**MEDICLAIM POLICY**

**1. OBJECTIVE**

The goal is to give (partly) financial assistance to employees in the event of an unexpected hospitalization expense, as well as to facilitate a smooth interaction with medical authorities in terms of quality, efficiency, and payment during such an emergency.

**2. COVERAGE**

* This policy will provide coverage for all confirmed employees as well as their dependents, which includes their spouse and up to two children.
* Employees can add additional dependants such as parents and a third child; however, in these circumstances, the employee will be responsible for the entire cost.
* This is a policy that can be turned off.

**3. EFFECTIVE DATE**

This policy will be effective from [mention the date] date.

**4. BENEFITS**

The following are the cashless hospitalization and other benefits:

**4.1 Facilitation of cashless medical services through network medical providers.**

The employee (our employee) will not be required to make any direct payments to the medical facility providers due to the Third Party Administrators (TPA) contractual relationship with the hospital/nursing home. TPA will ensure payment, avoiding the inconveniences of paying in cash at the hospital or nursing home. The following services will be provided by TPA:

* Up to the extent approved by Mediclaim Insurance policy, cashless medical treatment facilitation at TPA's network hospitals.
* Claims processing, filing, liaising with the insurance company, and so on.
* Interaction with hospitals/insureds regarding the insured's medical diagnosis.

**4.2 Medical treatments with a lower cost contain the following advantages as well:**

* Before releasing payment, bills must be examined.
* Discounted hospital rates because TPAs have favored rates.
* Unnecessary prescriptions are eliminated after a medical procedure audit.
* Medical Bill Auditing and Case Management

**4.3 The following services will be provided by the twenty-four-hour assistance center:**

* Referrals to the best appropriate medical provider in the area;
* Information source (about the location of doctors/medicos/diagnostics/hospitals, etc.);
* A free 24-hour phone consultation with a doctor is available;
* There is an ambulance service available if there is any emergency.

**4.4 On-call doctors:**

In the event of an emergency, employees can call doctors for a free consultation and, if necessary, request emergency evacuation or arrange for an ambulance.

**4.5 Maintaining all employees' digital health records:**

All of TPA's employees will have a digital health record. Employees have the option of requesting a copy of the file once a year, which will be delivered to them free of charge.

**4.6 Pre-Hospitalization and Post-Hospitalization:**

Pre-hospitalization expenses are reimbursable for up to 30 days, and post-hospitalization expenses are reimbursable for up to 60 days.

**4.7 Maternity Allowance:**

Maternity expenditures are covered up to Rs.50,000/- with a nine-month waiting period, as this is the first year of the coverage, and it will be covered from day one next year.

**4.8 Pre-Existing Conditions:**

This policy covers pre-existing conditions.

**5. ACCESSIBILITY**

The Mediclaim facility coverage for an employee and his family is Rs.1,00,000/- per year, as specified in Para 2.1.

**6. BUFFER**

We're establishing a new buffer policy that will cover any hospitalization costs for critical illness that surpass Rs.1,000,000.00. The sum will be released at the discretion of the management.

**7. CONTRIBUTION**

The firm will pay half of the premium and the employee will pay the other half. This sum will be deducted from your paycheck. Employees will be advised of the specifics.

**8. ADMINISTRATION**

The personnel department will be in charge of enforcing this regulation. Employees will be given a TPA card that they can use for themselves and their family members.

Employees should notify TPA of any scheduled hospitalization from the list of hospitals provided by TPA (Network Hospital) so that TPA has enough time (4-6 days) to approve the hospital to provide cashless services to the employee.

Employees can attend any hospital with their TPA card in the event of an emergency hospitalization.

* If it is a Network hospital, they will be accommodated; however, they must notify TPA within 24 hours to get cashless benefits.
* If the hospital is not part of the network, the employee must pay for the services themselves and submit the necessary paperwork to the HO, who will then work with the TPA to obtain reimbursement, if applicable. TPA will submit medical bills to the insurance company that the firm has chosen. The TPA and the insurance company will work together to settle the bills. As long as the medical expenditures are covered by the TPA and insurance company's guidelines, neither the employees nor the company will be involved.