MercerMarsh Benefits

benefits that truly benefit

Employee Benefits Manual 2023-24

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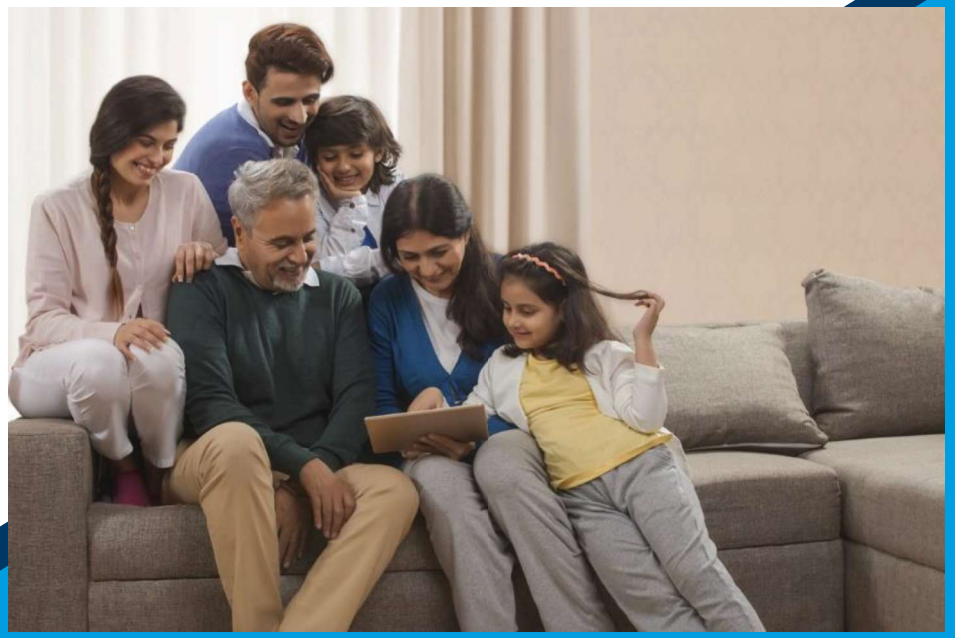


Businesses of Marsh McLennan

Group Mediclaim Policy

Coverage Details For Group Mediclaim Policy

Insurer	TPA	Policy Start	Policy End	Coverage Type	Sum Insured
Niva Bupa Health Insurance Co Ltd	In House - NIVA	25th Jan 2023	24th Jan 2024	Family Floater	INR 3 lakhs family floater. Employee can chose to increase the suminsured to 5 Lakhs at an additional cost

Mid Term enrollment of existing Dependents	Disallowed
Mid Term enrollment of new joiners (New employees + their Dependents)	Allowed
Mid term enrollment of new dependents (Newly wed Spouse/ New born Baby)	Allowed (Subject to intimation to insurer with in 21 days from the date of event)
Self and Spouse	Covered , Max age is 90 years
Child	Covered ,Max age is 25 years
Parents /In laws	Covered (Premium borne by the employee) Any one set parents or in laws can be covered, combination of both is not allowed, Max age is 90 years

**No Individual should be covered as dependent of more than one employee.*

Coverage Details

Benefits / Extensions	Coverage
Family Definition	Employee +Spouse + 2 Dep Child +2 Dep Parents /in laws
Max age employee /Spouse /Parents /in laws	90 years
Standard Hospitalization	Covered, Subject to min of 24hrs hospitalization with active line of treatment and not for diagnostic tests, observation, evaluation
Pre existing diseases	Covered
Domiciliary hospitalization	Not Covered
Waiver on 1st year exclusion and 30 days exclusions	Yes
Cover for Day Care Procedures	Yes
Room rent limits	Normal room covered upto 2% of Sum insured , ICU upto 4% of Sum insured. Proportionate deductions will apply if opted for higher room rent category.
Pre-Post Hospitalization Expenses	Expenses incurred for Pre Hospitalization upto 30 Days and Post Hospitalization upto 60 Days are covered
Ambulance Charges	Covered up to to INR 5,000 per person/per event & automatic enhancement to INR 10,000 in case of covid situation
AYUSH Treatment	Covered upto 25% of Sum Insured in a Govt Recognized hospital

Coverage Details

Benefits / Extensions	Coverage
Domiciliary treatments	Not Covered
Lasik treatment	covered if power of eye is beyond +/- 7.5.
3rd & 4th child are coverage	3rd & 4th child are covered in case of twins or triplets in second delivery.
Internal Congenital Diseases	Covered
External congenital diseases	covered in case of life-threatening disease
Maternity complications	Covered up to family floater sum insured
LGBT	covered however gender reassignment surgeries shall not be covered.
Maternity limit	INR 50,000 For Normal & INR 75,000 C-section Maternity limit uncapped to offer coverage up to full sum insured in case of life-threatening condition of mother/ baby.
Cyber knife/stem cell/ anti-monoclonal/ immunotherapy/ targeted therapy	cover up to 50% sum insured with 50% copay.
Other	In case of death of employee during the policy period, dependents will be covered till the end of policy period

Medical Benefits Coverage Details

Benefits / Extensions	Coverage
MTMAT (Modern Treatment and Medical Advancement in Technologies)	The following procedures will be covered (wherever medically indicated) either as in patient or as part of Domiciliary Hospitalization or as part of day care treatment in a hospital up to 50% of Sum Insured A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound) B. Balloon Sinuplasty C. Deep Brain stimulation D. Oral chemotherapy E. Immunotherapy- Monoclonal Antibody to be given as injection F. Intra vitreal injections G. Robotic surgeries H. Stereotactic radio surgeries I. Bronchial Thermoplasty J. Vaporisation of the prostrate (Green laser treatment or holmium laser treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

Pre & Post Hospitalization Expenses

Pre Hospitalization Expenses

Definition	**If the Insured member is diagnosed with an Illness which results in his / her Hospitalization and for which the Insurer accepts a claim, the Insurer will also reimburse the Insured Member's Pre-hospitalization Expenses for up to 30 days prior to his / her Hospitalization.**
Covered	Yes
Duration	30 Days

Post Hospitalization Expenses

Definition	**If the Insurer accepts a claim under Hospitalization and immediately following the Insured Member's discharge, further medical treatment directly related to the same condition for which the Insured Member was Hospitalized is required, the Insurer will reimburse the Insured member's Post-hospitalization Expenses for up to 60 day period**
Covered	Yes
Duration	60 Days

Maternity Benefits

Benefit Details	
Benefit Amount	INR 50,000 For Normal & INR 75,000 C-section
Eligibility	Maternity claim is payable for first two deliveries
9 Months waiting period	Waived off
Pre and Post Natal	Covered up to INR 5,000 within Maternity limit on IPD basis
New born baby coverage	Covered from day one within family floater sum insured

- These benefits are admissible in case of hospitalization in India.
- Covers first two children only. Those who already have two or more living children will not be eligible for this benefit.
- Expenses incurred in connection with voluntary medical termination of pregnancy are not covered
- Coverage for Infertility for male and female including In-vitro fertilization (IVF), Intrauterine insemination (IUI), ICSI (intracytoplasmic sperm injection), Egg/ sperm/ embryo freezing and Hormone treatments for fertility management are covered on IPD/OPD basis within the maternity sublimit of INR 50,000.

Home Care Treatment in case of COVID19

Home Care Treatment coverage in case of COVID-19 shall be covered up to ₹ 15,000 per family subject to the following:

1.RT-PCR report (+)ve from ICMR approved path labs.
2.Home quarantine would be covered for maximum of 14 days, this cover starts from the sample collection date of the Covid-19 positive report.
3. Consultation charges of the Medical Practitioner (with payment receipt)
4. Nursing charges related to medical staff - if prescribed by the doctor
5. Medicines prescribed by the consultant doctor.
6. Cost of Pulse oximeter, Oxygen cylinder and Nebulizer

Home Care Treatment in case of COVID-19 Exclusions:

1. Self-isolation without being COVID positive (suspected/ precautionary quarantine)
2. Any claim in relation to Covid where it has been diagnosed prior to policy start date.
3. Medications not pertaining to COVID-19 e.g., BP, diabetes etc.
4. Bills, if covered under the IPD policy, cannot be covered here again.
5. Preventive and prophylactic Vaccination including Covid-19.
6. Testing done at a Diagnostic centre which is not authorized by the Government.
7. All covers under this Policy shall cease if the Insured Person travels to any country placed under
8. Travel restriction by the Government of India or appropriate authority.
9. Dietary supplements and substances that can be purchased without prescription, including but not limited to, vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of home care treatment.
10. Dependents once selected cannot be changed.

Cashless Process

Cashless means the Administrator may authorize upon a Policyholder's request for direct settlement of eligible services and it's according charges between a Network Hospital and the Administrator. In such case the Administrator will directly settle all eligible amounts with the Network Hospital and the Insured Person may not have to pay any deposits at the commencement of the treatment or bills after the end of treatment to the extent as these services are covered under the Policy.

Note:

TPA for this policy : Niva Bupa Health Insurance Co Ltd

Patients seeking treatment under cashless hospitalization are eligible to make claims under pre and post hospitalization expenses. For all such expenses the bills and other required documents needs to submitted separately as part of the claims reimbursement.

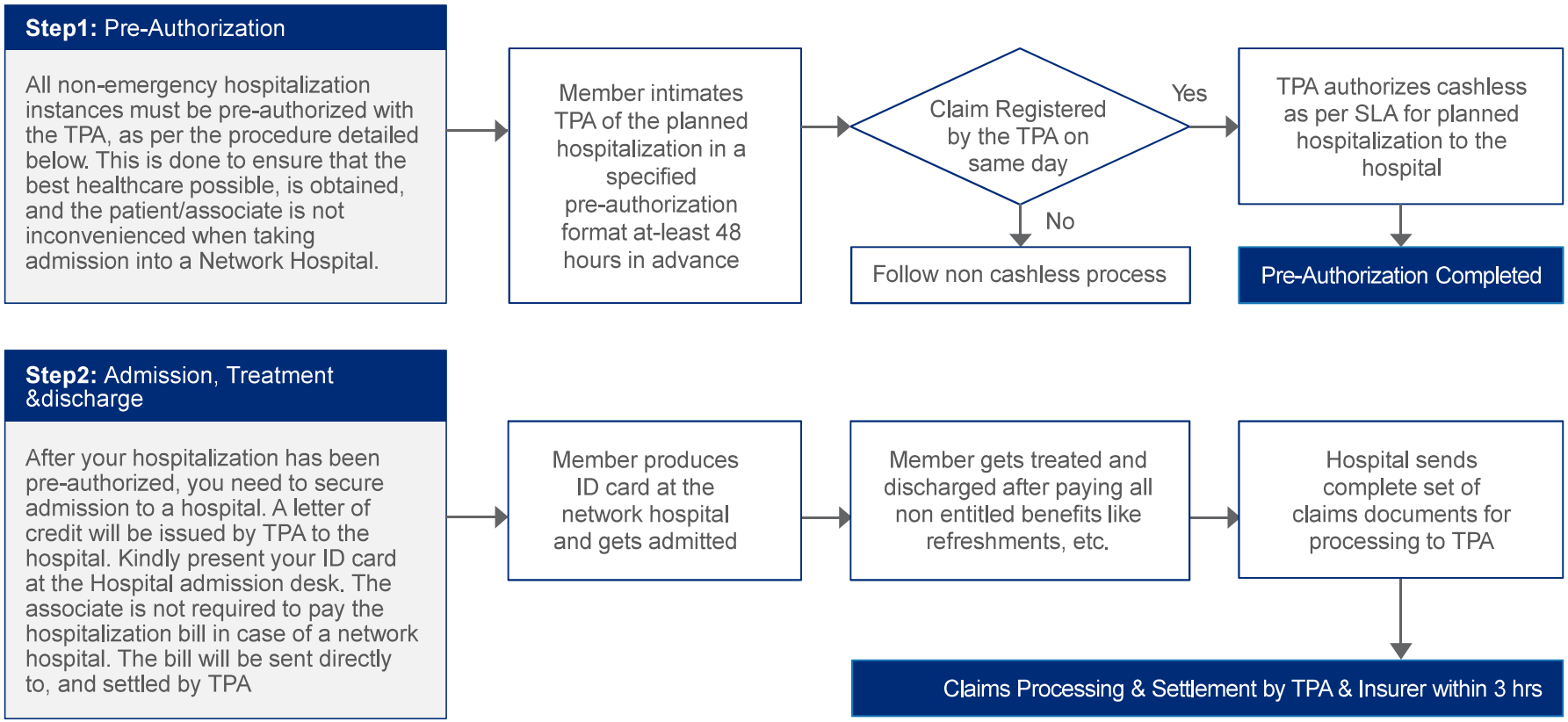
Hospitals in the network

For Updated List visit to TPA link as below:

https://rules.nivabupa.com/hospital-network

1. **Enter Desired location**

Cashless Process Planned Hospitalization



Cashless Process Emergency Hospitalization

Step1: Get Admitted

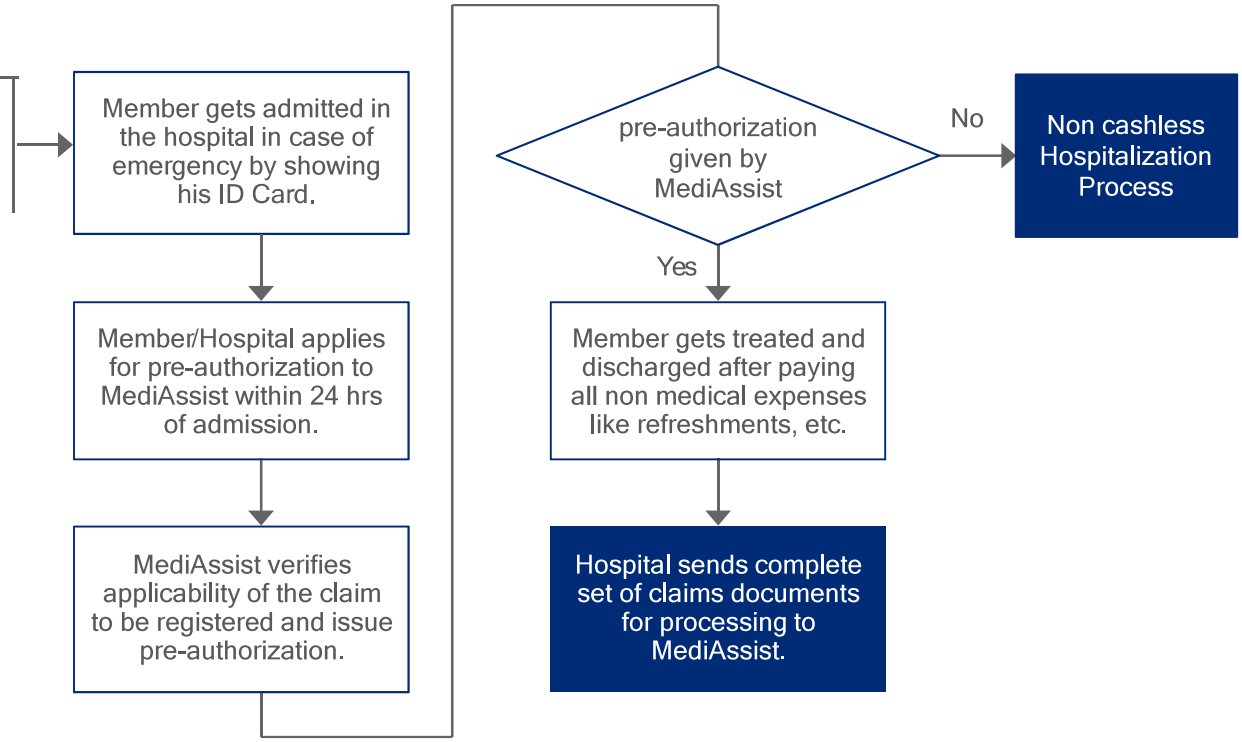
In cases of emergency, the member should get admitted in the nearest network hospital by showing their TPA ecard.

Step2: Pre-authorization by hospital

Inform the call centre within 24 hours about the hospitalization & seek pre-authorization. The pre-authorization letter would be directly given to the hospital. In case of denial member would be informed directly.

Step3: Pre-authorization by hospital

After your hospitalization employee has to pay only the Non-medical expenses, co-pay (as applicable) and hospitalization bill in will be sent directly to, and settled by MediAssist.



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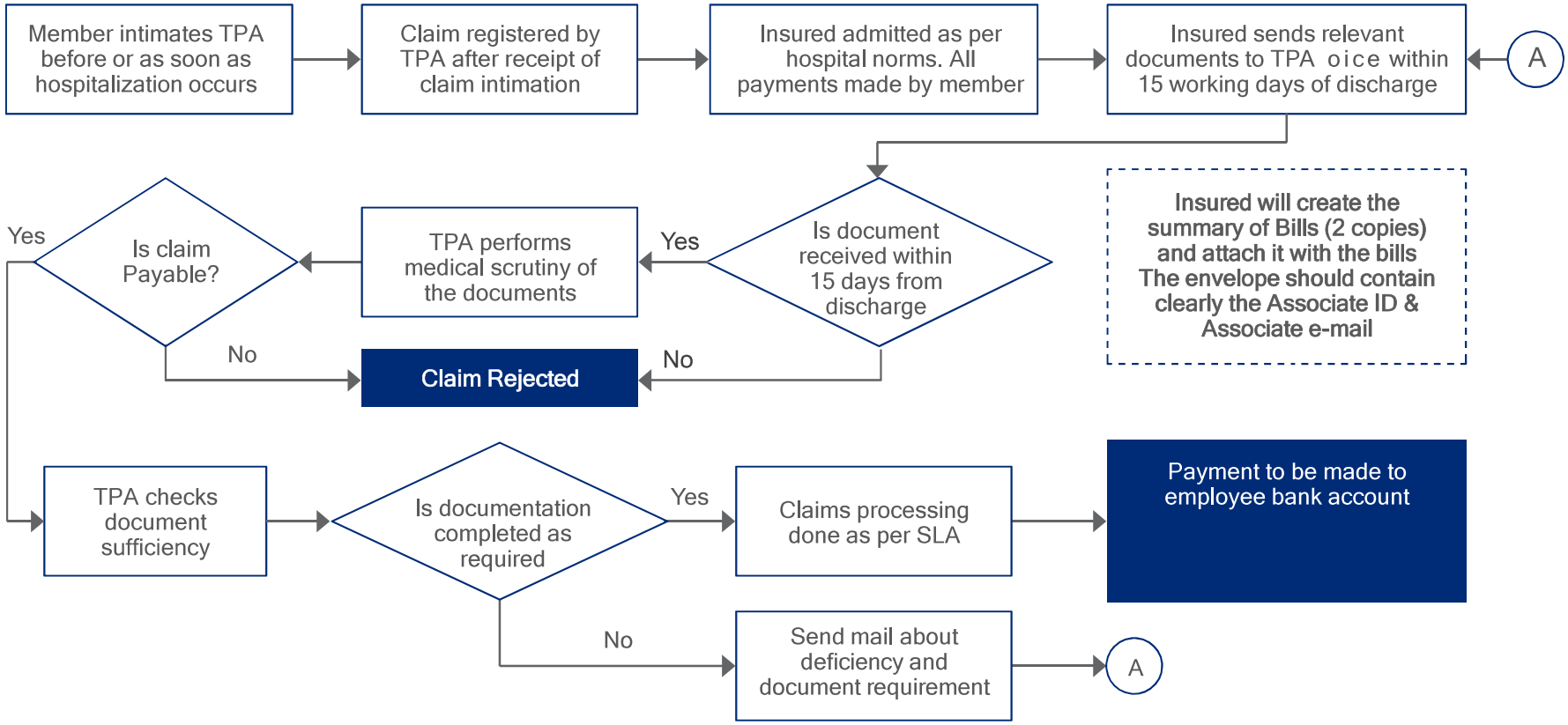
Non Cashless Process Reimbursement Claims

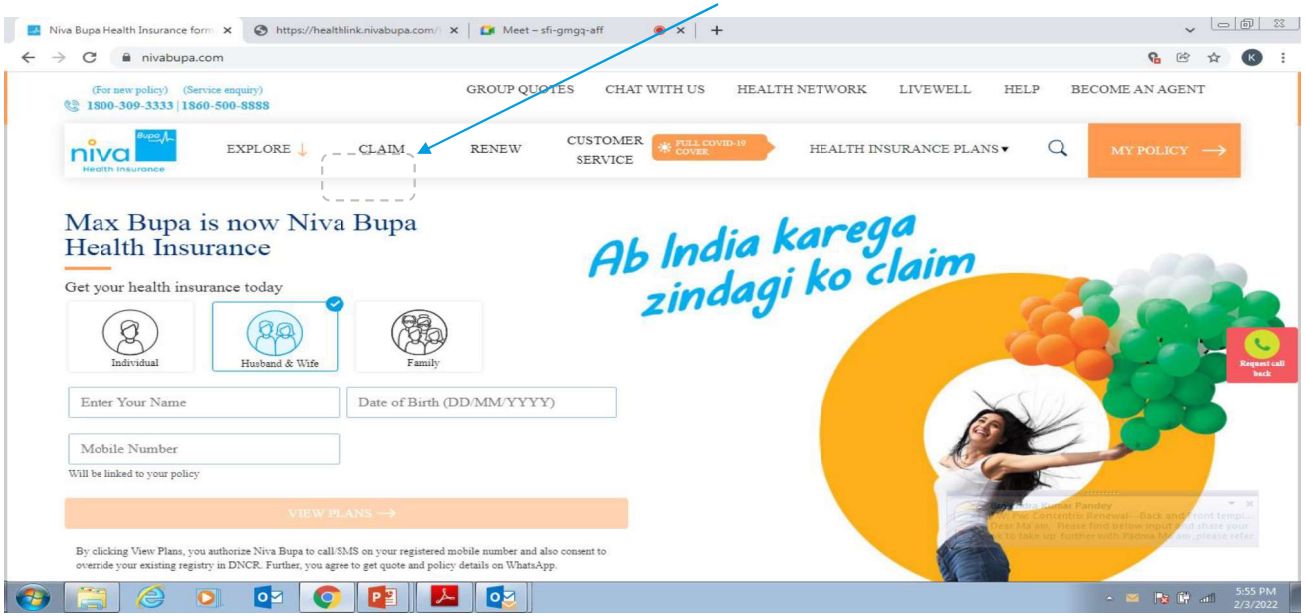


Non Cashless Process (Online Reimbursement Claims process)

Now you can submit your claims online and avoid the hassle of physical claim submission.

Step 1: Navigation to Claims page – nivabupa.com

Go to Niva Bupa website (www.nivabupa.com) and click on CLAIM



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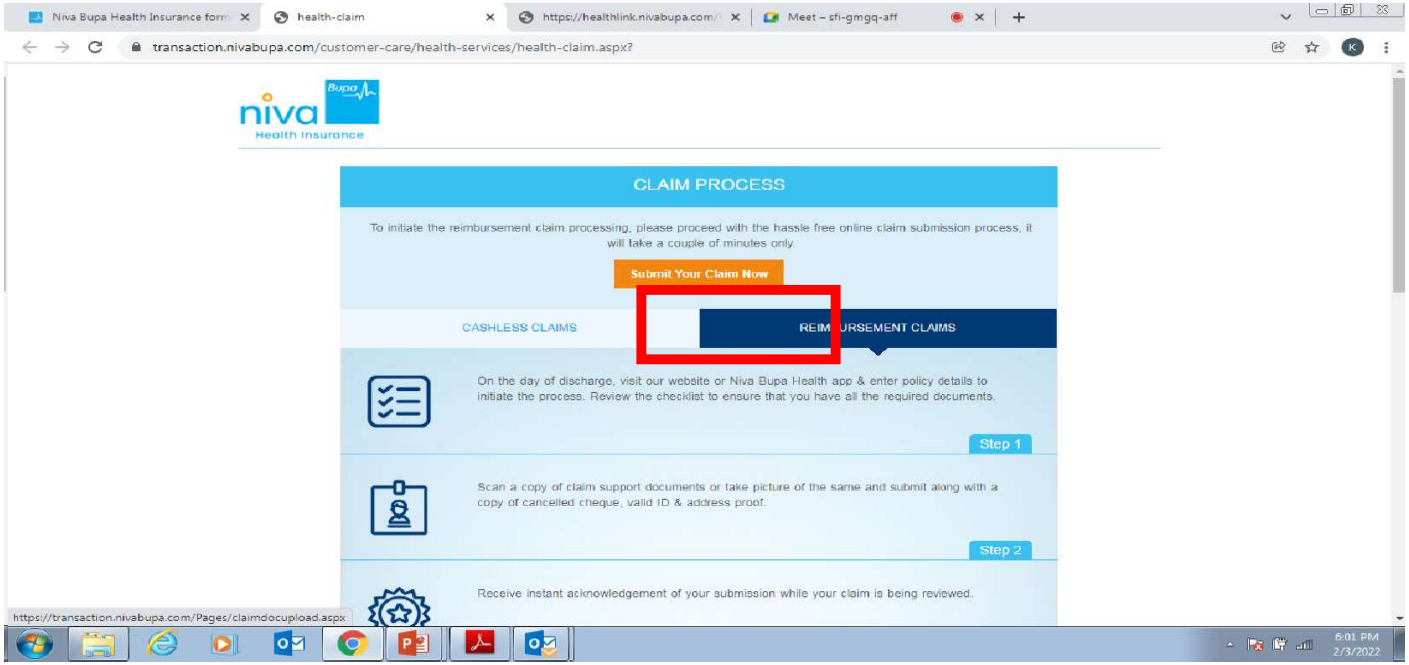
Non Cashless Process (Online Reimbursement Claims process)

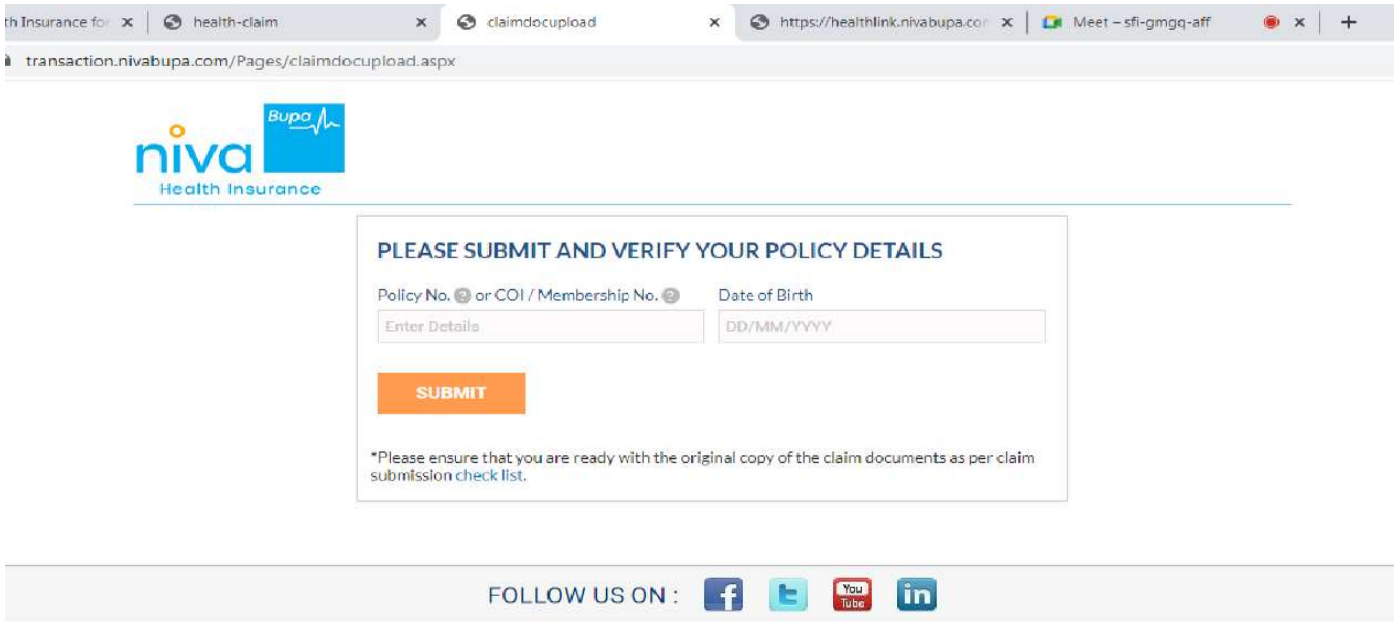
Step 2: Navigation to Claim submission page

Click on Online Claim Submission Page or go to:
https://transaction.nivabupa.com/Pages/claimdocupload.aspx



Non Cashless Process (Online Reimbursement Claims process)

Step 3:Enter the Membership no. and Date of Birth (as declared by you for the health insurance policy) and then click on SUBMIT.



Non Cashless Process (Online Reimbursement Claims process)

niva Bupa
Health Insurance

MY CLAIMS

Member Name
EW WE
Status
Pending
Submission Date
06/11/2020
Claim Type
Hospitalization

Refrence Id: WEBDIGITAL_318
Member Name
EW WE
Status
Submitted
Submission Date
10/11/2020
Claim Type
Hospitalization

Member Name
SD DAS
Status
Pending
Submission Date
17/12/2020
Claim Type
Hospitalization

NEW CLAIM →

Step 4: On the My Claims page – The customer can view the list of claims pending for submission and already submitted successfully.

To submit a pending claim, click on edit button to move ahead.

For submitting new claim, click on NEW CLAIM to proceed further.

Non Cashless Process (Online Reimbursement Claims process)

Step 5: Select member

The Membership number, gender, DOB of the insured, Mobile number, email ID, address fields will be on non- editable mode.

The customer can select any of the insured member from the "Select Member" dropdown.

On changing default member, the page will get refreshed and auto populate the gender and DOB of the insured member accordingly.

Post selecting the member, click on SAVE & NEXT.

Non Cashless Process (Online Reimbursement Claims process)

niva Bupa
Health Insurance

HOSPITALISATION DETAILS

Category of Claim
Hospitalization

Cause of Hospitalization
- Dengue Fever
- Diarrhoea and gastro-enteritis
- Cataract
- Acute respiratory infection
- Typhoid fevers

Hospital City
Gurgaon

Hospital Name
Medanta The Medicity Sector 38

Date of Admission
01/11/2020

Date of Discharge
30/11/2020

Total Claim Amount
85000

← BACK

SAVE & NEXT →

Step 6: Hospitalisation Details

On Hospitalization Details, select the relevant Category of Claim from below:
(1) Hospitalization
(2) Day Care
(3) Pre-Post
(4) Fixed Benefit/ Cash Benefit

Post selecting category enter/select the following:
- Cause of Hospitalization
- Hospital City – select or enter
- Hospital Name – select or enter
- Pick date of Admission
- Date of Discharge
- Total Claim Amount

Click on SAVE & NEXT.

Non Cashless Process (Online Reimbursement Claims process)

Submit

Step 7: Upload Documents

Upload the following mandatory documents:

- Discharge summary,
- Hospital bill & Payment details
- Investigation & lab reports
- Cancelled Cheque copy
- Other documents as mentioned (depending on Cause of Hospitalization)

Click the Submit button post selecting each file. Read and click on check buttons against declarations.

Click on **SUBMIT** to proceed

Note-:
Supported file extensions: JPG, JPEF,GIF, PDF &Tiff and a single file size is upto 5 MB.

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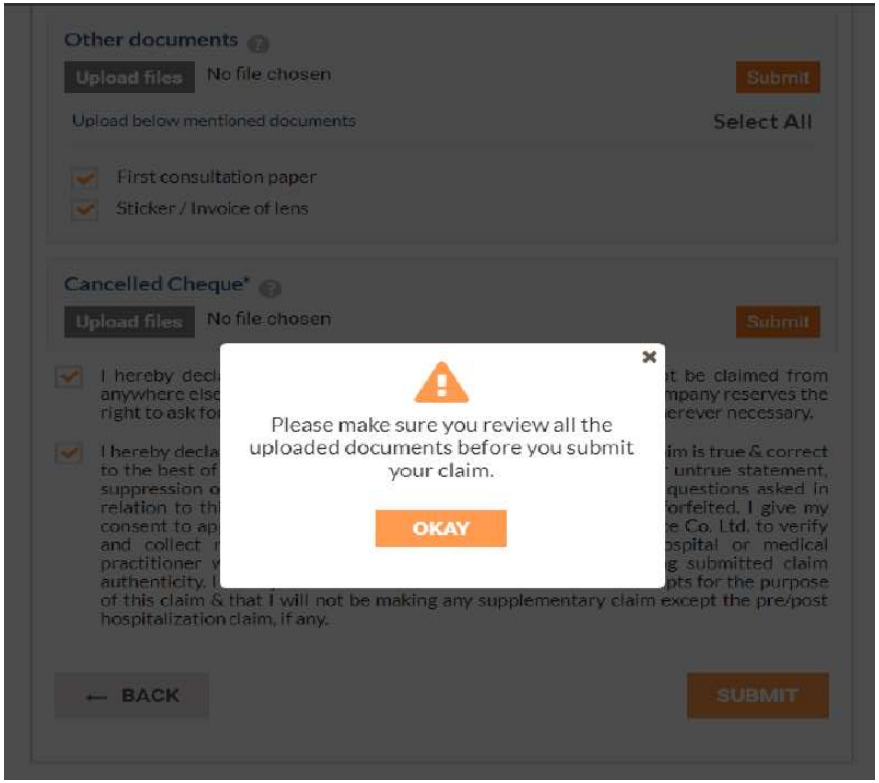
Non Cashless Process (Online Reimbursement Claims process)



Step 8: Final submission

Make sure to check all the documents submitted and click on OKAY button to proceed.

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Non Cashless Process (Online Reimbursement Claims process)

Step 9: Thank You page

niva Bupa
Health Insurance

Dear Priya Purwar, Thank you for filing your claim. Your claim reference number is WEBDIGITAL_465. Your claim processing starts right away. Our claim process is paperless. Should we need the physical documents to process your claim, we will get in touch with you. Please keep the documents safe.

On Thank You screen, the claim reference no. is generated. SMS is also sent on the registered mobile number with the claim reference no.

P.S. Actual Claim number is generated by claims team within 48 hours and sent to the customer via SMS/email.

Reimbursement claims processing TAT is 15-21 working days from submission of all documents.

Non Cashless Process Reimbursement Claims Document List

- Duly filled Claim form of Niva Bupa with Signature
- Hospital bills in original (with bill no; signed and stamped by the hospital) with all charges itemized and the original receipts
- Discharge Summary/death summary/day care summary (original)
- Attending doctors' bills and receipts and certificate regarding diagnosis (if separate from hospital bill)
- Original reports or attested copies of Bills and Receipts for Medicines, Investigations along with Doctors prescription in Original and Laboratory, Stickers in case of Implants E.g.: Lens (Cataract), Stents (Heart Surgery) etc.
- Follow-up advice or letter for line of treatment after discharge from hospital, from Doctor.
- Provide Break up details including Pharmacy items (with prescriptions), Materials, Investigations even though it is there in the main bill

All remittance would be done through RTGS/ NEFT only. Please attach cancelled cheque leaf (with printed employee name)along with claim documents

Note:
- *Please retain photocopies of all documents submitted*
- *The claim documents should be submitted to the respective SPOC at your location within 21 days from the date of discharge*
- *Above mentioned documents are basic documents required to process & settle a claim. TPA doctor may raise request for additional documents if required on case to case basis*

General Exclusions

- Circumcision unless necessary for treatment of disease , Genetic disorders
- Dental treatment, HIV and AIDS, Venereal diseases
- Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.
- Naturopathy, chiropractic medicine, herbalism, traditional Chinese medicine, meditation, yoga, biofeedback, hypnosis, homeopathy, acupuncture, and nutritional-based therapies. Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy
- Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, hospital surcharges etc.
- Expenses incurred in connection with voluntary medical termination of pregnancy are not covered.
- Cost of spectacles, contact lenses, hearing aids, cost of appliances etc
- Any cosmetic or plastic surgery except for correction of injury
- Hospitalization for diagnostic tests/observation/evaluation only
- Vitamins and tonics unless used for treatment of injury or disease
- OPD Claims, Claims submitted without prescriptions/diagnosis/ original bills
- Costs incurred as a part of membership/subscription to a clinic or health centre, Health foods, Dietary supplements
- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations, nuclear weapons
- Treatment in convalescent home/hospital, health hydro/nature care clinic and similar establishments or unregistered hospitals/clinics
- Treatment arising out of illness/disease/injury due to misuse or abuse of drugs/alcohol or use of intoxicating substances in the past or current
- Treatments/procedures on conventional methods are covered and advanced treatments are not covered except for the advanced treatments specifically added in the policy

Note: *The above-mentioned exclusions are indicative & not exhaustive.*

Common Deductions / Non Payable Expenses

Administrative Expenses

- Admission charges
- Registration charges
- Medico-legal charges
- Attendant stay charges
- Relative stay charges
- Additional stay
- Gate pass/Attendant pass
- Conveyance charges
- Booking charges
- Overhead charges
- Establishment charges
- Tax/Luxury charges
- Surcharge/Service charges
- Incidental charges
- Waste disposal charges

Documentation Expenses

- Documentation charges
- Discharge summary
- Medical records charges
- Birth certificate
- Death certificate
- Medical certificate
- TPA charges

Consumable

- Antiseptic/ disinfectant solutions
- Soap & Powder (talc)
- Oil & Cream
- Sanitary pads/Diapers
- Cassette/CD/Film charges
- Toiletries & stationeries & cosmetic expenses
- Oxygen cylinder
- ECG electrode charges
- Mortuary/coffin charges
- Housekeeping charges
- Preparation charges
- DONOR organ charges
- Vaccination charges
- Outstation consultants / surgeons
- Referral charges
- HIV Charges
- RMO/ duty doctor charges
- Assistant charges for minor cases
- Expenses towards sterilization

Services

- Private nurse charges
- Telephone charges
- Fax charges
- Food/beverages
- Diet & dietician charges
- Electricity charges
- Water charges
- T.V / Internet charges
- Newspaper/magazine
- A/C charges
- Stationary charges
- Lines/Laundry charges

Note: The list is indicative, actual deduction would vary.

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Contact Details

TPA : Niva Bupa Health Insurance Co Ltd

Level - 1
Mr. Tharun Kumar N
9289136874
Tharun.n@nivabupa.com

Level - 2
Mr. Roopkumar
9711046586
Roopkumar.A@nivabupa.com

Level - 3
Mr. Brajendra Pandey
8920851385
Brajendra.pandey@nivabupa.com

Level – 4
Mr. Budhrathi Ranjith
8106846841
Budhrathi.Ranjith@nivabupa.com

Level – 5
Ms. Smitha
9686677474
Smitha.Dsouza@nivabupa.com

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Contact Details

Insurance Broker: Marsh India Insurance Broker pvt ltd

Escalation – 1	Escalation – 2	Escalation – 3	Final Escalation
Mr.Karthik Kumar	Mr.Gurram Subba Narasaiah	Mr.Hrushikesh Reddy	Mr.Balajee Rao
8655927146	8976835576	8297637373	9160555531
Karthik.pottigari@marsh.com	Gurram.narasaiah@marsh.com	Hrushikesh.Reddy@marsh.com	Balajee.rao@marsh.com

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