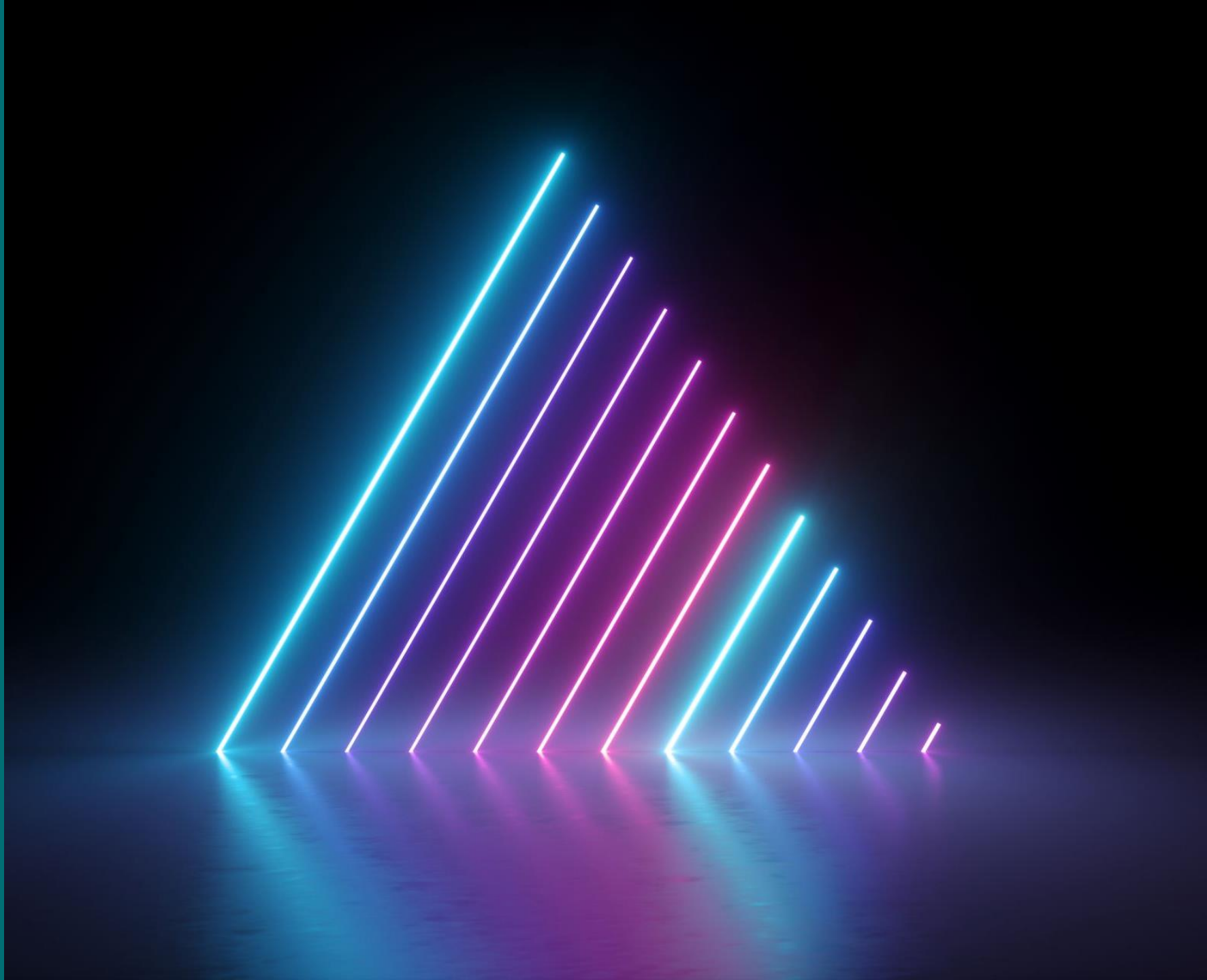




U.S Technology
International Pvt Ltd.

Frequently asked Questions

Policy Year: 2024 - 25



U -
S T



Policy terms and conditions

Q1. Who is our insurance broker partner?

Prudent Insurance Brokers Pvt. Ltd. is the insurance brokers for UST

Q2. Who is our insurer?

The New India Assurance Co. Ltd. is our insurance partner for the policy period 31st May, 2024 to May 30, 2025.

Q3. Who is a third-party administrator (TPA)?

The TPA is an agency appointed by the insurance company to take care of claim processing daily regarding health insurance and to provide cashless services.

TPA: Your TPA is Medi Assist Pvt Ltd

Q4. What is the duration of the policy?

The policy is effective for UST employees from 31st May, 2024 to May 30th, 2025.

Q5. What are the features of the group Medclaim policy?

A Medi claim policy reimburses Hospitalization expenses incurred by the employee for him/herself or their dependents as an in-patient for the treatment of sickness or accident occurring during the period of insurance. Coverage under the policy will be as per the terms and conditions of the benefits program agreed with your employer and will be communicated to you or can be confirmed with your TPA.

The benefit covers the following:

- Room rent (inclusive of nursing charges, Duty doctor charges and tax)
- Boarding charges
- Nursing expenses
- Surgeon
- X-ray and other tests pertaining to the hospitalization
- Implants

The policy covers treatment expenses incurred within India only as per the policy terms agreed between UST & the insurer.

Q16. What is sum insured?

Your eligible sum insured is the maximum amount that can be claimed for the policy period. Future expenses will not be covered under the policy, however, when the policy is renewed, your annual limit of insurance is reinstated at the start of new policy, i.e. effective from the June 1, every year.

Q7. What is a network hospital?

A hospital that has an agreement with the insurer/TPA to provide cashless services is referred to as a network hospital.

Q8. Where can I find the list of network hospitals?

You can review the list of network hospitals on the TPA's website to confirm if your hospital is on the network as per the steps listed below. If your hospital is not on the list, you can avail treatment on a reimbursement basis

<https://mediassisttpa.in/network-hospital-search/>

Choose City > I Know my Insurer > Choose The New India Assurance Co. Ltd. > (this will showcase list of hospitals, or you can search a specific hospital).

Q9. What is a cashless claim?

In a cashless claim, UST employee or their dependents can get themselves admitted in the specified network hospital and avail treatment without payment of any money to the hospital. However, this is subject to the limits and sub-limits mentioned in the policy. Non-medical expenses will not be included in the approval and members will need to pay for these at the hospital at the time of discharge

Q10. How do I make a cashless claim?

Cashless claims can be made only at network hospitals. In case of planned Hospitalization, a pre-authorization request should be sent at least 72 hours in advance to TPA contacts. Once you produce your TPA health ID card/e-card along with any one patient's govt.- issued ID to the hospital's insurance helpdesk, a request is sent by the hospital for authorization of treatment and expenses. The doctor at Medi Assist India TPA Pvt. Ltd. will verify whether the treatment is admissible under the policy. If the treatment is admissible, the TPA will send the initial authorization approval to the hospital to start the treatment. Further review of the claim will be done at the time of discharge basis the treatment documents provided by the hospital. The pre-authorization request should indicate the following details:

- The provisional diagnosis or the reason for getting admitted
- The proposed date of admission
- Approximate expenses
- Name of the hospital and consultants
- Approximate duration of stay at the hospital
- Once the letter is received, the network hospital extends cashless treatment to the member
- The network hospital forwards the claim documents to the TPA for settlement

- At the time of admission, the hospital may ask for a deposit to cover non-medical or non-payable costs for certain charges like
- registration fees, telephone charges, and diet charges for attendants etc. that are typically not covered by the policy and have to be deducted from the deposit
- If the initial amount requested by the hospital is not sufficient for the surgery, then an interim bill can be sent to the TPA with the details before sending the discharge summary and the final bill for approval
- At the time of discharge, the original discharge summary and the final bill have to be sent to the TPA for final approval

Q11. Is it possible to add dependents after the enrolment window period is completed?

No, if you have not declared dependents during the enrolment window, you -will not be able to declare your dependents during the policy period.

Q12. I want to change my previously-submitted dependents details. What should I do?

You will be allowed to edit dependent details only at the time of annual enrolment except in case of life events.

Q13. Is mid-term inclusion of dependents allowed?

Mid-term inclusion of dependents or replacement of other dependents during the policy is not allowed for any reason whatsoever, including the death of a dependents. Changes can only be made during the enrolment cycle at the next renewal. However, in case of a new spouse on account of marriage or birth of a child, this can be included within your family, provided that the intimation is given to Prudent, Medi Assist & insurer within 30 days of the event.

Q14. What is the base the Medical Insurance Policy (UST Policy) coverage limits?

The Employee Base Policy coverage is a family floater of Rs. 400000/- and Parental base coverage of Rs. 200000, Rs. 300000 or Rs. 400000/- at additional cost borne by the employee.

Q15. What is TOP UP Policy?

Top Up policy is over and above the base sum insured provided by the company for employees and over and above the sum insured opted by individual for parents. This sum insured can be utilized when the base policy sum insured is exhausted.

Q16. Do we have a cap for room rent / ICU in UST employee Base Policy?

Eligible Room Rent & ICU Rent for Critical Illness ailments alone inclusive of Nursing charges (for employees, spouse, and children)

Room Type	Kerala	Others
Normal Room	4000	5000
ICU	8000	10000

Q17. Is co-pay applicable on claims?

No Co-pay for the employees, but 10% for spouse and children and 15% -20% for parents or parents-in-laws claim.
(20% for first time enrolment & 15% from consecutive year provided they are continuing the enrolment)

Q18. How will I enroll under UST flex plan program?

You can enroll into USTs flex plan program by logging on to the flex portal. Complete enrolment in 3 easy steps: Log in to the portal: you can access Prudent Plus portal on the intranet using this link through single sign on (SSO). Please ensure you are connected to the VPN. Our portal best works with google chrome.

Q19. What happens if I don't complete my enrolment by the deadline?

If you do not enroll for benefit during the annual enrolment, your last year's medical insurance plan selection will be rolled over.

Q20. Till when can I make my selection on the portal?

You can make selection in the plan till closure of the enrolment window. You can make multiple changes till the window closes and the final selection will be considered as your plan for the year.

Q21. How will it work if I have a newly-wedded spouse or newborn child?

You will be able to add the newly born child or newly wedded spouse within 30 days from birth or marriage, respectively.

Q22. What should I do if there is a medical emergency in my family?

New joiner: Please send an email to USTInsuranec@prudentbrokers.com with the member's details. Your insurance helpdesk will assist you in case of an emergency. The toll-free number is 080 6922 5407 and dial 1 for further cashless assistance
Claim process for existing employee : Cashless can be arranged at network hospital. In case of nonnetwork hospital, the member must apply for reimbursement

Q23. When will I get my insurance card?

Insurance card for your dependents and you will be available on the Prudent Plus portal. You can download the same from Prudent portal. Cards will be available within 45 days of enrollment completion, please reach out to the Prudent claims if there is a need for cashless claim.

Q24. Will I get a confirmation mail from the portal?

Yes, you will receive an e-mail from Prudent Plus after you confirm your benefits selection. Additionally, system will notify by sending an email every time you make a change to your selected benefits.

Q25. Can I waive off the Co-pay?

Yes, you may waive off the co-pay applied on parental claims by buying the Insurance module 4 from the portal.

Q26. What is OPD plan?

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.

Q27. Who is eligible for critical illness cover?

All full-time employees at UST are covered for critical illness cover to meet the medical expenses. You can buy this module by paying premium towards it.

Q28. How much will I be covered under critical illness cover?

Employee who has been detected with a critical illness for the first time will be eligible to claim lump sum of INR 5L, 10L, 20L & 25L under the policy year/period and claim will be processed only on reimbursement only.

Q29. Will I be eligible to claim the critical illness cover in next policy year/period also? And what are the terms for this coverage?

No, this coverage is only for employees who have detected critical illness for the first time in current policy year. Condition for the same are

:

- 30 days survival period
- 90 days waiting period applicable

Q30. What is maternity coverage?

The maternity coverage is INR 50k For Normal & INR 70k For C-section, however, this can be enhanced by another 10k by selecting the Modular plan for ESC.

Q31. How many children & deliveries can be covered under Corporate plan.

You may cover up to 3 children in the default plan and first 2 delivery is covered in the policy.

Q32. What is Pre-post natal benefit.

Pre – post natal is covered up to 30 days for pre and 60 days for post under 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.

Q33. What is Pre-post natal benefit.

Pre – post natal is covered up to 30days for pre and 60days for post under 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.

CLAIM RELATED – FAQ's

Q1.Is my claim being admissible?

We would like to inform you that, the admissibility could not be confirmed without documents. It will be confirmed only after scrutiny of all relevant documents. Hence, we request you to submit original hard copy of documents, then the claim will process as per the Policy's Terms and Conditions.

Q2.How do I Claim Pre/Post hospitalization?

Pre/Post Hospitalization Period - Relevant medical expenses incurred during period up to 30 days prior to hospitalization will be considered as pre-hospitalization. 30 days will be counted from the date of admission in the hospital. Relevant medical expenses incurred during period of 60 days after hospitalization is considered as post hospitalization. 60 days will be counted from the day of discharge from the hospital. Under both the cases only a possible reimbursement will be applicable.

Q3.How do I avail Cashless? Cashless procedure

As per your request, following is the cashless procedure for your reference:

1. Patient should visit only the list of Network Hospitals
2. Following documents are to be carried during cashless hospitalization:

- Employee ID Card copy
- Copy of Medi Assist E-Card
- Government Photo ID Proof of the Patient
- Doctor Referral Letter
- Medical documents.

U -
S T



Contact Matrix

TPA : Medi Assist India TPA Pvt. Ltd.

Level	Name	Designation	Email Address	Phone #
Level 1	Mr. Arul Ambeth	Senior Executive	arulambeth.t@mediassist.in	+ 91 7411 500621
Level 2	Mrs. Jyothi Menon	Asst. Manager	jyothi.pr@mediassist.in	+91 78258 81144
Level 3	Mr. Ramesh Kumar	Manager	rameshkumar.s@mediassist.in	+91 89518 65671
Level 4	Santhosh R	Senior Manager	subramanya.santhosh@mediassist.in	+91 63638 05490
Level 5	Anand Sridhar	Branch Head	anand.sridhar@mediassist.in	+91 95661 16633

Prudent: USTInsurance@prudentbrokers.com

Level	Name	Phn. no	Mail id
Level 1	Sachin C	+91 80692 25407	ustinsurance@prudentbrokers.com
Level 2	Sonali Bharti	+91 80692 25407	ustinsurance@prudentbrokers.com
Level 3	Mahendran MC	+9197315 89700	mahendran.mc@prudentbrokers.com