

# Benefits of My Corporate Health Insurance

**M/s Atyeti IT Services Pvt Ltd.**

1. Sum Insured Rs 5,00,000 Floater cover for entire family
2. Family Includes – Employee + Spouse + Dependant Children + 2 Parents
3. NO Waiting periods
4. Pre Existing Disease are also Covered from Day One
5. Maternity Coverage details are as follows:
6. No waiting Period
  - a. Normal Delivery Rs 50000
  - b. C-Section Rs 60000
7. New Born Baby cover from Day One
8. Room Rent Details:
  - a. Normal- Rs 10,000
  - b. ICU - NO Limit
9. Pre Hospitalisation Expenses 30 Days
10. Post Hospitalisation Expenses 60 Days
11. Parents Co-Pay - "20% of every admissible claim amount with maximum capping at Rs Rs 3,75,000
12. Disease wise Sub-limits under the Policy
  - a. Cataract Rs.40,000/- per eye.
  - b. Ayush cover – Rs 1,0,000 (In Govt. Recognised Hospital Only as In-Patient)
  - c. Advanced & Modern treatment – Max Rs 2,50,000
13. Claim Under Hospitals Both Net Work & Non-Networked
14. Ambulance Cover Rs 2500
15. Air Ambulance Rs 1,00,000
16. Organ Donar Expenses Maximum Up to Rs 5,00,000
17. Psychiatric Treatment RS 30,000 as IPD
18. Wellness Benefits through Digit App
  - Medical Diagnosis Benefit - "70% Discount on Health Check & Diagnostic Tests"
  - Pharmacy & Nutraceuticals - "Up to 15% + 5% Extra Discount on Prescription medicines. Delivery Available across 22000+ Pin codes
  - Home Delivery with Cash on Delivery Option"
  - Tele Consultation
    - "Unlimited tele-consultations with General Physicians
    - Up to 50% off on specialist teleconsultations across 30+ specialities
    - 5000+ Doctors from over 600 hospitals to choose from
  - Priority Dental & Oral Health Appointments "Priority / dedicated help line to book appointments
  - Complimentary Dental Consultation across 400 clinics
  - Up to 50% Off on X-rays & routine Dental treatments"
  - Yoga & Mindfulness - 21 Days complimentary Virtual access
  - Complimentary access to content from health coaches
  - Customized content on Weight Management, Nutrition & Diet"
  - Home Health Care "Up to 10% off on Home Healthcare Services
  - On demand access to Physiotherapist, Yoga Trainer, Psychologists
  - Discounts on Nursing, Dialysis, ICU, Chemotherapy at Home"

**Declaration:** This document is for an immediate reference only for **more details like ID Cards, Claims Support, network Hospitals etc.,** pls contact the Mallapuram Claims Team through

- “PIP Portal” (<https://www.mallapuram.in/PIP/>) or
- Call @ 8790696954 / 8790678408

**NOTE:**

1. Maximum Claim amount including all the family members is Rs 5,00,000
2. For any claim to be admissible Diagnosis, Disease Detection and treatment for Detected disease should be warranting a compulsory in-patient admission treatment
3. Modern Treatments list as published by the regulator (IRDAI) from time to time
4. Non – Payable items in the inpatient hospital bill amount, as per the list published by the regulator (IRDAI), will not be payable under the policy
5. Contact Mallapuram team to understand Exclusions under the policy benefits
6. Wellness Benefits through Digit App may change from time to time, for the latest benefits pls login to your Digit App with your official email / Mobile No.
7. Additions for a spouse or children must be made within 30 days of the date of marriage or birth, respectively. Employees are required to inform HR and submit the necessary documents within this period. Please note that coverage for such additions will be effective from the date of inclusion, not from the inception of the policy

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**mallapuram**  
Insurance & Allied Services

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## **DO's of Health Insurance Claim Processing: -**

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1. **Read Your Policy Benefits Carefully:** Understand what's covered, what's not, and Room Limit.
2. **Corrections :** Check your family details in Health Cards ( Like Name & DOB )
3. **Inform the Insurer Promptly:** Notify your insurance provider as soon as a medical event occurs (especially in emergencies or hospitalization).
4. **Use Network Hospitals:** For planned hospitalization Please use network hospitals for cashless coverage.
5. **At the time of Cashless Network Hospitalisation**
  - **Carry Govt. Authorised ID proof** along with the Medical Insurance ID Card at the time of Hospitalisation
  - **Collect the Claims Desk No.** from the Hospital and provide the details to Mallapuram Team for coordination with the hospital
  - Intimate the discharge details to Mallapuram Team for smoother Final Claim Settlement
6. **Pre-authorize Elective Procedures:** Get approval from the insurer before planned surgeries or hospital stays.
7. **If You Are Coming for Reimbursement Keep All Documents Ready :-**
  - **Intimate your Reimbursement claim with your Insurance / Mallapuram within the 7 days from date of admission to avoid 10% co pay**
  - Doctor's prescriptions
  - Medical bills
  - Discharge summary
  - Diagnostic reports along with stamp
  - Insurance card/ID
  - Final bill along with breakup
  - Hospital all documents required hospital Stamp
8. **Fill Claim Forms Accurately:** Avoid errors in personal info, policy number, dates, etc.
9. **Submit Claims Within the Time Limit:** Insurers typically have a time window (e.g., 30 days post-discharge) to accept claims.

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**10. Follow Up Regularly:** Stay in touch with the insurer or Mallapuram until the claim is processed.

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## **X DON'Ts of Health Insurance Claim Processing:**

1. **Don't Hide or Misrepresent Facts:** Any false information can lead to rejection or legal issues.
2. **Don't Delay Filing:** Late submissions may lead to rejection.
3. **Don't Forget to Collect Bills:** Missing invoices or reports can delay or deny your claim.
4. **Don't Assume All Costs Are Covered:** Things like consumables, registration fees, or deluxe rooms might not be reimbursed.
5. **Don't Ignore Policy Exclusions:** Some conditions/treatments may be permanently excluded or have limits.
6. **In Network Hospitals :** Don't pay any amounts to hospital before confirmation with your Claim Supporter (Mallapuram)
7. **For Reimbursement:** Don't ignore verification calls and Investigations.
8. Every payment to hospital required Receipts / Invoice
9. **Delayed responses** can lead to unnecessary **claim processing delays** or even rejection.

### **ESCALATION MATRIX:**

#### **Mallapuram Support Team – Contact Details**

- **Cashless Claims & Endorsements**

 *Bhanu Priya* – 87906 96954

- **Reimbursement Claims**

 *Dhanalakshmi* – 87906 78408

- **Escalation Level 1**

 *Kalyani* – 83092 50876

- **Escalation Level 2**

 *Jyothi Mallapuram* – 8790636968

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