

Employee Medical Insurance Policy — Software Company

This document outlines the medical insurance benefits provided to employees of the company. The policy is designed to ensure financial protection and healthcare support for employees and their eligible dependents.

Insurance Coverage Details

- Insurance Provider: ABC Health Insurance Pvt Ltd (Dummy Provider)
- Coverage Type: Group Medical Insurance
- Coverage Amount: ₹5,00,000 per family per year
- Eligible Members: Employee, Spouse, and up to 2 Children
- Policy Renewal: Annually (January – December)
- Cashless Hospitals: 5000+ network hospitals across India
- Pre-existing Diseases: Covered after 1 year of employment

Key Benefits

- Cashless hospitalization at network hospitals
- Pre and post hospitalization expenses covered (30/60 days)
- Daycare procedures included
- Ambulance charges reimbursement up to ₹2,000 per hospitalization
- Annual health check-up for employees
- Maternity benefits after 12 months of employment

Claim Process

- Inform HR or insurance helpdesk before hospitalization (for planned treatment).
- Present insurance card at network hospital for cashless treatment.
- Submit required documents for reimbursement claims within 15 days.
- Insurance provider verifies documents and processes claim within 7–10 working days.

Policy Exclusions

- Cosmetic or aesthetic treatments unless medically required
- Self-inflicted injuries
- Experimental or non-medical treatments
- Treatment related to substance abuse

Note: This is a dummy insurance policy created for demonstration and testing purposes only.