

## What is Continuity?

- Continuity of Health/ Mediclaim Insurance means transfer of policy from ABG GMC policy to Retail with the same Insurance Company with continuity benefit after retirement.

\*Subject to Retail Policy Terms, Conditions and Rates of the respective Insurance Companies

## What is the process for Continuity ?

- Fill up the Proposal Form (Duly filled and signed)
- Letter from Unit HR (of whether the retiree and spouse are covered in the policy for 4 years in the ABG GMC Policy- For Base and Top UP)
- ADHAR and PAN Card (Duly Attested) to be submitted
- Details of NEFT/UTR number of the payment made to be shared

## What will you get after paying the premium?

- The Policy and an E-Card (After making the payment, Edme Insurance Brokers ( Formerly Aditya Birla Insurance Brokers) will coordinate with the Insurance Company)

## Who Pays for the Premium?

- Retiree will pay the Premium

## What is the Effective Starting Date?

- 1<sup>st</sup> April, 2025 for both Base and Top Up Policy

## When to apply for Continuity?

- After first week of January 2025 and before 28<sup>th</sup> Feb 2025

## Will Pre-existing ailments be covered?

- Yes, From Day 1
- For employee covered under the ABG GMC Policy for a continuous period of 4 years.

## Will I get all the coverages?

- No, this will purely be a retail product, and it will be as per the Terms and Conditions as per The New India Assurance company

## Will the Premium remain Same?

- This being a retail Product -Premium will go up at the age.
- The insurance Company may also increase the premium annually, based on the Overall Claim ratio

## Can I enhance the Sum Insured?

- No, it will be purely as per the SI in the ABG GMC Policy

## Can I cover my Other Dependent?

- No, this policy covers Retirees, Spouse Dependent Parents/Parent in laws can be covered along with the Retired employees
- Dependent Children's can be covered up to the age of 25 Years.
- Siblings cannot be covered under the retiree program.

## Is day Care Treatment Covered?

- Normally, 24 hours Hospitalization is a must, but for certain ailments (like Cataract, Dialysis, Chemotherapy, etc.) 24 hours Hospitalization is not required

## What is a Base Policy?

- Base Policy is a Primary Policy under which the claim (if any) has to be first triggered , and only if the Sum Insured gets exhausted, then the Top Up will activate

## What is a Top Up Policy?

- It is the policy that offers the Sum Insured over and above the Base Policy Sum Insured. In case where in the claim amount exceeds the base policy sum insured then the top up get activated

## Can I take a Top Up Policy without a Base Policy?

- Yes, you can; But the deductible portion will have to be borne by you

## What is a deductible/ Threshold Limit in a Top Up Policy?

- It is the amount under the Base/ Primary Policy which is supposed to be borne by you

## Whom should I contact, in case of Claims?

- The claims shall be administered by a Third Party Administrator (TPA) and their Co-ordinates shall be mentioned in the Policy
- We shall also provide you details of Edme Insurance Brokers ( Formerly Aditya Birla Insurance Brokers) SPOCs

## Process for Claims?

- In case of Claims- Immediately inform (within 24 hours) the TPA on the Toll-Free Number and Email ID given in the Policy Document, also intimate to the Edme Insurance Brokers SPOC
- Obtain the Claim Number, Check the website of TPA and inquire with the concerned Hospital, whether the TPA is registered with them, and take the benefit of Cashless.
- If the Hospital is not registered, then you have to pay the bill, take all the documents and apply for reimbursement.

## What is the process for renewal?

- Approach the Edme Insurance Brokers SPOC, at least 1 month before the expiry
- Get the Renewal Quote and make the payment and inform the details of Transaction to the Edme Insurance Brokers SPOC.
- You will receive the Renewal Intimation with Premium, directly from the Insurance Company

## What do I need to check with the Unit HR?

- Your Personal Data, Full Name (Retirees, Spouse Dependent Parents/Parent in laws can be covered along with the Retired employees
- Dependent Children's can be covered up to the age of 25 Years, DOB

## What will happen if I'm retiring in the middle of the Financial Year?

- You will continue to be covered under the ABG GMC Policy till 31<sup>st</sup> March 2025, and your coverage under the retail policy will start from 1<sup>st</sup> April 2025 once you opt for the portability to the Retail policy.

## What Documents are required?

- Duly filled and signed Proposal Form, ADHAAR Card (all members)- Duly self-attested, unit HR Letter- that you're covered under the ABG GMC Policy for a continuous period of 4 years.

# THANK YOU