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Group Medical Insurance Policy FY 2023-2024

Frequently Asked Questions

April 2023



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1. What has changed in the Group Medical Insurance from FY 23 to FY 24

We have enhanced the medical coverage for every employee, their spouse and two children to INR 20 lacs. Employees can continue to opt for coverage for their parents and two additional children up to INR 20 lakh (can extend up to 35 lacs if opted by Senior Directors & Managing Directors) at an additional premium. Additionally, we have made a few enhancements to our existing insurance policy as listed below:

- The upper age capping for disabled children has been removed.
- Room Rent Capping has been increased
- Surrogacy cover has been added up to Normal Maternity Limit for first child only
- Gender Affirmation has been added as a cover with restriction of INR 3,00,000 per case

2. Who is my Insurer and TPA?

The insurer and TPA for FY 24 continues to be New India Assurance Company and Medi Assist Health Care Services Ltd.

3. What is my Sum Insured?

The policy will cover the employee and family members (spouse and two children) at a coverage of 20 lacs. Additionally, employees up to Director level have an option to choose their one set of parents up to the max limit of 20 lacs in the overall family floater coverage. (Can extend up to 35 lacs if opted by Senior Directors & Managing Directors) by paying an additional premium.

4. How will my family coverage get impacted if I enrol my parents in primary policy?

Given below are some scenarios that will further clarify your doubts:

- **Scenario 1:** Employee, Spouse and Children (ESC) Sum Insured INR 20,00,000, Parents Sum Insured INR 5,00,000: If Parents Sum Insured is completely exhausted, rest of the family will be left with INR 15,00,000 Sum Insured.
- **Scenario 2:** ESC Sum Insured INR 20,00,000, Parents Sum Insured INR 5,00,000. If the Family has consumed INR 17,00,000 towards medical emergencies, then Parents will be left with INR 3,00,000 Sum Insured only.
- **Scenario 3:** ESC Sum Insured INR 20,00,000, Parents Sum Insured is INR 20,00,000. If parents sum insured is completely exhausted, rest of the family will not be able to further utilize any sum insured towards medical emergencies.
- Senior Director, Manager Director and Partners will have family floater Sum insured of INR 20,00,000 with an option to upgrade to INR 25,00,000 or 30,00,000 and INR 35,00,000. The coverage for parents will be capped to the chosen limit in the overall family floater coverage opted by the employee.

5. What is the lock-in period concept?

All parents/parents in law enrolments will be considered under new lock-in enrolment period. Irrespective of where the parents/parents in law are enrolled (Primary policy or secondary policy),

there is a lock in period for enrolling parents/parents in law till 30 March 2026. The period is at a policy level and is not applicable from the date of joining of the new hires.

E.g., Irrespective of where the parents/parents in law are enrolled (primary policy or secondary policy), there is a lock in period for enrolling parents/parents in law till 30 March 2026 (for current employees and who joins in FY 23). The period of lock-in is applicable from the financial year in which the employee is hired. E.g., if an employee joins on 1 September 2023 and enrolls his parents/parents in law, the lock-in period for this employee will be till 30 March 2026

During FY 23 enrollment period, employees can add their enrolled their parents/parents in law in case they wish to avail the benefit.

6. Can I enroll my family members in the middle of the year?

No, you cannot enroll your parent/parent-in-laws in the middle of the year. However, if you got married recently or there is a newborn baby, you can send the request to the HC Operations team within 30 days of the date of the wedding/birth to get your child or spouse/domestic partner enrolled.

7. Who is eligible to enroll their family members in medical insurance policy?

The eligibility per employee type is mentioned in the table below:

S. No.	Employment type	Insurance	
		Self	Family
1	Regular full-time Employee (FTE)*	√	√
2	Fixed Term Contract (FTC)	√	√
3	Trainees (P)	√	√
4	Article Trainees	√	X
5	Trainee	X	X
6	Contractual Staff	X	X

8. Can I change my nomination/family member lists?

Yes, you can make changes to the nomination of enrolled family members this year however, dependents added this year will continue to be a part of the policy till 30th March 2026

E.g., if you choose to enroll your parents/parents in law in either the primary or secondary policy during current enrolment, you will not be allowed to make any modifications to the selection till 30 March 2026 (except in the case of exit of the employee from the firm or in the case of death of the insured incumbent). Also, for an employee who joins between 31 March 2023 and 30 March 2026, the lock-in period will expire on 30 March 2026.

Commented [PAB1]: To be discussed

9. What is meant by ‘day care procedure’ and what all is covered in the same?

A medical procedure which can be performed in less than 24 hours is called a day care procedure. In this case, the patient is discharged on the same day. Attached herewith is the list of day care procedures covered in our policy. [Click here to view the Day Care Procedure List – GMC document](#)

10. Which are the categories of hospitalization expenses that are covered?

The policy covers surgeon charges, procedure charges, OT, anesthetic, consultant, specialist charges, instrument charges, all kinds of implants, diagnostic and radiological investigations, medications etc.

11. Can I use medical insurance for any preexisting conditions?

Pre-existing diseases refers to condition or ailments that may have been contracted before the start of the policy. There is no waiting period for covering such ailments.

12. What are the general exclusions from our policy?

All types of non-medical expenses incurred during the course of hospitalization are not covered and have to be paid to the hospital before discharge. These include attendants' charges, food charges, documentation charges, surcharge, telephone charges, etc. These could also include items that have been used during treatment but are considered non-medical under insurance norms, e.g., diapers, sanitary napkins, etc. Other general exclusions are:

- Registration fees, file opening fees
- Telephone, internet charges
- Food and refreshments supplied to visitors and attendants
- Television charges
- Any other expenses not related to treatment of illness
- Charges paid to organ donors and cost of organ
- Any other expenses not related to main ailment for which hospitalization happened
- For details, please refer following links for details:
 - [Exclusion list - 1](#)

Kindly note this is not an exhaustive list and exclusions can be changed as per the IRDA guidelines.

13. How does a room category restriction or room rent cap affect the cost of treatment?

All costs associated with treatment – surgeon's charges, consultants' charges, surgery charge, labor room charge, nursing charges, and other medical charges - are associated with the room category and per day rent. **The insured member pays not only the room rent differential but also the higher costs associated with a higher category of room.** For example, for an additional INR 500-1,000 in room rent for the next higher category of room, the entire cost of treatment may increase by at least 20%, and the insured member is responsible for paying the entire additional amount.

14. How do I get an e-card/TPA card?

Once the enrolment is completed, the cards will be automatically uploaded on your prudent plus admin account within six-eight weeks. You can also download your cards from the Prudent mobile app.

Link <https://prudentplus.co.in/>

15. What is the room rent capping limit?

Given below is the management level wise room rent capping limit

Management Level	Normal Room Rent Capping	Remarks
Partner	Any type of Single room except suite and above	There is no room rent capping for ICU/ ICCU/ ITU
Managing Director	Standard single AC (non-sharing) room	
Sr. Director		
Director		
Senior Manager	10,000	
Manager		
Executive Assistant		
Senior Associate	7,000	
Associate		
Specialist		
Administrative (all administrative excluding EA)		
Intern/Trainee	6,000	

Please note that Proportionate deduction will be borne by employee/ Partner on the hospital bill in case the Partner/employee opts for higher room category than eligibility.

16. What do I do if I need to be hospitalized but have not been issued an e-card?

If the e-card is not issued, we will get your cashless claim processed on an offline basis. For this, you will have to get in touch with the HC Operations team/Prudent regional spocs as mentioned in the [Group Medical Insurance](#) policy document.

Commented [RS(2)]: Add link once the policy is finalized

17. From where do I get to know which hospitals are covered for the cashless facility?

The list of hospitals empaneled for the cashless facility with New India Assurance is dynamic in nature. If you like to check for a particular hospital, please go and search the same on the given link:

Link: <https://www.medibuddy.in/networkHospitals>

For cashless support- Cashless-ggn@prudentbrokers.com

18. What should I do when I reach the network hospital?

Please show your e-card/TPA card, PwC ID card, and a government photo ID. Fill in the pre-authorization form. TPA will send pre-authorization request to the hospital to make sure that they extend credit facility to you. You will not need to pay any cash except for non-medical expenditure and co-pay (for parental claims) as explained under the Benefits Manual.

19. What should I do if I go to a non-network hospital?

You need to intimate the insurer through delhiclaims@prudentbrokers.com within 72 hours of planned hospitalisation and within 24 hours of emergency hospitalization. Upon discharge, please complete the reimbursement claim form and attach the relevant documents and send them to Prudent for reimbursement within 15 days from the date of discharge.

20. Is terrorism covered under the Group Mediclaim Policy?

Yes, terrorism is covered in our insurance policy.

21. If I travel outside India, will I be covered under this policy?

The policy is valid within India only.

Pre and post hospitalisation FAQs

22. Which expenditures will generally be covered under the pre-hospitalisation clause?

All Expenses related to main ailment i.e., consolation charges, medication, investigation charges will get covered. Prehospitalization period is 30 days prior to date of admission

23. Which expenditures will generally be covered under the post-hospitalisation clause?

All expenses related to the main ailment for which hospitalization happened i.e., follow-up consultation charges, medications, investigations etc. Post hospitalization period is for 60 days from postdate of discharge.

24. Is there any limit to the reimbursement of expenses incurred in a laboratory or a diagnostic center as part of hospitalisation?

No. If the laboratory expenses are part of hospitalization and is clinically related to the ailment for which hospitalization happened it will be covered as per policy norms

25. How can I claim my pre and post hospitalisation expenses?

The policy covers pre-hospitalisation expenses made prior to 30 days of hospitalisation and incurred towards the same illness/ disease due to which hospitalisation happens. It also covers all medical expenses for up to 60 days post discharge as advised by the Medical Practitioner. If there is an accidental claim, then the post hospitalisation bill can be submitted to the service provider within 120 days.

For the claim, please mark email to below id.

delhiclaims@prudentbrokers.com

26. Is it necessary to submit all the documents mentioned in the required documents list?

Yes. It is the responsibility of the claimant to make sure that all documents as may be required by the TPA and insurer are submitted so as to facilitate claim settlement process. Non submission of required documents could affect the claim settlement process, including rejection of claim.

27. Can I continue the insurance coverage if I resign from the company?

You will not be able to continue the PwC extended policy benefits post your last working day. However, the current policy can be ported into a retail/personal policy, however the benefits and T&C will be as per retail product.

Employee needs to intimate “ pwc@prudentbrokers.com” at least 45 days prior to DOL in organization.

28. Will I get my claim papers back? I need some records for future reference.

For treatment part we can arrange the attested copies of medical documents post insurer approval.

29. I have been admitted under as per doctor's instructions but there has been no treatment. Will my stay be covered under Medclaim?

No, any hospitalisation not accompanied with active treatment (for which the treatment demands hospitalization and cannot be taken at home /OPD basis) is not covered under Medclaim Insurance. Admission solely for evaluation /investigation purpose is not covered.

30. Is dental treatment covered?

Dental treatment or surgery of any kind is covered only if there is minimum 24 hours of hospitalisation on account of accidental cases. Non accidental dental treatment is not covered under Medclaim.

31. What if I undergo major hospitalisation in two different hospitals? Will the policy reimburse expenses incurred?

Yes. The expenses are reimbursed upto the limit of sum insured and if they abide by the the terms and conditions of the policy and proper documents required for both the hospitalisation (discharge summary from both the hospital is mandatory.)

32. What if the cost exceeds the level of hospitalisation insurance cover?

In scenario's where the cost exceeds the level of hospitalization, employee will be liable to pay a differential amount. In case of cashless claim, we will inform the hospital about your eligible amount, and they will recover the amount over and above the credit amount from you directly

33. My parents are over 80 years of age, will they be covered under the policy?

Yes, we cover parents/parents in law in our policy up to the age of 99 years.

34. Can I go for a health checkup under this policy?

No. Group Medical Insurance does not cover annual health checkup, however, we have a separate policy on Annual Health Checkups (please refer to HC manual for details).

35. How to claim pending reimbursement (new reimbursements/claims in query)?

Please write to pwc@prudentbrokers.com to understand the documents required for claim submission along with claim form and process for claiming when it is a new reimbursement claim

For query replies in the submitted reimbursement claim, you can share the soft copies of query response supporting documents to below email ids along with the claim no (mentioned in the query letter)

To: delhiclaims@prudentbrokers.com

Cc: pwc@prudentbrokers.com

36. What is the process to be followed for reimbursement claims which has already been submitted by you?

For claims which are in process, Prudent will follow up with insurer, alternative beyond 21 days of submission if you have not heard back, you can connect with Prudent representatives on their contact number or write to

To: delhiclaims@prudentbrokers.com

Cc: pwc@prudentbrokers.com

37. Will the new policy on March 31, 2023, automatically cover our existing dependents?

All the existing employees along with their dependents will be covered under PwC Group Health Insurance policy from 31st March 23.

Information on insurer, TPA and service provider (broker) will flow to you in due course of time

38. What if there is a need for hospitalization on 31st March 2023?

For all the admissions on 31st March 2023 and onwards will be taken care by our new insurer New India Assurance.

39. How can I make a claim if a claim is made partly under my name and my spouse's insurance plans?

Claims can be settled under multiple policies on reimbursement basis. First, submit the claim to the first insurer / TPA. Request for the original documents to be returned by the TPA. This will only be done if a part claim is submitted and the TPA will mark the claim as settled up to the limit. The balance of expenses can be submitted to the second insurer / TPA for settlement.

40. What are the documents required in case of v partial claim Given below are the documents required in case partial claim settlement

- Completely filled & duly signed claim form.
- Original settlement letter attested by another insurance company/TPA (from where main claim got settled).
- Copies of claim documents attested by another insurance company/TPA.
- Original payment receipt of balance amount paid by patient.
- Aadhar card of patient & employee.
- Copy of PAN card of claimant if claim amount is more than Rs 100000
- Copy of mediclaim card of patient.
- Original cancelled cheque with printed payee name

Maternity FAQs

41. What is maternity coverage?

Maternity expenses are payable upto INR 80,000 in case of normal and INR 100,000 for caesarian delivery.

42. Can maternity cover be opted for any length of time?

No. Benefit is restricted to only the first two children in respect of delivery and/or operations associated there with. In case of birth of twins, the maternity expenses will be covered but the coverage for baby will be restricted up to two child only under the base policy.

43. What is meant by pre- and post-natal expenses and are they covered?

Expenses related to the pregnancy and arising before delivery (from date of conception) are known as pre-natal expenses and those arising after delivery are known as post-natal (up to 60 days post the date of discharge) expenses. The policy covers pre-natal and post-natal expenses up to INR 10,000 as a sub-limit of the Maternity Benefits (INR 80,000).

44. What is covered and not covered under baby expenses for a healthy baby?

Expenses covered	Expenses not covered
<ul style="list-style-type: none">Nursery care chargesNursery rent charges.Pediatrician chargesIn the case of phototherapy, it will be considered as a new claim and will be processed sum insured. If bilirubinemia is below 9 phototherapy is not advised	<ul style="list-style-type: none">Baby related toiletries, i.e., diapersMilk given to the baby.Routine vaccination charges for a healthy babyAdmission or file chargesCord clamp chargesCircumcision charges unless medically necessitated

Note: Please note that baby expenses are covered as a sub-limit of the maternity expenses sum insured (INR 80,000) and do not fall under the family floater sum insured. Any baby wellness packages offered by a hospital for a healthy baby are not payable under the policy.

45. Is infertility covered?

Yes, in infertility (IVF) treatment is covered under the normal maternity limit.

46. How is a newborn baby covered?

You would need to register your child by intimating the HC Operations team within 30 days of the birth of the child. Coverage for the child becomes effective from day one.

47. Who is the location wise prudent spocs from Prudent? In case of failure to contact them what should be the next steps

City	Contact Person	Contact Number	Email Id
Gurgaon	Shalini Shrivastava*	8800465029	shalini.shrivastva@prudentbrokers.com
Mumbai	Raheel Ansari	8291988730	raheel.ansari@prudentbrokers.com

Chennai	Thimothy J	7550011857	thimothy.j@prudentbrokers.com
Kolkata	Angela Baptist	9831323480	angela.baptist@prudentbrokers.com
Hyderabad	Manisha Marda	7032706307	manisha.marda@prudentbrokers.com
Pune	Kaushik D Kesare	8007595454	kaushik.kesare@prudentbrokers.com
Bangalore	Manjunath	9902018450	manjunath.s@prudentbrokers.com

For any general query policy and claim process, you can connect to below group mail id.
pwc@prudentbrokers.com

Note: Please note, in case of failure to reach the regional spocs please escalate to the concerned spocs in prudent or PwC or raise a SNOW ticket.

Escalation Level	Prudent Insurance Brokers	PwC- Human Capital
1st Level	Shalini Shrivastava Email: shalini.shrivastva@prudentbrokers.com Ph: 8800465029	Ambika Sharma Email: ambika.sharma@pwc.com Ph: 9999775760
2nd Level	Kriti Pahwa Email: kriti.pahwa@prudentbrokers.com Ph: 9958100281	Rahul Chawla Email: chawla.rahul@pwc.com Ph: 9999035054
3rd Level	Abhinav Bakshi Email: abhinav.Bakshi@prudentbrokers.com Ph: 7042297308	Anwar Hussain Email: anwar.hussain@pwc.com Ph: 9810729430
4th Level	Dewanand Singh Email: dewanand.singh@prudentbrokers.com Ph: 9958003501	

References (<https://pwcindia.sharepoint.com/sites/mypwcindia/Pages/HumanCapital.aspx>)

GMC Manuals