



## NEW INSURANCE PLANS FOR COVID+

{INC-2(Internal) --> Meant for employees within the organization.}

## ABOUT NEW BENEFIT

In addition to our current group medicaid policy, we are pleased to introduce **two new insurance plans for COVID+** in our employee wellness bouquet.

You can opt for one or both the policies basis financial planning at your end. Premium amount & payment guidelines are shared in respective enrolment process.

### **Option 1 : Lumpsum Benefit Plan**

Designed to cover any additional expenses incurred during hospitalization for COVID + treatment.

**This policy is offered by Oriental Insurance**

### **Option 2 : Top Up Plan**

Designed to increase the sum insured and cover higher expenses incurred during hospitalization for COVID + treatment.

**This policy is offered by Religare Health Insurance, which is now Care Health Insurance**

## ORIENTAL INSURANCE POLICY OVERVIEW

### - Lumpsum Benefit Plan [Corona Raksha]

## ABOUT POLICY FEATURES

KEY INFORMATION	
<b>Insurance Company</b>	Oriental Insurance Limited
<b>Coverage</b>	Upto INR 2,50,000 lakhs*
<b>Policy Period</b>	Flexible : 9.5/6.5/3.5 months, from the date of enrolment
<b>Premium Amount</b>	INR 233 - INR 4371* per member
<b>Dependents : Definition &amp; Limit</b>	Permissible upto 6 members : <i>Self, Spouse, upto 2 Children, Parents, Parent in-law</i>
<b>Age Limit</b>	18 to 65 years
<b>Waiting Period</b>	15 days
<b>Hospitalization</b>	Min continuous period of 72 hours
<b>Claim Intimation Period</b>	Within 3 days from date of discharge
<b>Claim Document Submission Period</b>	Within 15 days from date of discharge

\*Varies basis the plan you opt for.

## PLAN DETAILS

INDIVIDUAL PREMIUM : LINKED TO COVERAGE PERIOD, SUM INSURED & AGE BAND									
Coverage Period	For 9 & 1/2 months			For 6 & 1/2 months			For 3 & 1/2 months		
Age Band / Sum Insured	Upto 40 yrs	41-60 yrs	Above 60 yrs	Upto 40 yrs	41-60 yrs	Above 60 yrs	Upto 40 yrs	41-60 yrs	Above 60 yrs
50,000	437	583	875	370	493	740	233	310	465
1,00,000	875	1,166	1,749	739	985	1,478	464	464	929
1,50,000	1,312	1,749	2,624	1,109	1,478	2,217	697	697	1,394
2,00,000	1,748	2,331	3,497	1,478	1,970	2,955	929	929	1,859
2,50,000	2,186	2,914	4,371	1,847	2,463	3,695	1,162	1,162	2,324

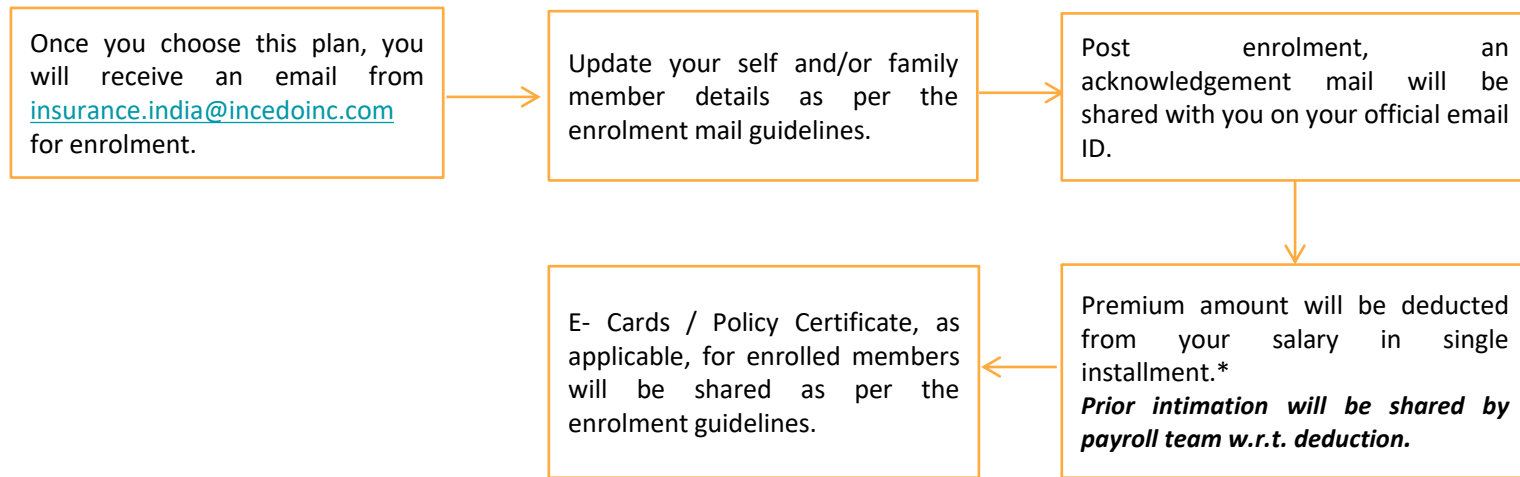
NOTE : Premium amount listed above is excluding GST

## IMPORTANT POINTS

- This policy covers Lumpsum Benefit which is equal to **100%** of the Sum Insured, payable on positive diagnosis of COVID.
- Claim is permissible only in case of hospitalization for a minimum continuous period of **72 hours**.
- The positive diagnosis of COVID shall be from a **government authorized diagnostic centre**.
- Waiting period is **15 days** from the first policy commencement date.\*
- There are **no deductibles** in this product.
- There will be **no refund of premium** allowed under the policy for deletion of member or policy termination.
- **No medical examination** required to avail the policy.
- There are **3 options** for coverage period or policy term, which includes waiting period.
  - Three and half months (3 ½ months)
  - Six and half months (6 ½ months)
  - Nine and half months (9 ½ months)

Overall, i.e. If the insured member under this plan is diagnosed with COVID+ and is hospitalized for min 72 hours, for same line of treatment, will get 100% of sum insured amount during claim.\*

## ENROLMENT PROCESS



*\*Insurance SPOC will keep you posted if there are any change in guidelines*

**Note :** As mentioned in the mail, through step 1, we want to understand which insurance company's plan you would like to opt for. Once you choose the same, detailed enrolment process will be shared wherein you can opt for specific sum insured options, update dependent details, and close the process as per the enrolment mail guidelines.

## CLAIMS SUBMISSION FOR REIMBURSEMENT

- ✓ All claims need to be submitted within 15 days from the date of discharge.
- ✓ Documents along with completed claim form should be couriered to the following address.

### Shyam Yadav

Optima Insurance Brokers  
M-6, 2nd Floor, M-Block Market,  
Greater Kailash-2, New Delhi-110048.  
9811841379

## MID-TERM ENROLLMENT FOR NEW FAMILY MEMBERS

- ✓ New addition in family, mid-term, is permissible only in case of marriage.
- ✓ Employee must provide spouse's information to Mediclaim SPOC within 15 days from the date of event.
- ✓ Existing dependents are not eligible for mid-term enrollment.

## ESCALATION MATRIX

Please connect with the following SPOCs for any assistance.

LEVEL	SPOC NAME	EMAIL ID
1 <sup>st</sup>	Shyam Yadav	<a href="mailto:shyam.yadav@optima.co.in">shyam.yadav@optima.co.in</a>
2 <sup>nd</sup>	Garima Chauhan	<a href="mailto:Insurance.india@incedoinc.com">Insurance.india@incedoinc.com</a>
3 <sup>rd</sup>	Akansha Mehrotra	<a href="mailto:akansha.mehrotra@incedoinc.com">akansha.mehrotra@incedoinc.com</a>

# RELIGARE INSURANCE [Now Care Health Insurance] POLICY OVERVIEW

## - Top Up Plan



## ABOUT POLICY FEATURES

KEY INFORMATION	
<b>Insurance Company</b>	Religare
<b>Coverage</b>	Upto INR 5,00,000 lakhs*
<b>Policy Period</b>	12 months, from the date of enrolment
<b>Premium Amount</b>	INR 510 per member
<b>Dependents : Definition &amp; Limit</b>	Permissible upto 6 members : <i>Self, Spouse, Upto 4 Children, Parents, Parent in-law</i>
<b>Age Limit</b>	91 days to 80 years*
<b>Waiting Period</b>	15 days
<b>Hospitalization</b>	Min continuous period of 24 hours
<b>Claim Intimation Period</b>	Within 3 days from date of discharge
<b>Claim Document Submission Period</b>	Within 15 days from date of discharge
<b>Room Rent</b>	Normal : Any room up to single AC room /isolation ward (if recommended by a qualified medical practitioner) ICU : No limit

*\*Varies basis the plan you opt for.*

## PLAN DETAILS

Premium Amount		INR. 510 per member			
<b>Sum Insured - per Family</b>	2,00,000	3,00,000	4,00,000	5,00,000	
<b>Deductible - per Family</b>	2,00,000	3,00,000	4,00,000	5,00,000	

NOTE : Premium amount listed above is including GST

## IMPORTANT POINTS

- Claim is permissible only in case of hospitalization for a minimum continuous period of **24 hours**.
- The positive diagnosis of COVID [Test : SARS-CoV-2] shall be from **laboratory approved by ICMR**.
- Waiting period is **15 days** from the policy start date.
- **Deductible limit is same as Sum Insured.**
- There will be **no refund of premium** allowed under the policy for deletion of member or policy termination.
- **No medical examination** required to avail the policy.
- Cashless or Re-imburement process will be done in-house by insurance company directly.
- Pre and Post Hospitalization is covered for **30 and 60 days**, respectively.

### What does this product cover?

**All and only claims related to hospitalization of COVID 19 treatment** will be covered as a part of this policy, **post reaching the deductible limit** once diagnosed for the same after the start of the policy and end of the wait period defined.

### What is deductible limit?

Any amount defined as part of the policy which is not paid by the insurer and is paid by the insured initially, before the claim is made for the policy sum insured from the insurance company. **The deductible amt. can be paid by any mode including cash, other insurance policies, gvt. schemes etc.**

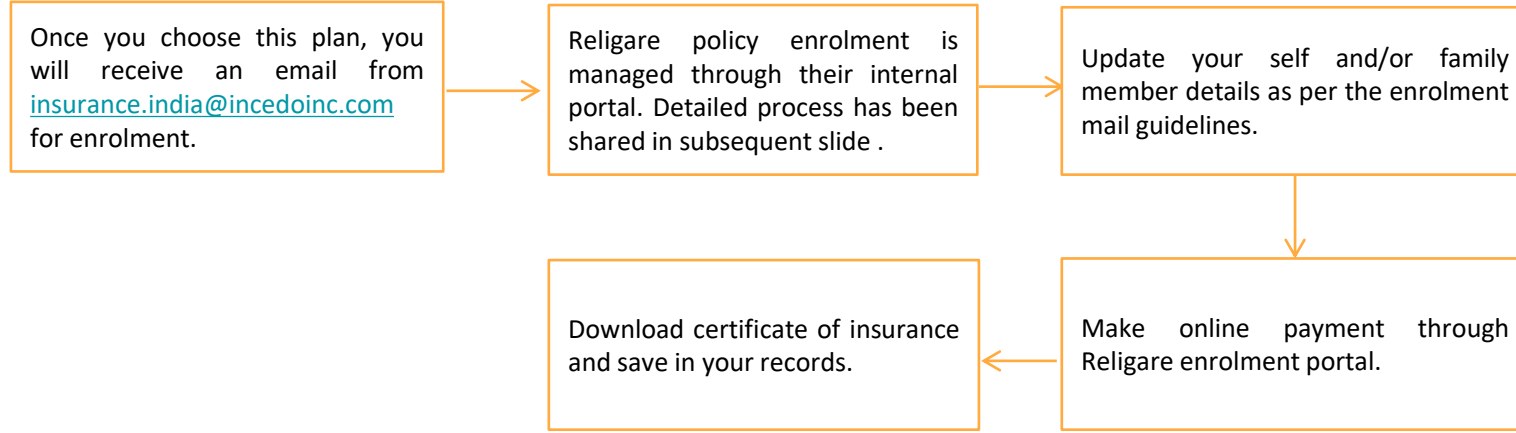
## HOW DOES THE POLICY FUNCTION

### Example:

- ✓ Mr. Gupta and his family members Mrs. Gupta + Geeta (Daughter) + Rahul (Son) are covered in COVID Top Up (Deductible) Policy
- ✓ Mr. Gupta has opted for Sum Insured of INR 200,000, hence the deductible amount is also INR 200,000
- ✓ Premium paid by Mr. Gupta for covering himself and his family is INR 510 x 4 people = INR 2040 (all inclusive)
- ✓ Mr. Gupta and his family are also covered under Company provided group Insurance for INR 3,00,000.

Scenario	Decision Taken
Mr Gupta is diagnosed with Covid and is hospitalized wherein cost of Hospitalization is INR 250,000	He claims 200,000 from his Group Medclaim Policy provided by the company
Balance 50,000 needs to be claimed? How can Mr. Gupta claim the same?	<p>COVID Top Up Plan Sum Insured = 200,000</p> <p>COVID Deductible = 200,000</p> <p>Cost of Hospitalization = 250,000</p> <p>-----</p> <p>Amount adjusted for deductible / company policy = 200,000</p> <p>Amount paid under the COVID Top Up (Deductible) Policy = 50,000</p> <p>Balance Sum Insured remaining under COVID Top Up Policy = 150,000</p>
Balance Sum Insured in Mr Gupta's COVID Top Up (Deductible) Policy	Any other member(s) covered under the policy can claim the remaining Sum insured of 1,50,000 without any further adjustment for deductible.

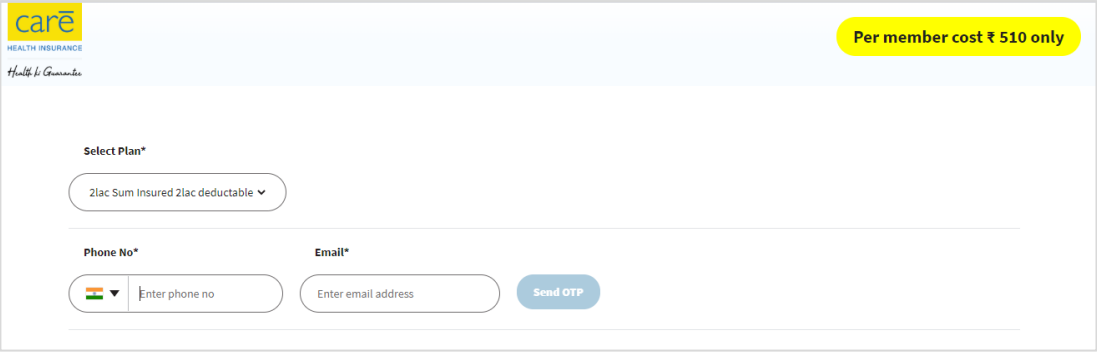
## ENROLMENT PROCESS



**Note :** As mentioned in the mail, through step 1, we want to understand which insurance company's plan you would like to opt for. Once you choose the same, detailed enrolment process will be shared wherein you can opt for specific sum insured options, update dependent details and close the process as per the enrolment mail guidelines.

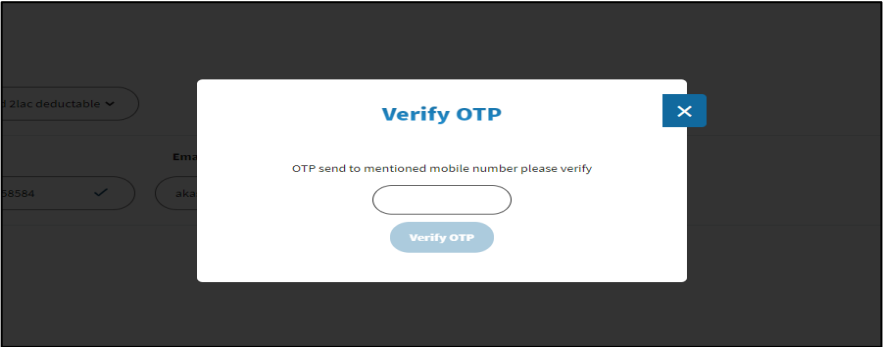
# DETAILED ENROLMENT & ONLINE PAYMENT PROCESS

**Step 1:** Click the link mentioned in Religare enrolment e-mail and select the plan as per your choice.



The screenshot shows the 'care HEALTH INSURANCE' logo with the tagline 'Health is Guaranteed'. A yellow banner at the top right states 'Per member cost ₹ 510 only'. Below the logo, there is a 'Select Plan\*' dropdown menu currently showing '2lac Sum Insured 2lac deductible'. Underneath, there are two input fields: 'Phone No\*' with a country code selector (India) and 'Email\*' with a placeholder 'Enter email address'. A blue 'Send OTP' button is positioned to the right of the email field.

**Step 2:** Enter your mobile number and email ID. Verify the OTP received through text message.



The screenshot shows a dark background with a white modal window titled 'Verify OTP'. The modal contains the text 'OTP send to mentioned mobile number please verify' and a text input field. Below the input field is a blue 'Verify OTP' button. A close button (X) is located in the top right corner of the modal.

CONTINUE...

Step 3: Fill in the details of members you wish to cover under this policy and click on “Buy Now”

Proposer Details

Salutation\*

First Name\*


Last Name\*

DOB\*

Mr. ▾

Abc


ABC

05/09/1984 

Phone No\*

Email\*

Pin code\*

 ▾ 9560658584 ✓

skash.tiwari@careinsu ✓

Enter pincode

Insured details

(Relationship Covered Self, Spouse, Upto 4 Dependent childrens, Parents, Parents in-laws, Dependent Siblings)

Salutation\*

First Name\*



Last Name\*

DOB\*

Mr. ▾

Abc

ABC

05/09/1984  

Salutation\*

First Name\*



Last Name\*

DOB\*

Mr. ▾

Inin

ninin

19/09/1995  

Premium Calculation

Total members selected

Total premium including GST

2


₹ 1020

☒ I am a member/employee of the policy holder and all insured members covered along with me are my dependents.

BUY NOW

CONTINUE...

# Step 4: Payment Page



THIS IS A TEST SERVER. PLEASE DO NOT USE YOUR LIVE CARD OR BANK ACCOUNT HERE !!

Amount Rs. 510.00 Transaction ID: 1120003031541

Choose a payment method PayU is now PayUbiz

Credit Card

Debit Card

Net Banking

EMI

Select your card VISA\*\*\*\*1112

Card Number 401200XXXXXX1112 [Manage this card](#)

Name on Card Uber

CVV Number  What is CVV number?

Expiry Date \*\* \*\*\*\*

**Note:** In the next step you will be redirected to your bank's website to verify yourself.

[Pay Now](#)

or Go back to [www.payubiz.in](#)

# Step 5: Download Certificate of Insurance

*Health & Insurance*

## Congratulations!

[CHAT](#)

Your payment is successful & your "covid" policy kit will be mailed to your id "test@gmail.com". You can download your Covid Policy here below.

**YOUR TRANSACTION REFERENCE NUMBER IS - 403993715521626941**

Download Care Health Insurance Customer App to book health check-up, view & download medical reports,update policy details, file & track status of claim & much more. Available on both-

GET IT ON Google play

Available on the App Store

**Your Policy Summary** [DOWNLOAD](#)

S.No.	Person(s) Covered	Date of Birth	Contact Address	POLICY NUMBER - 10431421			
1	MR Insure Insured	01/01/1989	.. , 122011	Plan Type COVID	Sum Insured ₹200,000	Policy Period 1 Year	Total Premium ₹510

## CLAIMS SUBMISSION FOR REIMBURSEMENT

- ✓ All claims need to be submitted within 15 days from the date of discharge.
- ✓ All post-hospitalization expenses claims are to be submitted within 7 days from the date completion of active line treatment
- ✓ Documents along with completed claim form should be couriered to the following address.

### Pooja Singh

Optima Insurance Brokers  
M-6, 2nd Floor, M-Block Market,  
Greater Kailash-2, New Delhi-110048.  
7303078948

## MID-TERM ENROLLMENT FOR NEW FAMILY MEMBERS

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LEVEL	SPOC NAME	EMAIL ID
1 <sup>st</sup>	Pooja Sharma	<a href="mailto:pooja.singh@optima.co.in">pooja.singh@optima.co.in</a>
2 <sup>nd</sup>	Garima Chauhan	<a href="mailto:Insurance.india@incedoinc.com">Insurance.india@incedoinc.com</a>
3 <sup>rd</sup>	Akansha Mehrotra	<a href="mailto:akansha.mehrotra@incedoinc.com">akansha.mehrotra@incedoinc.com</a>



## DISCLAIMER

The information contained herein is only a summary of the terms and conditions agreed with the insurer.  
If there is a conflict in interpretation, then the terms and conditions of the policy will prevail.