

## **PROCESS NOTE ON PORTABILITY OF HEALTH INSURANCE FOR ACCENTURE EMPLOYEES**

**I R D A has allowed portability of health insurance with certain terms and conditions. Any employee who is leaving the services of Accenture can opt for an individual health insurance policy with Oriental Insurance Company Limited, without losing continuity of the coverage but with certain terms and conditions. It is essential that the employee has to submit the proposal form to the insurer ( Oriental ) 45 days in advance.**

### **Terms and conditions of the Policy:**

- 1. The terms and conditions of the policy shall be as per the standard individual policy of Oriental Insurance Company Limited.**
- 2. There will be no medical examination for this porting.**
- 3. The pre existing diseases coverage will depend on the date of joining of the employee in Accenture:**
  - (a) An employee and his / her dependants who have been in Accenture's Health Insurance from 2012 – 2013 will have all the 4 year exclusions ( in the individual policy) waived.**
  - (b) An employee and his / her dependants who have been in Accenture's Health Insurance from 2013 – 2014 will have all the 3 year exclusions ( in the individual policy) waived.**
  - (c) An employee and his / her dependants who have been in Accenture's Health Insurance from 2014 – 2015 will have all the 2 year exclusions ( in the individual policy) waived.**
  - (d) An employee and his / her dependants who have been in Accenture's Health Insurance from 2015 – 2016 will have all the first year exclusions ( in the individual policy) waived.**
- 4. The Room Rent will have a restriction of 1% of the sum insured under the individual policy. If the employee is insured for Rs 3 lakhs, the maximum eligible room rent will be Rs 3000/-per day ( 1% of 3 lakhs). The impact of this room rent restriction is that if the employee opts for a room rent higher than the eligible room rent all the other benefits will also be proportionately scaled down.**
- 5. There will be no disease wise limitations / caps and the full sum insured is available for the employee and dependants.**
- 6. DOMICILIARY HOSPITALISATION BENEFIT is covered provided it requires care and treatment at a hospital / nursing home as in-patient but actually taken whilst confined at home in India under any of the following circumstances namely:**
  - i. The MEDICAL condition of the patient is such that the patient cannot be removed to the Hospital/Nursing Home**
  - OR**
  - ii. The patient cannot be removed to Hospital/Nursing home due to lack of accommodation in any hospital in that city / town / village.**

However, Post and Pre Hospitalizations' cannot be claimed under this section. Expenses incurred for treatment for any of the following diseases cannot be claimed under the Domiciliary Hospitalization section.

Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, .Influenza, Cough and Cold, All Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism.

7. **INSURED PERSON** means Person(s) named on the schedule of the policy which includes family comprising of the proposer, his /her legally wedded spouse, dependent unemployed children between 3 (three months) to the age of 25 years, unmarried daughters including divorcee, and widowed daughters and dependent Parents or parents-in-law (either of them only).
8. All relevant medical expenses prior to hospitalisation is covered for 30 days and the post hospitalization is covered for 60 days.

**Sum Insured under the Policy:**

As far as the sum insured is concerned, it will be the same as in the existing Group Health Insurance. In the event of the employee opting for a higher Sum Insured the policy continuation benefits shall be restricted to the existing group health insurance sum insured. The increased sum insured will accrue benefits as per the terms and conditions of the standard individual medical insurance.

**Applicable Rate and Premium:**

The premium will be as per the standard table of premium for the individual / floater health insurance of Oriental Insurance Company Limited.

**Policy Issuing Office:**

The Policy will be individually issued by Oriental Insurance Company Limited, Bangalore.  
( Current insurer for Accenture Group Health )

**TPA:**

The TPA will be an IRDA approved TPA servicing individual policies – not necessarily Vidal Health TPA

**EXCLUSIONS:**

**Pre-existing health condition or disease or ailment / injuries:**

As per the standard individual health policy any ailment / disease / injuries / health condition which are pre-existing (treated / untreated, declared / not declared in the proposal form), in case of any of the insured person of the family, when the cover incepts for the first time, are excluded for such insured person up to 4 years.

To illustrate if a person is suffering from hypertension or diabetes or both hypertension and diabetes at the time of taking the policy, then policy shall be subject to following exclusions.

<b>Diabetes</b>	<b>Hypertension</b>	<b>Diabetes &amp; Hypertension</b>
<b>Diabetic Retinopathy</b>	<b>Cerebro Vascular accident</b>	<b>Diabetic Retinopathy</b>
<b>Diabetic Nephropathy</b>	<b>Hypertensive Nephropathy</b>	<b>Diabetic Nephropathy</b>
<b>Diabetic Foot /wound</b>	<b>Internal Bleed/ Haemorrhages</b>	<b>Diabetic Foot</b>
<b>Diabetic Angiopathy</b>	<b>Coronary Artery Disease</b>	<b>Diabetic Angiopathy</b>
<b>Diabetic Neuropathy</b>		<b>Diabetic Neuropathy</b>
<b>Hyper / Hypoglycaemic shocks</b>		<b>Hyper / Hypoglycaemic shocks</b>
		<b>Coronary Artery Disease</b>
		<b>Cerebro Vascular accident</b>
		<b>Hypertension Nephropathy</b>
		<b>Internal Bleeds/</b>

		<b>Haemorrhages</b>
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- The expenses on treatment of following ailment / diseases / surgeries for the specified periods are not payable if contracted and / or manifested during the currency of the policy.

<b>Benign ENT disorders and surgeries i.e. Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty etc.</b>	<b>1 year</b>
<b>Polycystic ovarian diseases</b>	<b>1 year</b>
<b>Surgery of hernia</b>	<b>2 year</b>
<b>Surgery of hydrocele</b>	<b>2 year</b>
<b>Non infective Arthritis</b>	<b>2 year</b>
<b>Undescendent Testes.</b>	<b>2 year</b>
<b>Cataract.</b>	<b>2 year</b>
<b>Surgery of benign prostatic hypertrophy</b>	<b>2 year</b>
<b>Hysterectomy for menorrhagia or fibromyoma or myomectomy or prolapse of uterus</b>	<b>2 year</b>
<b>Fissure / Fistula in anus</b>	<b>2 year</b>
<b>Piles</b>	<b>2 year</b>
<b>Sinusitis and related disorders</b>	<b>2 year</b>
<b>Surgery of gallbladder and bile duct excluding malignancy</b>	<b>2 year</b>

<b>Surgery of genito- urinary system excluding malignancy</b>	<b>2 year</b>
<b>Pilonidal Sinus</b>	<b>2 year</b>
<b>Gout and Rheumatism</b>	<b>2 year</b>
<b>Hypertension</b>	<b>2 year</b>
<b>Diabetes</b>	<b>2 year</b>
<b>Calculus diseases</b>	<b>2 year</b>
<b>Surgery for prolapsed inter vertebral disk unless arising from accident</b>	<b>2 year</b>
<b>Surgery of varicose veins and varicose ulcers</b>	<b>2 year</b>
<b>Joint Replacement due to Degenerative condition.</b>	<b>4 year</b>
<b>Age related osteoarthritis and Osteoporosis</b>	<b>4 year</b>

- **Circumcision (unless necessary for treatment of a disease not excluded under the policy or as may be necessitated due to any accident), vaccination, inoculation, cosmetic 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.**
- **Surgery for correction of eye sight, cost of spectacles, contact lenses, hearing aids etc.**
- **Any dental treatment or surgery, unless arising from injury and which requires hospitalisation, which is corrective, cosmetic or of aesthetic in nature, filling of cavity, root canal treatment including treatment for wear and tear etc.**
- **All expenses arising out of any condition directly or indirectly caused by, or associated with Human T-**

cell Lymphotropic Virus Type III (HTLV - III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of similar kind commonly referred to as AIDS, HIV and its complications including sexually transmitted diseases.

- Expenses incurred at Hospital or Nursing Home primarily for evaluation / diagnostic purposes which is not followed by active treatment for the ailment during the hospitalised period OR expenses incurred for investigation or treatment irrelevant to the diseases diagnosed during hospitalisation or primary reasons for admission, referral fee to family doctors, out station consultants / Surgeons fees, Doctor's home visit charges/ Attendant / Nursing charges during pre and post hospitalisation period. etc.
- Expenses incurred on vitamins and tonics etc unless forming part of treatment for injury or disease as certified by the attending physician and / or all non medical expenses including personal comfort and convenience items or services.
- Any Treatment arising from or traceable to pregnancy, childbirth, miscarriage, caesarean section, abortion or complications of any of these including changes in chronic condition as a result of pregnancy.
- Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupuncture, acupressure, magnetic and such other therapies etc.
- Genetic disorders and stem cell implantation / surgery.
- Cost of external and or durable Medical / Non medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Infusion pump etc., Ambulatory devices i.e. walker , Crutches, Belts ,Collars ,Caps , splints, slings, braces ,Stockings etc. of any kind, Diabetic foot wear, Glucometer / Thermometer and similar related items etc. and also any medical / non medical equipment which is subsequently used at home.
- Treatment of obesity or condition arising therefrom (including morbid obesity) and any other weight control programme, services or supplies etc...
- Change of treatment from one system to another

system of medicine unless being agreed / allowed and recommended by the consultant under whom the treatment is taken.

- Any treatment arising from Insured's participation in any hazardous activity including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc unless specifically agreed by the Insurance Company.
- Out patient Diagnostic, Medical or Surgical procedures or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.
- Massages, Steam bathing, Shirodhara and like treatment under Ayurvedic treatment.
- Any kind of Service charges / Surcharges, unless payable to the Govt. Authority, levied by the hospital.

#### **CASE STUDY:**

An employee covered under the GMC at Accenture has also covered his Spouse, 2 dependent children and his two parents for the past three years. The employee quits Accenture and opts for an individual health insurance under the portability scheme.

For this employee all the first three year exclusions are payable. Fourth year exclusions mentioned above are not payable for a further period of one year and on renewal in the fifth year all the four year exclusions are payable.

#### **Requisites:**

1. Completed proposal form
2. Previous policy numbers
3. TPA id card numbers
4. Cheque for full premium.