Group Medical Insurance Policy Parents Coverage - An Optional Scheme

ID: YASH-HRO-001-P016

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Important Notice :

Reference No.	YASH-HRO-001-P016	Version No.	11.0
Release Date	01-October-2024	Total Number of pages	15

Particulars	Designation	Name	Date

Prepared by	Global Policy Desk	Global Policy Desk	01-October-2024
Reviewed by	Corporate HR	Corporate HR	01-October-2024
Approved by	CFO & Head HR	Dharmendra Jain	01-October-2024

Record of Revisions

Serial No	Version No	Relese Date	Section No	Description	Prepared by	Reviewed by	Approved by
1	1.0	31-October-2015	NA	New Policy	Kanchan Thakur	Payal Jain, K.V. Narasimha Rao	Dharmendra Jain
2	2.0	31-October-2016	NA	Renewal of Policy	Neha Ahuja	Payal Jain, K.V. Narasimha Rao	Dharmendra Jain
3	3.0	31-October-2017	NA	Renewal of Policy	Neha Ahuja	Payal Jain, K.V. Narasimha Rao	Dharmendra Jain

4	4.0	31-October-2018	NA	Renewal of Policy	Aditi Suryawanshi	Payal Jain	Dharmendra Jain
5	4.1	20-April-2019	NA	Changes related to automation of process on Infogram (YASH HRIS Portal) in respective sections	Aditi Suryawanshi	Payal Jain, Laveena Nabar	Dharmendra Jain
6	5.0	31-October-2019	NA	Renewal of Policy	Himanshu Upadhyay	Laveena Nabar, Payal Jain	Dharmendra jain
7	5.1	01-January-2020	NA	Clarity on Inclusion under GMI for AT grade	Payal Jain	Laveena Nabar	Dharmendra jain
8	6.0	31-October-2020	NA	- Renewal of the Policy - Change in process for claim submissio	Aditi Suryawanshi	Laveena Nabar Payal Jain	Dharmendra Jain
9	8.0	31-October-2022	NA	Renewal of the Policy	HR Team	Corporate HR	Dharmendra Jain
10	9.0	31-October-2023	NA	Renewal of the Policy	HR Team	Corporate HR	Dharmendra Jain

| 11 | 10.0 | 01-April-2024 | NA | • Cosmetic Changes | HR Team | Corporate HR | Dharmendra Jain |
| 12 | 11.0 | 01-October-2024 | NA | • Renewal of the Policy
• Cosmetic changes along with Few terms and conditions & Standard Exclusion updated as updated in GMI. | Global Policy Desk | Corporate HR | Dharmendra Jain |

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1.0 PURPOSE

YASH constantly strive to care about Employee's health and in addition to the existing GMI policy, we are happy to announce the **GMI – Parents Coverage, an Optional Scheme** which gives an employee a provision to cover their parents and enable them the gift of assurance for good health.

2.0 SCOPE

An individual except contractors & associate trainees (AT grade) are eligible to participate. Here, individual's parents can be covered for a Group Medical Insurance Scheme by paying a nominal premium which is specified further in this document and finalized after considering corporate discounts. For enrolling in the policy, parents need **not** undergo any Medical Test.

 Associate Trainees (AT grade) may enroll in the scheme from their date of confirmation or as specified in their offer letter.

3.0 OWNERSHIP/IMPLEMENTATION

The ownership & implementation of this policy lies with Human Resources (HR) Team. It will be effective from **October 31, 2024** & will continue to be in force unless superseded by a revised policy. The HR Team reserves the right to amend, abrogate & reinstate the entire policy or any part of it as & when it deems fit.

4.0 POLICY OVERVIEW

Effective Date: October 31, 2024
End Date: October 30, 2025

Service Provider: ICICI Lombard (IL)
Policy No.: 4016/X/157974480/06/000
Third Party Administrator: In house TPA i.e., IL-Healthcare
Scheme Type: Individual Parent or Floater (for parents)
Sum Insured: ₹ 3 Lakhs for individual parent & ₹ 5 Lakhs floater for dual parents
Coverage: Legal dependent Individual Parent/parent-in law or Parents/parents-in-law.
Premium: Equally shared by the company wherein 50% of the premium will be paid by YASH and rest of the 50% will be borne by an employee.

Below is the fixed premium rate; irrespective of the age group, subjected to maximum age limit to get enrolled in the policy. Max age is classified as 85 years.

Few Points to be noted:

- Floater Scheme means sum insured as specified is available for any or all the members of the family for one or more claims during the period of the policy.
- Single parent is covered in the Sum Insured bracket of ₹ 3 Lakhs and both parents of an employee are covered in the floater Sum Insured bracket of ₹ 5 Lakhs.
- All the employees can either enroll Parent -in-Law or Parents.
- Please note the link of delisted/excluded hospitals is delisted-hospital-list.pdf (icicilombard.com)
- And the Link for health assistance by ICICI is https://ilhc.icicilombard.com/Home/healthassistance

Please Note: Single parent is covered in the sum insured bracket of ₹ 3 Lakhs **subject to employee submitting death certificate of the other parent.**

5.0 TERMS & CONDITIONS

- This Policy is an **optional policy**. Employees may choose to opt for it as per their convenience with the premium range and other terms and conditions.

- Once the details are given for enrollment @ Infogram, it'll be considered as **final consent** from the employee for deducting applicable 50% of the premium from the forthcoming salary.

- Option for deducting premium in installments is available, however premium will be deducted in forth coming payroll in one go if employee resigns while the installments are being deducted and for new joiners with DOJ between 20 Jan'25 to 20 Oct'25. Please write to gmi.india@yash.com for further process & terms.

- Policy shall be **discontinued if the employee is relieved** from the services of the company. However, premium paid will be refunded on prorate basis after full and final settlement. Premium will not be refunded if any claim is made, irrespective of the status of claim.

- **Mid-term inclusion/deletion** of parent/parents **will not be possible** except in case where new joiner wants to opt for this scheme (for addition)/exit employee (for deletion). New joiners need to enroll for the same over Infogram within 30 days from their date of joining.

- Employees are not eligible to get Tax benefit u/s Sec 80 D of the Income Tax, 1961 under Old Tax

Regime for opting Parent in-laws as parental insurance. However, they can opt the same for the purpose of taking Insurance coverage from the policy.

- If an employee is in New Tax regime, he / she is not eligible to get Tax benefit u/s Sec 80 D of the Income Tax, 1961.

- **Compulsory enrollment for next year** in case employee has taken any claim in current year's policy.

- **Room Rent** is restricted to ₹5000/- for Normal & ₹10000/- for ICU/ICCU. If Insured is admitted in higher category of room, then insured shall have to bear difference of all medical expenses in the same proportion in final hospital bill at the time of cashless or at the time of settlement by ICICI in case of reimbursement. **Room rent is inclusive of nursing charges and associated cost.**

- **Ambulance charges** are limited to ₹1000/- per ailment & hospitalization.

- Dental Treatment is not covered.

- Health Checkup is not reimbursable as per policy terms and conditions.

- **Pre-Existing diseases** are covered in the scope of the policy from the date of commencement and there shall not be any waiting period involve in the same.

- 10% **co-payment** is applicable on all claims.

- **"Pre-Hospitalization" expenses** up to 30 days and **post**-**hospitalization**expenses up to 60 days are covered in the insurance policy.
    The term **"Pre-Hospitalization"** means relevant medical expenses (for which hospitalization is done) incurred during a period up to 30 days prior to hospitalization.
    The term **"Post Hospitalization"** means relevant medical expenses incurred during period up to 60 days after the date of discharge from Hospital/Nursing home.

- Total Knee Replacement treatment is covered with a capping of ₹1,50,000/- per Knee.

- 50% co-payment is applicable in case of **Cyber knife treatment** & Stem cell transplantation treatment.

- Cochlear Implant treatment will be covered up to 50% of sum Insured.

- **Septoplasty** is beyond scope of coverage. In case of **FESS** (Functional Endoscopic surgery of Sinus), the maximum liability would be up to ₹35,000/-

- Cataract is covered.

- Policy also covers hospitalization arising out of **Psychiatric ailments** within a limit of ₹30,000/-

- **COVID-19:**

- For COVID-19 cases to be covered, the insured must have tested positive for COVID-19 by RT

- PCR test conducted by National institute of virology, Pune or Any other Laboratory Authorized by ICMR or any other Government designated laboratory in India, appointed for testing of COVID-19.

- As per normal policy terms Covid-19 is also covered upon 24 hrs. of hospitalization. However, home quarantine is also covered as per the conditions mentioned in FAQ document available at YOU Portal>Shared Services>Human Resource>Library>Document & Template> Covid'19 FAQ.

- In case of Home Quarantine, it is mandatory to intimate ICICI Lombard as per the process mentioned below:

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   1. Via IL Take Care App:

      Login to IL Take Care App>> Select "Health Assistance" from Picklist >> Provide Name/UHID >> Select 'Home Healthcare' from dropdown under Assistance >> Mention Email ID >> Attach the COVID-19 test report >> Provide Medical History >> Submit.
      OR
   2.
      Via Email:

      Write Email to healthassistance@icicilombard.com
      Provide Name, UHID, Employee ID, Attach COVID-19 test report, Brief Medical History

- Employee can seek the assistance from Health Assistance app for assessment or in case assessment is already provided by medical Centre inform the same to ICICI Lombard Team in the Brief while providing the Intimation.

- COVID-19 Dedicated Helpline 040-66274205.

6.0 STANDARD EXCLUSIONS

List of non-payable items or alignments that are out of scope is as below but not limited to. For more details, please refer a separate detailed document available at YOU under **Human Resource > Library> Templates> GMI-Non-Payable items.**

- Expenses on fitting of Prosthesis.
- Administration, registration, service charges & miscellaneous charges.
- Lasik treatment.
- Warranted that treatment on trial/experimental basis.
- Any device/instrument/machine that does not become part of the human anatomy/body but would contribute/replace the function of an organ, Holter Monitoring is not covered.
- Infertility and related ailments including "Male sterility".
- Congenital external diseases, self-intentional injuries, sexually transmitted diseases, HIV etc.
- Dental treatment or surgery of any kind unless requiring hospitalization arising out of an accident.
- List of Non-Payables – Covid'19 is specified in Covid'19 FAQ.
- Domiciliary Hospitalisation.

- Treatment taken under OPD shall not be covered.
- Septoplasty is not covered
- Any treatment taken in delisted hospitals shall be out of the scope of this policy. To check the list of hospitals, please refer this link: https://www.icicilombard.com/docs/default-source/default-document-library/delisted-hospital-list.pdf.

7.0 PROCEDURE FOR ENROLLING IN THE GPI SCHEME

7.1 Enrollment:

- **Existing Employee** may enroll for this scheme at the time of renewal of policy on yearly basis. YASH GMI team opens an enrollment window for the same every year.

- **New Joiner** will receive an e-mail from Aarambh.india@yash.com within three days from their date of joining with an auto reminder on 7th Employees may enroll for this scheme through enrollment window available at Infogram under Benefits Module; Enrollment window will be open for 30 days from the date of joining.

- Employees need to proceed for reimbursement instead of cashless services in case of need for first 45 days of joining.

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7.2 UHID/HEALTH CARD:

Employees can get the UHID on IL Takecare App within 45 days of policy renewal/date of enrollment for new joiners. Employees have to click on "**Add policy**" on IL Takecare App and then need to fill the required details like Policy number, Parent's DOB and Employee ID.

For easy access please download IL Take Care app, where employees can check the UHID, Policy Number & other details anytime.

Link to download the **IL Take Care APP:**

Android: https://play.google.com/store/apps/details?id=icici.lombard.ghi&hl=en

iOS: https://apps.apple.com/in/app/iltakecare/id1462026635
In case of emergency employees can contact ICICI customer care 24*7 @ 18002666 to know the Card No./ UHID.

8.0 IMPORTANT POINTS TO KEEP IN CONSIDERATION

- **Minimum 24 hours of hospitalization is must** to claim for cashless or reimbursement related to medical expenses. Few specific medical cases where, due to innovation & latest technology, 24 hours hospitalization is not required are excluded under this point.

- **For availing cashless service or any queries,** your first point of contact will be location HR & YASH GMI India team (gmi.india@yash.com). In case of an emergency when aforesaid are not approachable, employees may contact Mr. Pritesh Kothari +91 9713045689 (ICICI Point of contact) or send an e-mail to pritesh.kothari@icicilombard.com and Mr. Saurabh Jain @ +91-9752095424 or send an e-mail to him @ saurabh.jain@icicilombard.com copying YASH GMI India (gmi.india@yash.com).

9.0 PROCEDURE FOR CASHLESS

Please follow the step-by-step procedure as mentioned below for cashless services:

- Cashless facility is available only at the network hospitals of ICICI Lombard. List can be referred from the link given below: https://www.icicilombard.com/cashless-hospitals.
- The insured or any person accompanying insured needs to show/mention, Health Card, YASH Employee ID card of the employee under which parent is insured or just mention employee ID of YASH, UHID number and name of Service provider to the Insurance desk of the network hospital.
- Hospital shall provide the Pre Authorization Form or the same can be downloaded from YOU (YASH Corporate portal) or ICICI site in case of planned hospitalization.
- Duly filled & signed pre-authorization form needs to be submitted to the hospital.
- Once pre-authorization form is submitted, Hospital authorities shall take this ahead with ICICI to get the cashless claim approved. If the ailment is covered under the scope of the policy, then ICICI shall send the cashless sanctioned authorization letter to hospital and accordingly the claim will get settled.
- ICICI will send initial approval to hospital for only a proportion of claimed amount. After the treatment, once the hospital submits final bills and discharge summary along with all supporting documents required, ICICI team provides final approval with net sanctioned amount and accordingly the claim with be settled.
- In case of emergency, cashless can be sanctioned within 3-5 hours and in case of planned hospitalization the same shall get sanctioned within 5-7 hours provided there is no query.

10.0 PROCEDURE FOR REIMBURSEMENT

Please follow the step-by-step procedure as mentioned below for reimbursement services:

- **Timeline:** Employee needs to submit the claim within **25 days** from the date of discharge of insured from the hospital. For Post hospitalization expenses (if applicable), all relevant documents along with duly filled claim form should be submitted not later than **7 days** from the last date of the post hospitalization period **otherwise claim will not be admissible.**
- **Process:**

  For submission of claim via "IL Take Care App", employee need to attach the claim form which needs to be filled up as per Step A & C. Claim form should include a detailed statement of pre-hospitalization/hospitalization expenses (as applicable) in writing along with all the relevant documents.

1. **Submit Claim @ IL Take Care App :** As a pre-requisite to submit claim at IL Take Care App, employee should be ready with online claim form & relevant documents.
2.

    1. **Filling Online Claim Form:**
    2.

        1. Access the link: https://ilhc.icicilombard.com/Customer/IPDNonRetailClaimForm?type=1
        2. Mention the Date of Admission & UHID of the Insured
        3. Enter the Captcha & Click on Proceed.
        4. Scroll Down and Click on the IPD Link and Click on OK:
        5. Fill the complete Claim Form and Click on "Save as PDF" (Or Press "Ctrl" + "P" and select destination as "Save as PDF
        6. No Signatures are required in the claim form.
    3. **Link to Download the App :**
        1. Android: https://play.google.com/store/apps/details?id=icici.lombard.ghi&hl=en
        2. iOS: https://apps.apple.com/in/app/iltakecare/id1462026635
        3. **Login & Register** at "IL Take Care App". IL Take Care User Guide is available at YOU portal under HR Library.
    4. A **reference Number** will be generated as soon as employee submits the claim
3. Note
    1. In case UHID number is not available for new joiner or any mid-term family member inclusion as per section 6.0 of this policy, cashless option will not be available. Employee would only be able to submit claim for reimbursement once UHID is generated.
    2.
       Claim form can be downloaded from HR Library at YOU portal.
4. **Submit Claim @ Infogram for reimbursement of medi-claim:**
5.

    Submit scan copies of your claim documents which are submitted with ICICI at Infogram (HR portal) in benefit module along with reference number given by ICICI. This is mandatory to receive the payment once claim is admissible.
    *Path : YOU portal>>My apps>> Infogram >> Home >> My employee File >> Benefits >> Go To Benefits >> Reimbursements >> Show More>> Group Parental Insurance (GPI)>> Start a claim*Submission of Hardcopy of Claim Documents :
6.

    1. Post submission on Infogram, only if instructed by GMI/ICICI Team employee should submit the originals along with claim form mentioning the Tracking ID (generated on Infogram) on the envelope in the drop box available at reception of every YASH Location. Employees must take dispatch details from the facility Team to track the delivery status of the documents to ICICI.
    2. *OR* Employee can also send the hardcopy of the documents directly to ICICI at the below address. However, courier charges will not be reimbursable. In case employee is sending the hardcopies directly to ICICI, an intimation to GMI team should be done at gmi.india@yash.com.

- ICICI LOMBARD GIC LTD.
  1st,4th,5th & 6th, FLOOR,VARUN TOWERS-II
  OPP. HYDERABAD PUBLIC SCHOOL,
  BEGUMPET, HYDERABAD-500016
  TELANGANA
  For Claim Status: Employee can check the status of claim via IL Take Care APP or through the below link https://www.icicilombard.com/health-insurance/health-claim/claim-details.

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  Claim will be settled within 30 days from date of registration of claim by vendor (in case of no query on claim). Benefits & Claim (B&C) and Account Payable (AP.India) Team POC will approve the request on Infogram once claim is final settled/closed by the vendor and payment will reflect in employee a/c within 7 working days.

11.0 DOCUMENT REQUIRED

To process medi-claim documents required are as follows. Kindly attach the documents as applicable as per the nature of disease/illness/injury/accident etc. while submitting claim on IL Take care App along with Infogram and, also while sending the hardcopy of the claim as per aforesaid process.

Employees should keep one set of documents (scan) with them for future reference if any. Original documents submitted to ICICI are not returned in any case.

- Duly completed claim form,
- Copy of YASH ID card,
- Bill & Receipts
- Discharge summary/certificate/card from the hospital.
- Investigation reports,
- Bills from chemists supported by proper prescription,
- Test reports and payment receipts,
- Original IOL Sticker (In case of Cataract),
- Any other document, relevant to making of such claim,
- All the bills and report should be detailed/date wise/cost wise (breakup)
- Duly filled NEFT/EFT form (part c) along with a self-attested copy of cancelled cheque OR Passbook Copy OR Bank Statement of the propose,
- For Covid'19 related claim, documents required are mentioned in Covid'19 specific FAQ as well.

12.0 IL TAKE CARE APPLICATION

This app is specially designed for corporate customers. This app is one stop solution for all Health & Wellness Related requirements which also lets you experience a new approach towards managing your insurance policies online.

Features of IL Take Care App:

1. Download health card of self and dependents.
2. To access network hospital list.
3. Easy Claim intimation.

4. Claim status tracking.
5. Customer support.
6. Health Assistance Services.
7.

   - Hello Doctor - Free Tele-consultation (24*7) by an MBBS Doctor
   - Know Your Health – Chat-bot based Health Risk Assessment
   - Health Record - 1 GB Health Vault Space
   - Trends & Setting - Health Tracker (Step, Sleep, Sit & Stand count)
   - Blogs – Weekly customized Blogs & Notifications
   - Health Assistance Services – Second opinion, Facilitating hospitalization & Post Hospitalization care

8. Free Unlimited Virtual Consultation.

13.0 FEW DEFINITIONS FOR REFERENCE

- **Lasik:** Photorefractive keratectomy (PRK) and laser-assisted in-situ keratomileusis (LASIK) are two similar surgical techniques that use an excimer laser to correct near-sightedness (myopia) by reshaping the cornea. The cornea is the clear outer structure of the eye that lies in front of the coloured part of the eye (iris). PRK and LASIK are two forms of vision-correcting (refractive) surgery. The two techniques differ in how the surface layer of the cornea is treated.

- The **Cyber-Knife** is a frameless robotic radio surgery system invented by John R. Adler, a Stanford University Professor of Neurosurgery and Radiation Oncology, and Peter and Russell Schonberg of Schonberg Research Corporation. The two main elements of the Cyber Knife are (1) the radiation produced from a small linear particle accelerator and (2) a robotic arm which allows the energy to be directed at any part of the body from any direction.

- **Septoplasty** is a surgical procedure to correct the shape of the septum of the nose. The goal of this procedure is to correct defects or deformities of the septum. The nasal septum is the separation between the two nostrils. In adults, the septum is composed partly of cartilage and partly of bone. Septal deviations are either congenital (present from birth) or develop as a result of an injury. Most people with deviated septa do not develop symptoms. It is typically only the most severely deformed septa that produce significant symptoms and require surgical intervention. However, many septoplasties are performed during rhinoplasty procedures, which are most often performed for cosmetic purposes.

- The term **"Hospital/Nursing Home"** wherever appearing/specifies in this policy means any institution in India, established for indoor care and treatment of sickness and injuries which:

  1. Has been registered either as a hospital or Nursing Home with the local authorities and is under the supervision of a registered ad qualified Medical Practitioner; or
  2.
     Should comply with minimum criteria as under:
  3.

     1. It should have at least 10 inpatient beds, in those towns having a population of less than 10, 00,000 and in all other places 15 inpatient beds.

    2.   Fully equipped operation theatre of its own, wherever surgical operation is carried out.

    3.   Fully qualified nursing staff under its employment round the clock; and

    4.   Fully qualified doctor(s) should be in charge round the clock.

4. By the nature of medical treatment is an institution which fulfils all such requirement as are necessary ordinarily or customarily for such medical treatment and shall be performed by a registered and qualified medical practitioner.

For the purpose of this definition, the term "Hospitalization/Nursing Home" shall not include an establishment, which is a place of rest, a place for the aged, a place for drug addicts or place for alcoholics, a hotel or any other like place.

15.0 REPORT SUGGESTIONS & QUERIES

Thank you for your cooperation. We believe that an employee is the biggest asset for the company. Therefore, your suggestions are most welcome. This will help us in making policies more employees friendly. For any suggestions related ticy/process please write to us at gmi.india@yash.com or corphr.india@yash.com.

For any queries related to claim submission/enrollment, please write to YASH GMI Team @ gmi.india@yash.com or raise a ticket through Infogram helpdesk following the below path: Create ticket on Infogram Helpdesk: YOU>> What's Up>> Infogram Helpdesk

Thanking You – Team HR