per policy terms and conditions

Cashless means the Administrator may authorize upon a Policyholder's request for direct settlement of eligible services and it's 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 as these services are covered under the Policy.

**Note :** Patients seeking treatment under cashless hospitalization are eligible to make claims under pre and post hospitalization expenses. For all such expenses the bills and other required documents needs to submitted separately as part of the claim's reimbursement.

**Network Hospital list:**  
(please refer to the website for  
the updated list)

For Updated List visit to Medi Assist link as below:  
**<https://www.medibuddy.in/networkHospitals>**

## Admission procedure

- In case you choose a non-network hospital you will have to liaise directly with the hospital for admission.
- However, you are advised to follow the pre authorization procedure to ensure eligibility for reimbursement of hospitalization expenses from the insurer.

## Discharge procedure

- In case of non network hospital, you will be required to clear the bills and submit the claim to Medi assist for reimbursement from the insurer. Please ensure that you collect all necessary documents such as – discharge summary, investigation reports etc. for submitting your claim.

## Submission of hospitalization claim

- You must submit the final claim with all relevant documents within 60 days from the date of discharge from the hospital

# Escalation Matrix

TPA : Medi Assist India TPA Pvt. Ltd.

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Level	Name	Designation	Email Address	Phone #
Level 1	Mr. Arul Ambeth	Senior Executive	<a href="mailto:arulambeth.t@mediassist.in">arulambeth.t@mediassist.in</a>	7411500621
Level 2	Mrs. Jyothi Menon	Asst. Manager	<a href="mailto:jyothi.pr@mediassist.in">jyothi.pr@mediassist.in</a>	7825881144
Level 3	Mr. Ramesh Kumar	Manager	<a href="mailto:rameshkumar.s@mediassist.in">rameshkumar.s@mediassist.in</a>	8951865671
Level 4	Santhosh R	Senior Manager	<a href="mailto:subramanya.santhosh@mediassist.in">subramanya.santhosh@mediassist.in</a>	6363805490
Level 5	Anand Sridhar	Branch Head	<a href="mailto:anand.sridhar@mediassist.in">anand.sridhar@mediassist.in</a>	9566116633

## Prudent Escalation Matrix

Level	Name	Phn. no	Mail id
Level 1	Sachin C	080692 25407	ustinsurance@prudentbrokers.com
Level 2	Sonali Bharti	080692 25407	ustinsurance@prudentbrokers.com
Level 3	Mahendran MC	+9197315 89700	mahendran.mc@prudentbrokers.com





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[www.prudentbrokers.com](http://www.prudentbrokers.com)

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Certificate of Registration No. 291 (Validity: 18th February 2023 to 17th February 2026) |  
CIN No.: U70100MH1982PTC027681

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