

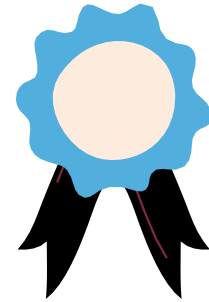


Health Benefits for

VUNET SYSTEMS PRIVATE LIMITED



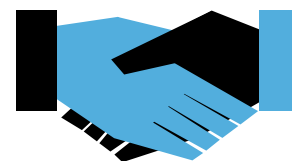
Insumust



A leading insurance consulting firm based in Bangalore



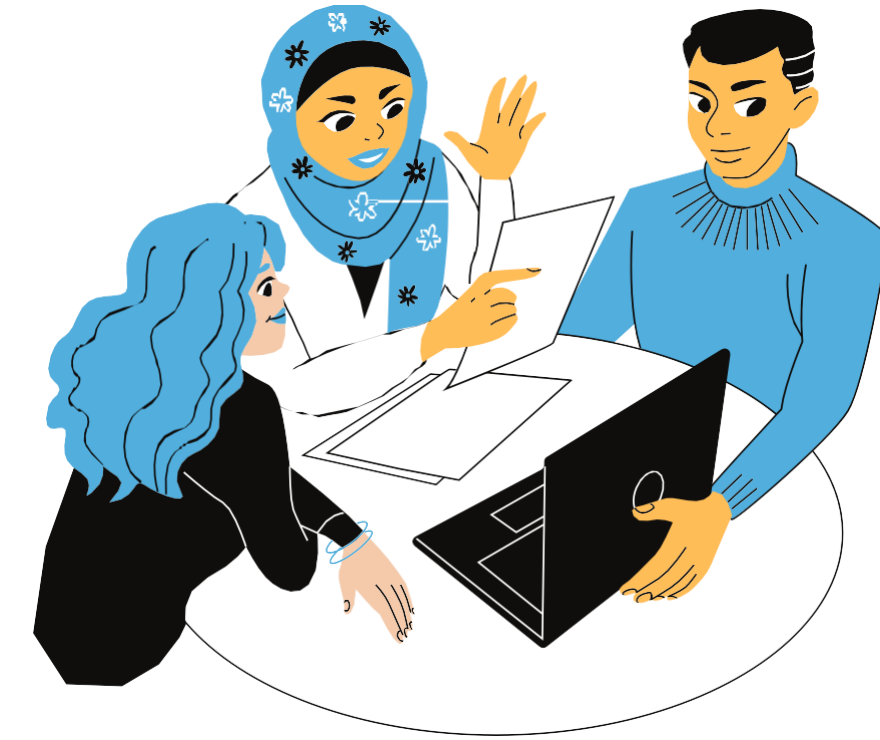
We deeply understand insurance regulations and compliance



Our team excels in offering hassle-free assistance

About the Product

Best-in-class Health Insurance



Group health insurance
that comes with no surprises & no
hidden costs. To give them access to
great care with Insumust.



Insurer

ICICI Lombard General
Insurance Company
Limited



Policy

Starts from 03rd April 2024
and ends at 02nd April 2025



Coverage

Self, Spouse, 2 Dependent
Kids & 2 Dependent Parents



TPA

ICICI Lombard General
Insurance Company
Limited



Sum Insured

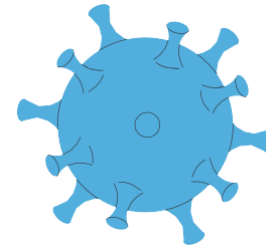
INR 3,00,000/-

GMC Benefits



Health

Covers medical expenses that arise due to an illness



COVID-19

Treatment covered from Day 1 with no waiting period



Accident

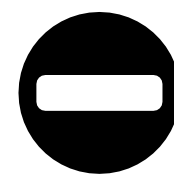
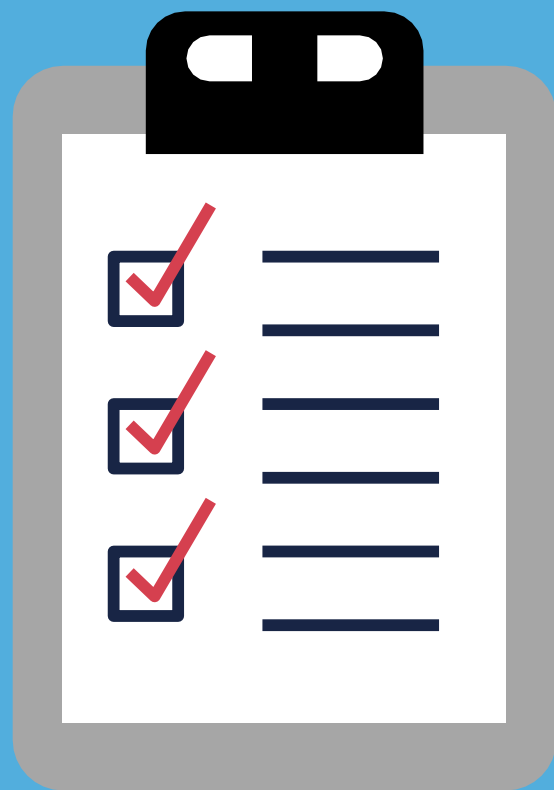
All medical expenses right from ambulance charges to in-patient hospitalization care are covered



Maternity

The maximum benefit allowable will be 50,000 for Normal & 50,000 for Caesarian

Coverage



Zero Copay

Covers 100% of the eligible expenses



No Capping



Cashless claims

Insurance pays directly to the hospital at the time of discharge

Coverage

- ✓ Room Rent - 2% of Sum Insured for Normal and 4% of Sum Insured for ICU
- ✓ New-Borns Covered from Day 1 upto family floater sum insured

- ✓ Pre-existing diseases included
- ✓ Day Care procedure attached in Policy T&C is covered
- ✓ Ayurvedic Expenses incurred for Ayurvedic hospitalisation treatment, are admissible upto Base SI



Hospitalization



- Room and boarding
- Doctors fees
- Intensive Care Unit
- Nursing expenses
- Surgical fees, operating theatre, anesthesia and oxygen and their administration
- Physical therapy
- Drugs and medicines consumed on the premises
- Hospital allied services (such as laboratory, x-ray, diagnostic tests)
- Dressing, ordinary splints and plaster casts
- Costs of prosthetic devices if implanted during a surgical procedure
- Radiotherapy and chemotherapy

Pre & Post Hospitalisation



1

PRE HOSPITALISATION

Any medical costs incurred before the patient is hospitalised due to certain diseases.

Expenses for up to 30 days prior to Hospitalisation as long as the 30 day period commences and ends within the Policy Period. Not applicable for maternity claim.

2

POST HOSPITALISATION

Medical cost incurred after the patient gets discharged after the treatment for the diagnosed disease.

Expenses for up to 60 days after discharge from Hospital can be claimed back

Cashless Hospitalisation

Health insurance providers usually tie-up with certain hospitals across the country where policyholders can avail cashless treatment. These medical establishments are called cashless hospitals, network hospitals, or empanelled hospitals. Policyholders can avail cashless treatment at network hospitals for both planned and unplanned/emergency medical procedures.

To view the list of hospitals in the TPA's network eligible for cashless hospitalisation.

<https://www.icicilombard.com/cashless-hospitals>



Reimbursement



Admission procedure

In case you choose a non-network hospital you have to liaise directly for admission.

Discharge procedure

In case of non network hospital, you will be required to clear the bill and submit a claim to Insumust for reimbursement from the insurer. Please ensure that you collect all necessary documents such as - discharge summary, investigation reports, cash paid receipts along with bills, pharmacy bills with prescriptions etc. for submitting your claim. (Cancelled cheque in name of the employee)

Claim Submission

Submission of hospitalisation claim should be done within 30 Days after date of discharge

Mid-Term Enrolment

Intimation of
Dependent Spouse and
Kids above 30 days
from DOM and DOB



Mid-Term Enrollment of
New Joinees (New
Employees + Their
Dependents)



Intimation of
Dependent Spouse and
Kids wthin 30 days
from DOM and DOB



AMBULANCE SERVICES

The Insurer will pay for Emergency ambulance road transportation by a licensed ambulance service with charges limited to Rs.1000 per hospitalization Per Policy Period to the nearest Hospital where Emergency Health Services can be rendered.

Coverage is only provided in the event of an Emergency.



Exclusions



- 1 Circumcision unless necessary for treatment of disease
- 2 Dental treatment of any kind unless requiring hospitalization
- 3 HIV and AIDS
- 4 Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.
- 5 Naturopathy
- 6 Injury or disease caused directly or indirectly by nuclear weapons
- 7 Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like sNaturopathy
- 8 Venereal diseases (Sexually Transmitted Diseases)

- 9 Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, etc
- 10 Cost of spectacles, contact lenses, hearing aids
- 11 Any cosmetic or plastic surgery
Lasik surgery except for correction of injury
- 12 Hospitalization for diagnostic tests only
- 13 Congenital external diseases or defects/anomalies
- 14 Vitamins and tonics unless used for treatment of injury or disease
- 15 Infertility treatment
- 16 Voluntary termination of pregnancy during first 12 weeks (MTP)

Thank You!

For any assistance on
claims reach-out:



Exclusive For Claim

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