

# **GROUP & PARENTAL MEDICLAIM POLICY FREQUENTLY ASKED QUESTIONS (FAQs)**

**Document Version 2.7**

{INC-2(Internal) --> Meant for employees within the organization}

## General Questions

**1. What is the name of current insurance provider for Group & Parental Medclaim policy ?**

Cholamandalam MS General Insurance Company Limited is our insurance provider for current FY 2024-25 and is administered by Park Medclaim Insurance TPA.

**2. Is our Group & Parental Medclaim policy merged ?**

Yes, now we have one common Group Medclaim policy wherein you can enroll your dependents including parents. The combined version of policy, known as family floater, has been created especially for you, so that Incedo can also contribute on your behalf if you wish to enroll your parents.

**3. What does family floater mean ?**

Family floater means that you can avail insurance benefit for all enrolled dependents, subject to maximum sum insured guidelines.

**4. What is the total sum insured ?**

Total sum insured is INR 5,00,000/-. For parents, sum insured is capped at INR 2,50,000/-

**5. Who all I can enroll as dependents ?**

You can enroll your dependents [here](#) as per below options. **This is a mandatory step hence please ensure all family members are enrolled timely.** Mid-term enrolment is not permissible for existing family members.

Details	Definition	Premium
Option 1	Self + Spouse* + 3 kids upto 23 yrs.	Fully paid by Incedo
Option 2	Self + Spouse* + 3 kids upto 23 yrs. + 2 dependent parents upto 85 yrs.**	For self, spouse & children: Fully paid by Incedo For parents: Jointly paid by Incedo & employee.

*\*Spouse Definition: Gender inclusive*

*\*\* Parents/In Laws. 6 combinations possible*

**After enrolment, you will receive an acknowledgement mail. In case you don't receive any mail then immediately write it to [Insurance India](#).**

**6. How much premium I have to pay to enroll my family members/dependents ?**

If you enroll only your spouse & children, then you do not have to pay any premium. Incedo will fully sponsor the premium. However, if you enroll your parents, irrespective of spouse & children, then Incedo will pay 50% premium on your behalf and rest 50% i.e., INR 6,000 has to be borne by you.

**7. How will I pay 50% premium, if I enroll my parents ?**

If you enroll your parents, your premium contribution of INR 6,000 will be deducted from your monthly salary.

**8. Is 50% premium paid for parents, eligible for tax exemption ?**

Yes, premium paid for parents under Group Medclaim policy is eligible for tax exemption.

**9. Do I need to get any pre-medical check done for my parents/in laws before enrollment ?**

No, there is no pre-medical check required for your parents/in-laws. Our Group Medclaim policy covers pre-existing ailments, subject to policy terms & conditions.

**10. What is the room rent capping for normal room and ICU ?**

Please find below required details.

Details	Max Limit
Normal Room	INR 7,500
ICU	INR 15,000

**11. Is there any co-pay in the Group Medclaim policy ?**

Yes, there is co-pay in the policy. Please find below required details.

Details	Co-Pay
For self, spouse, and children	10%, for uncapped diseases
For parents	20%, for uncapped diseases

**12. Can I reimburse OPD expenses and medicine bills for normal ailment ?**

OPD expenses are not admissible in Group Medclaim policy. Only pre & post hospitalization bills are eligible in case of more than 24 hours hospitalization with same line of treatment.

For any other OPD expense, please refer our [OPD benefit FAQs](#). This is over & above Group Medclaim policy.

**13. What are the maternity benefits in this policy ?**

There are several benefits for maternity in this policy. Please find below required details.

- ✓ There is no waiting period.
- ✓ In case of normal delivery, you are entitled for INR 40,000 and in case of C section, you are entitled for INR 60,000. This is applicable upto 2 children.
- ✓ In case of twin baby delivery, you are entitled for an enhanced benefit of INR 90,000.
- ✓ Pre and post-natal expenses upto INR 10,000 are also covered within maternity limit on OPD/IPD.

**14. Does our Group Medclaim policy cover COVID treatment ?**

Yes, as per IRDA guidelines, our Group Medclaim policy covers COVID-19 treatment, subject to 24 hours hospitalization.

**15. Can I increase my total sum insured amount ?**

Yes, you can increase the total sum insured by opting for Voluntary Top-Up plan.

**16. What is our Voluntary Top-Up plan ?**

Voluntary Top-Up plan under Group Medclaim policy gives you an opportunity to increase total sum insured for your family by paying additional subsidized premium. Refer below table for options available.

Sum Insured	Premium Amount	Total Sum Insured : Subject to approval
1 Lakh	INR 2,791	Total sum insured - INR 6,00,000/- For parents, sum insured will be capped at INR 3,00,000/-
3 Lakhs	INR 7,965	Total sum insured - INR 8,00,000/- For parents, sum insured will be capped at INR 4,00,000/-
5 Lakhs	INR 12,303	Total sum insured - INR 10,00,000/- For parents, sum insured will be capped at INR 5,00,000/-

**17. How can I opt for Voluntary Top-Up plan ?**

You can opt for Voluntary Top-Up plan by clicking [here](#).

**18. How will I pay premium for Voluntary Top-Up plan ?**

If you have opted for Voluntary Top-Up plan. The premium will be deducted from your salary.

**19. Is premium paid for Voluntary Top-Up plan, eligible for tax exemption ?**

Yes, premium paid for Voluntary Top-Up plan is eligible for tax exemption.

**20. I am a new joiner, how much premium I need to pay ?**

If you have joined on or after April 2024, you will receive Group Medclaim policy enrolment details post 1 month of joining. Premium for parents & voluntary top-up plan, if opted and approved, will be charged on prorated basis from your date of joining.

**21. What is the process to avail cashless facility ?**

Please visit the [Network Hospital](#) to avail the cashless benefit and do carry your insurance e-card.

If your insurance card has not been issued yet, for any reason, please immediately write to insurance SPOC in case of any medical exigency.

**22. What is the TAT for cashless approval ?**

Cashless approval takes 3-4 hours' time post hospital initiates initial cashless approval request.

**23. What is the TAT for claim reimbursement settlement ?**

Claim reimbursement settlement takes 15-20 working days provided all required documents are submitted. In case of any additional document requirement, the TAT may vary case to case. You can also track your claim through portal or mobile application.

**24. From where I can check my claim status ?**

You can track your claim on Park Medclaim portal or on their mobile app. Just keep your claim number handy for details.

**25. When will I get my login Id and password for Park Medclaim portal ?**

You will receive login ID and password along with your e-cards .

**26. By when I will get my and enrolled family members/dependents e-cards ?**

You will receive e-cards for self and enrolled family members/dependents by end of enrolment month on your official email ID.

**27. If I have opted for Voluntary Top-Up, Will I be getting separate e-cards for Voluntary Top-Up ?**

Yes, you will receive separate e-cards for Voluntary Top-Up plan.

**28. How can I get my e-cards corrected ?**

Post receipt of e-cards, in case of any discrepancy in e-cards (e.g. Name, DOB etc.), please immediately write to [pooja.singh@optima.co.in](mailto:pooja.singh@optima.co.in) cc [Insurance.India@incedoinc.com](mailto:Insurance.India@incedoinc.com)

**29. In case I forget to enroll my existing family members/dependents in the current policy, what is the process to enroll them at later stage ?**

As per policy guidelines, mid-term inclusions are not permissible for existing family members in the current financial year. Hence, if you miss FY 2024-25 enrollment timelines, you will be able to enroll your dependents only in April 2025.

**30. How to claim for reimbursement treatment ?**

Please follow the below process.

Step 1 : Intimate claim on [Email](#).

Step 2 : Download and fill [Claim Reimbursement Form](#)

Step 3 : Upload all original soft copies on Park Mediclaim portal.

Step 4 : Once all documents are approved. Please courier hard copies of documents along with filled claim form on the below address.

**Note :** In case of planned treatment, claim should be intimated at least 4 days prior to hospitalization. In case of immediate hospitalization, claim should be intimated within 24 hours of hospitalization.

**Address:**

Pooja Singh

Optima Insurance Brokers

M-6 , 2nd Floor, M-Block Market,

Greater Kailash – 2 ,New Delhi – 110048.

Contact: 7303078948

**31. What all documents are needed to process my claim ?**

The claim needs be supported with the following documents and submitted within the defined timelines. Click [here](#) for details.

- ✓ Duly filled and signed [Claim Form](#) by the claimant.
- ✓ Original Discharge Summary.
- ✓ Hospital bills in original (with bill number, signed and stamped by the hospital) with all charges itemized and the original receipts.
- ✓ Attending doctors' bills and receipts (if separate from hospital bill) and certificate regarding diagnosis.
- ✓ Original reports, bills and receipts for Medicines, Investigation along with Doctor's prescription in original.
- ✓ All original payment receipts must be taken from the hospital including invoices for implants and stickers in case of lenses.
- ✓ Follow-up advice letter for line of treatment after discharge from hospital.
- ✓ Break up details of pharmacy items, materials, investigations even though it is there in the main bill.
- ✓ In case the hospital is not registered, please get a letter on the hospital letterhead mentioning the number of beds and availability of doctors and nurses round the clock.
- ✓ In case of non-network hospitalization, please get the hospital and doctor's registration number in hospital letterhead and get the same signed and stamped by the hospital.
- ✓ Valid Govt. ID proof of the claimant.
- ✓ Claimant's Bank Account details along with a supporting proof i.e. name printed cancelled cheque or last three month bank statement.

It is always advisable to share the scan copy of all documents along with dispatching the hard copy to ensure that no document is missed.

**32. Can I use my Incedo mediclaim policy along with personal insurance policy ?**

Yes, you can use both the policies together. If sum insured of one policy is exhausted then the balance amount can be claimed from other insurer, as per the applicable terms & conditions.

**33. Whom should I contact in case of any help or exigency ?**

Please write or call to below point of contact.

SPOC	Email ID	Mobile No.
For Cashless – Sujeet Kumar (TPA)	<a href="mailto:cashless@parkmediclaim.co.in">cashless@parkmediclaim.co.in</a>	8130487003
For Cashless – Rahul Mishra (TPA)	<a href="mailto:rahul.mishra@parkmediclaim.co.in">rahul.mishra@parkmediclaim.co.in</a>	8802070976
For Reimbursement - Vijay Kumar (TPA)	<a href="mailto:Vijay@parkmediclaim.co.in">Vijay@parkmediclaim.co.in</a>	8928646730
For Reimbursement - Naina Rastogi (TPA)	<a href="mailto:claims.corporate@parkmediclaim.co.in">claims.corporate@parkmediclaim.co.in</a>	9625356234
Pooja Singh (Optima)	<a href="mailto:Pooja.singh@optima.co.in">Pooja.singh@optima.co.in</a>	7303078948
Onkar Grover (Optima)	<a href="mailto:Onkar.grover@optima.co.in">Onkar.grover@optima.co.in</a>	8810468869
Anupama Kodoth (Incedo)	<a href="mailto:Insurance.India@incedoinc.com">Insurance.India@incedoinc.com</a>	9539730880
Ankita Bhaskar (Incedo)	<a href="mailto:ankita.bhaskar@incedoinc.com">ankita.bhaskar@incedoinc.com</a>	9764839165
Neetu Singh (Incedo)	<a href="mailto:Insurance.India@incedoinc.com">Insurance.India@incedoinc.com</a>	9910655997

For more information about our insurance policies, please [click here](#).

For any additional information, please write to **Neetu Singh** at [Insurance India](#).