

GROUP MEDICLAIM INSURANCE POLICY

- 1.0 All permanent employees on the Company payroll are covered under the Group Mediclaim Insurance Policy.
- 2.0 The company has opted for the "Floater Policy" which provides mediclaim insurance coverage to the family members as follows. Under the Floater Policy, the sum insured is per family.

BAND	SUM INSURED PER FAMILY OF 4	FAMILY
VI & above	Rs.300,000/- (Rupees Three Lacs Only)	Self + 3 Dependants
IV & V	Rs.250,000/- (Rupees Two Lacs & Fifty Thousand Only)	Self + 3 Dependants
III & below	Rs.200,000/- (Rupees Two Lacs Only)	Self + 3 Dependants

- 3.0 The family consists of Self, Spouse and 2 children or dependant parents, but not exceeding 4 including self. Dependants above 90 years are not covered.
- 4.0 As the services provide for "cashless" medical facility, all services will be availed of through the "Third Party Administrator (TPA) who acts as an agent between HBT and Insurance company.
- 5.0 The policy covers "Pre-existing Ailments" of the members at the time of joining the policy and in addition "Waiting period of nine months related to pregnancy is waived.
- 6.0 In case the cashless facility is not availed and the employee pays for the hospitalization expenses directly, reimbursement of expenses can be claimed from the Insurance Company through the TPA.
- 7.0 Employees who want to lodge claims under the said policy can contact the HO HR department for obtaining necessary information and assistance.
- 8.0 IT Coordinators on rolls of HBT and placed at HCC Project Sites will continue to be governed by the HCC Group Mediclaim Insurance Scheme.

- 9.0 All facilities/benefits provided under the Mediclaim Policy are at the sole discretion of the Insurance Company. The Insurance Company can extend, modify, curtail or withdraw benefits under the policy at any point of time and the company will not be held accountable.

End of Document

For HIGHBAR TECHNOCRAT LTD.



Arijit Dey
HR - Head