

D HELP Pvt Ltd

Employee Health Insurance Plan - 2024/2025

1. Plan Overview

This health insurance plan provides comprehensive medical coverage for employees, ensuring access to quality healthcare services and financial protection in case of medical emergencies. The scheme is tailored to meet the needs of employees and their families.

2. Coverage Details

a. In-Patient Hospitalization:

Covers hospitalization expenses, including room charges, doctor's fees, and treatment costs.

Coverage up to LKR 500,000 per year.

b. Out-Patient Care:

Consultation fees, diagnostic tests, and minor procedures.

Annual limit: LKR 50,000.

c. Family Coverage:

Spouse and up to two children covered under the family plan.

d. Maternity Benefits:

Coverage for delivery (normal or C-section) and prenatal/postnatal care.

Limit: LKR 100,000.

e. Emergency Services:

Ambulance services covered up to LKR 10,000 per incident.

3. Premiums

Individual Plan: LKR 20,000 per year.

Family Plan: LKR 50,000 per year.

4. Terms and Conditions

Pre-existing conditions are covered after a waiting period of 6 months.

Claims must be submitted within 30 days of treatment.

Coverage excludes non-medical expenses (e.g., cosmetic surgery, alternative treatments).

Maximum age for dependent children: 21 years.

5. Claims Process

Collect all required documents (bills, prescriptions, discharge summary, etc.).

Submit the claim online or at the HR department within 30 days.

Claims are processed within 14 business days.

6. Contact Information

For any questions or assistance, please contact:

Insurance Provider: XYZ Insurance Co.

Phone: +94 112 345 687

Email: support@Dhelpnsurance.com