

# Health Insurance FY 24-25 (For Partners only)

April 2024



# Health Insurance Policy

**The Group Health Insurance Program** provides pre-defined insurance coverage to all employees & their family members for expenses related to hospitalization due to illness, disease or injury.

In the event of a hospitalization claim (more than 24 hrs.), the insurance company will pay the insured person the amount of such expenses as would fall under different heads mentioned below, and as are reasonably and necessarily incurred thereof by or on behalf of such insured person, but not exceeding the sum insured in aggregate mentioned in the policy:

1) Room Charges, 2) Nursing expenses, 3) Surgeon, Anesthetist, Medical Practitioner, Consultant, Specialists Fees, 4) Anesthesia, Blood, Oxygen, Operation Theatre Charges Surgical Appliances, Medicines & Drugs, & similar expenses.

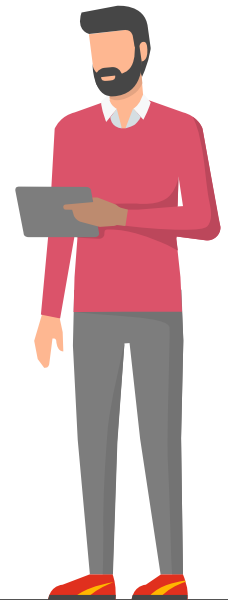
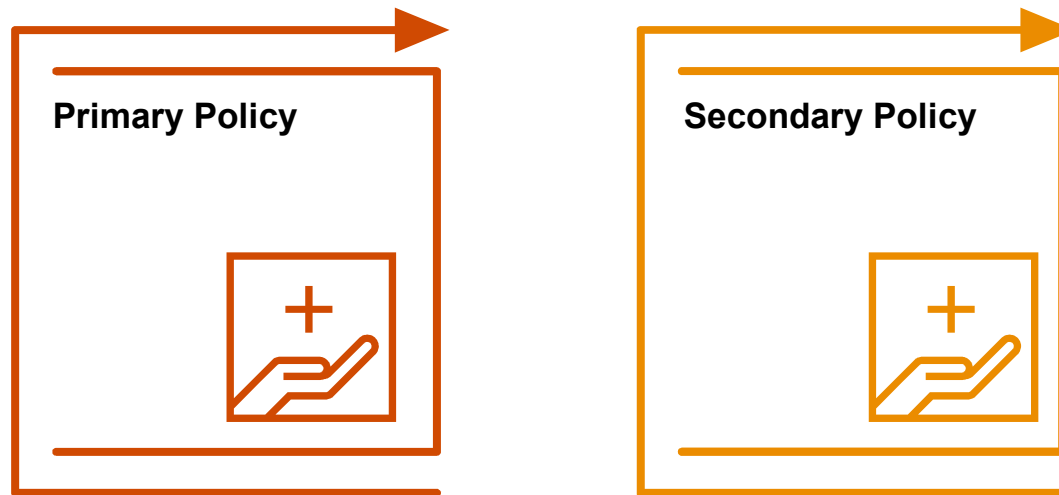
Insurer	TPA	Broker
<b>The New India Assurance Company Ltd.</b>	<b>Medi Assist Health Care Services Ltd.</b>	<b>Prudent Insurance Broker Private Limited</b>

**Policy period:** 31<sup>st</sup> March 2024 – 30<sup>th</sup> March 2025



# Policy Features- Segregation of policies for FY'23-24

The Group Medical Cover is segregated into “Primary” & “Secondary” Policy. Details shared on the next slide.



# Coverage Details

1

**Primary Policy :** Family Definition : Employee + Spouse / Domestic Partner# + 2 children\*

Employees will have an additional choice to include parents/parent-in-law\*\* (only one set of parents can be covered in the primary policy) to ensure a comprehensive coverage by paying the premium amount as mentioned in the consecutive slides

The policy will ensure that entire family can be covered under a single policy and any family member can use the sum insured in case of medical emergencies. The coverage for parents will be capped to the chosen limit in the overall family floater coverage of Primary Policy.

2

**Secondary policy :** Family Definition : It provides the employee with an option to cover the remaining set of parents (those who are not covered under primary policy) under a separate policy. There is a flat cover provided for the parents / parents-in-law enrolled in the secondary policy. The flat sum insured options provided are INR 2 lakhs, INR 3 lakhs, INR 5 lakhs or INR 10 lacs at an additional premium.

There will be a nominal **co-pay of 15%** applicable in case of claim settlement related to parents or parents in law .

#Inclusion of Domestic partner including same sex partner, insurer will go by declaration of employee (declaration can be done once during the policy period)

\*3<sup>rd</sup> and 4<sup>th</sup> child can be added at an additional premium, children up to the age of 25 years only will be covered, disabled children will be covered irrespective of age

\*\*Cross selection of parents i.e., choosing 'father-in-law' & 'mother' is not allowed

# Coverage Details

Sum Insured applicable on self and family members covered in the **Primary policy**

Management Level	Local Business Card Title	Sum Insured (INR)
Partners	Partners	Sum Insured INR 20,000,00 for Self, Spouse and two children

**Note: Partners have an option to migrate to higher sum insured up to INR 35 Lacs for self spouse two children & parents in Primary policy. Details mentioned in the next slide**

# Premium Chart Option to cover family & parents in the Primary Policy

Premium per family- Partner				
Primary Policy Coverage of Employee	INR 2,000,000	INR 2,500,000	INR 3,000,000	INR 3,500,000
Premium Share (%)	Employee Share (100%)			
Premium including GST	INR 21,611	INR 23,376	INR 24,837	INR 26,298

Premium per Parent* - Partner				
Primary Policy Coverage of Employee	INR 2,000,000	INR 2,500,000	INR 3,000,000	INR 3,500,000
Premium Share (%)	Employee Share (100%)			
Premium including GST	INR 40,419	INR 44,263	INR 47,516	INR 50,201

## Note:

- \*The coverage for parents will be capped to the chosen limit in the overall family floater coverage opted by the employee in the Primary Policy.
- Premium mentioned above will be pro rated for New Joiners. The enrollment is available only at the inception of the program and no mid term inclusions will be entertained.
- Deductions will happen in four equal installments through payroll in four months
- The premium paid by employee for parent's cover would be eligible for tax rebate under Section 80 D
- Premium paid for Parent-In-Law is not eligible for any Tax Rebate
- **There will be a co-pay of 15% applicable for all claims related to parents/parents in law**

## Premium Chart: 3<sup>rd</sup> & 4<sup>th</sup> child & Secondary Policy

Premium for 3rd and 4th child (The premium share is per child)*	
Primary Policy Coverage of Employee#	INR 20,00,000
Premium Share (%)	Employee Share (100%)
Premium including GST	INR 5,520 per child

Secondary Policy (The premium share is for a set of Parents / Parents in law)*				
Sum Insured	INR 200,000	INR 300,000	INR 500,000	INR 1,000,000
Premium Share	Employee Share (100%)	Employee Share (100%)	Employee Share (100%)	Employee Share (100%)
Premium including GST	INR 19,504	INR 29,257	INR 48,758	INR 97,543

\*Deductions will happen in four equal installments through payroll in four months

# Policy Benefits

- **Pre-existing diseases are covered from day 1** - (Pre-existing diseases refers to condition or ailments that may have been contracted before the start of the policy. There is usually a waiting period of 4 years for covering such ailments.)
- **30 Day Waiting Period waived off for new joiners**- Any hospitalization expenses during the first 30 days from the commencement date of the Policy is not covered for the new joiners. This exclusion is, however, not applicable in this policy.
- **Maternity Benefits**- Benefit covered for the first two children
  - Capped at **INR 80,000 for normal and INR 100,000 for C-Section deliveries**
  - Pre- and post-natal expenses covered up to INR 10,000 within the maternity limit
  - Newborn baby expenses covered ( for a healthy baby ) up to INR 5,000 within the maternity limit (For ex. Nursing care charges/ Nursing rent charges/ Pediatrician charges etc. )
  - Baby is covered from day one under family floater (if the baby is hospitalized for some ailment)
  - Infertility interventional treatment covered under normal maternity limit (*Exclusion: OPD treatment*)
  - No waiting period applicable
  - 9 months waiting period is waived off for the new joiners
  - Extra uterine pregnancy is covered up to family floater sum insured
  - Life threatening external congenital disease for newborn babies is covered up to family floater sum insured



## Policy Benefits (contd.)

- **Terrorism** - Hospitalization due to terrorism is covered
- **Day Care Procedures** – Day Care procedures are covered as per the policy terms conditions.
- **Post hospitalization physiotherapy** - covered as per advice of treating Doctor ( upto 60days from DOD)
- **Other coverage** (up to family floater sum insured):
  - Oral Chemotherapy
  - Stem Cell therapy
  - Immunotherapy
  - Fever / Gastro, Respiratory infection in case of complications to HIV/ AIDS (*Exclusion / Not covered: Anti-retroviral treatment on OPD*)
  - Cyberknife treatment
  - Lasik Surgery (for correction of refractive error of +/- 7.5(spherical)) & above
  - Septoplasty (for non cosmetic cases only)
  - Only Hospitalization coverage based on Genetic disorder due to hemophilia and thalassemia
  - Ayush Treatment expenses incurred on treatment under ayurveda, Unani, siddha and homeopathy systems of medicines in a Govt hospital or in any institute recognized by the govt and/or accredited by the Quality Council of India/ national accreditation board on health upto 25% of Sum Insured subject to maximum of Rs 25,000/- per policy period.

## Policy Benefits (contd.)

- **Room rent capping-**

- There is no room rent capping for ICU/ICCU/ITU.
- For normal room
  - Any type of Single room except suite and above

*(Proportionate deduction will be borne by the employee on the hospital bill in case employee opts for higher room category than eligibility (e.g., Suite and above))*

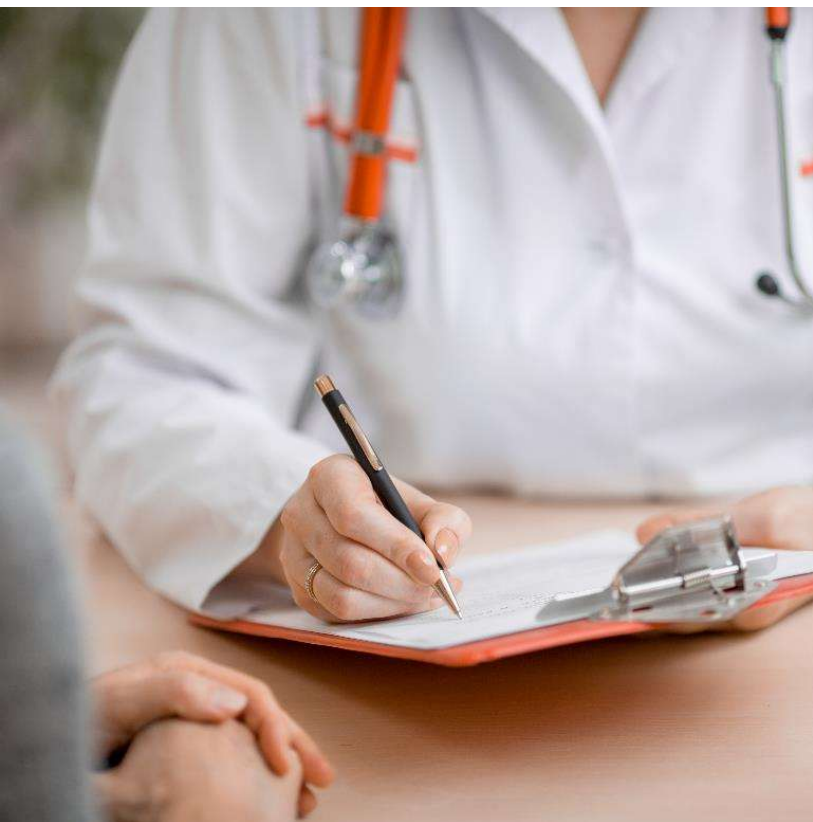
- **Pre & Post Hospitalization Expenses** - Pre 30 days & Post 60 days covered. 120 days of post hospitalization in case of accidental claims only
- **Ailment capping\*** - Capping on Cataract surgery - INR 50,000 per eye
- **Ambulance Charges** - Covered up to INR 5,000/- in case of only Medical Emergency

# Diversity & Inclusion (D&I) Benefits -

- **Domestic Partner Coverage** - Inclusion of Domestic partner including same sex partner, insurer will go by declaration of employee (declaration can be done once during the policy period)
- **Gender Reaffirmation** - Covered, restricted to **INR 3,00,000 per case**
- **Surrogacy & IVF treatment** – Covered up to Normal Maternity Limit for **first child only**.
- **Disabled Children** - Covered with no upper age capping
- **HIV/AID treatment and related complications** – Fever, Gastro, Respiratory infection etc.. In case of complications to HIV/AIDS on IPD basis

**Diversity & Inclusion (D&I) Benefits-** To Increased employee engagement and trust - *People working in inclusive workplaces also tend to have better physical and mental health and take less leave for health issues. When companies support D&I initiatives, a whopping more than 80 percent of millennials are actively engaged in their work.*

# Policy Exclusions



- Injury/ Disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operations (whether war be declared or not)
- Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness
- Cost of spectacles and contact lens, hearing aids, walkers, crutches wheelchairs and such other aids
- Dental treatment or surgery of any kind unless necessitated due to accidental injuries and requiring hospitalization
- Convalescence, general debility, Run-down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self injury and use of intoxicating drugs/alcohol
- OPD related treatment expenses including arising out of any condition directly or indirectly caused due to or associated with human Tcell Lymph tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS

## Policy Exclusions (contd)



- Charges incurred at Hospital or Nursing Home primarily for Diagnostic, X-ray or laboratory Examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at hospital / nursing home.
- Expenses on vitamins and tonics forming part of treatment for injury or disease as certified by the attending Physician.
- If the Insured occupies a room with a room rent limit other than his/her eligibility as per the insurance policy, then all the other charges shall be limited to the charges applicable for the eligible room rent or actuals, whichever is lower
- Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials
- Naturopathy Treatment, unconventional, untested, unproven, experimental therapies.
- Hospital registration charges, record charges, telephone charges and such other similar charges.
- Expenses incurred on weight control services including surgical procedures for treatment of obesity, medical treatment for weight control/loss programs

**Note: The above list is an illustrative list of exclusions and not an exhaustive list of exclusions.**

# Points to Remember

- In case of reimbursement claim, claim should be intimated on **[pwccclaims@prudentbrokers.com](mailto:pwccclaims@prudentbrokers.com)** within 24 hours from date of admission
- Reimbursement claim documents should be submitted within 15 days from date of discharge.
- In case of cashless claim, pre-authorization request to be sent to TPA within 24 hours from the date of admission.
- During cashless hospitalization, please carry photo id proof (issued by Govt. of India) , PwC ID card, print out of e-card of employee & patient.
- Once you get the e card, please check you should get e-cards of all declared members and also check their Name, Gender and Age. In case of any discrepancy, please write to Prudent SPOC on to: **[shalini.shrivastva@prudentbrokers.com](mailto:shalini.shrivastva@prudentbrokers.com)**; cc-**[pwc@prudentbrokers.com](mailto:cc-pwc@prudentbrokers.com)**
- We will not entertain any mid-year enrolment other than a newborn child or marriage cases. In terms of newborn baby and newly married spouse addition, please raise a ServiceNow ticket and login to prudent portal at the below link within 45 days of the event  
<https://prudentplus.co.in>  
Username: Your Employee code@pwc.com  
Password: DOB in DDMMYYYY format.
- In order to smoothen the discharge process from the hospital (where the length of stay in the hospital is more than 2 days), employee should get the interim bill from the hospital and reach out to Prudent (our GMC Insurance Broker) representative for assistance and share the bill with Medi Assist Health Services 3-4 hours before the discharge.

# Points to Remember

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- Avail tax benefit under Sec. 80D on the premium paid for parents and children only (not eligible for premium paid for parents in law).
  - If an employee claims for his / her parents / parent-in-law under our policy and leaves the organization in between of the financial year, all due premium installments will be deducted with the Full and Final settlement of the employee. If an employee does not claim anything and leaves the organization in between of the financial year, pro-rata refund of the premium will be processed with the Full and Final settlement.
  - Proportionate deduction will be borne by employee on the hospital bill in case employee opts for higher room category than eligibility (e.g Suite and VIP)
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# Point of Contact & Helpdesk Schedules

City	Contact Person	Contact Number	Email Id
Gurgaon	Shalini Shrivastava*	8800465029	<a href="mailto:shalini.shrivastva@prudentbrokers.com">shalini.shrivastva@prudentbrokers.com</a>
Mumbai	Raheel Ansari	8291988730	<a href="mailto:pwc@prudentbrokers.com">pwc@prudentbrokers.com</a>
Chennai	Thimothy J	7550011857	<a href="mailto:thimothy.j@prudentbrokers.com">thimothy.j@prudentbrokers.com</a>
Kolkata	Ayan Chaudhary	7428100280	<a href="mailto:Ayan.chaudhuri@prudentbrokers.com">Ayan.chaudhuri@prudentbrokers.com</a>
Hyderabad	Manisha Marda	7032706307	<a href="mailto:manisha.marda@prudentbrokers.com">manisha.marda@prudentbrokers.com</a>
Pune	Hemant Bhoir	8007011773	<a href="mailto:Hemant.bhoir@prudentbrokers.com">Hemant.bhoir@prudentbrokers.com</a>
Bangalore	Manjunath	9902018450	<a href="mailto:manjunath.s@prudentbrokers.com">manjunath.s@prudentbrokers.com</a>

PwC Office		Prudent Helpdesk			
City	Office location	Day	Timing	Contact Person	Remarks
Gurgaon	Cyber 8B	Wednesday	10:00 AM to 1:00 PM	Shalini Shrivastava / Kriti Pahwa	1st & 3rd week of month
Gurgaon	Cyber 10C	Wednesday	10:00 AM to 1:00 PM	Shalini Shrivastava / Kriti Pawha	2nd & 4th week of month
Gurgaon	Novus Tower	Friday	10:30 AM to 1:30 PM	Shalini Shrivastava / Kriti Pahwa	Every Friday
Mumbai	Goregaon	Monday	10:30 AM to 1:30 PM	Vijay Kumar	Every Monday
Mumbai	Sivaji	Thursday	10:30 AM to 1:30 PM	Vijay Kumar	Every Thursday
Chennai	Chennai	Friday	11:00 AM to 12:00 PM	Thimothy J	Every Friday
Bangalore	Bangalore	Friday	10:30 AM to 1:30 PM	Manjunath	Every Friday
Hyderabad	Hyderabad	Friday	10:30 AM to 1:30 PM	Manisha Marda	Every Friday
Pune	Pune	Thursday	10:30 AM to 1:30 PM	Hemant Bhoir	Every Thursday
Kolkatta	Y 14	Wednesday	10:30 AM to 1:30 PM	Ayan Chaudhary	Every Wednesday
Kolkatta	DN 57	Wednesday	2:00 PM to 5:00 PM	Ayan Chaudhary	Every Wednesday

Please note: Shalini Shrivastava will also attend queries related to **Ahmedabad, Bhopal, Raipur, Jamshedpur and Shimla** locations



# Escalation Matrix



Escalation Level	Prudent Insurance Brokers	PwC- Human Capital
1 <sup>st</sup> Level	Shalini Shrivastava Email: shalini.shrivastva@prudentbrokers.com Ph: 8800465029	Utsab Mitra Email: Utsab.mitra@pwc.com Ph: 9205918041
2 <sup>nd</sup> Level	Kriti Pahwa Email: Kriti.p@prudentbrokers.com Ph: 9958100281	Sherin Bhatt Email: sherin.bhat@pwc.com Ph: 7006729885
3 <sup>rd</sup> Level	Abhinav Bakshi Email: abhinav.Bakshi@prudentbrokers.com Ph: 7042297308	Gaurav Kumar Email: Gaurav.u.kumar@pwc.com Ph: 8802691207
4 <sup>th</sup> Level	Dewanand Singh Email: dewanand.singh@prudentbrokers.com Ph: 9958003501	Anwar Hussain Email: anwar.hussain@pwc.com Ph: 9810729430

# Thank you

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