

Employee Benefits Manual

2023-24

Realpage India



Group Medical Policy

Provides insurance coverage to employees for expenses related to hospitalization due to illness, disease or injury

Group Personal Accident

Provides insurance coverage against the risk of death / injury during the policy period sustained due to an accident caused by violent, visible & external means

Group Term Life

Provides insurance coverage in case of death (accidental and natural)

Mercury is the closest planet to the Sun and the smallest one

Point of Contact

Escalation Matrix from Medi Assist and Marsh

Mercury is the closest planet to the Sun and the smallest one



Group Medical Policy

Provides insurance coverage to employees and their enrolled dependents for expenses related to hospitalization due to illness, disease or injury

Employee Benefits Manual 2023-24



Group Mediclaim Policy

Service Providers and
Dependents coverage details

Policy Coverage details

Benefits enhanced and
New covers for 23-24

Maternity Medical benefits

Cashless process

Non-cashless process

Claims document list

Exclusions

Coverage details for employees

Insurer	TPA	Policy Start	Policy End	Coverage Type	Sum Insured
National Insurance Co Ltd .	Mediassist Insurance TPA	26 th June 2023	25 th June 2024	Floater Suminsured	INR 4 Lakhs (Floater Sum Insured)

Maximum no of Members insured in a family	1 + 5	Mid Term enrollment of existing Dependents	Disallowed
Employee	Yes	Mid Term enrollment of new joiners (New employees + their Dependents)	Allowed
Spouse/Partner	Yes	Mid term enrollment of new dependents (Spouse/Children)	Allowed only for new born and newly wed spouse
Children (up to 2 dependent children upto 25 years of age can be covered)	Yes	Either Parents or in-laws can be covered	Either of one set can be covered
Parents or In laws (85 years maximum)	Yes	Baby Day one cover up to Family suminsured	Yes
Premium contribution if opted for Parents/in laws: INR 11694 for set of Parents/in laws			
10% co-pay on all reimbursement claims			

Please note: 1. No member can be covered twice in the policy
2. Combination of one parent and in law is allowed only if they are the only living members.
3. Please notify your HR within 21 days from the date of birth/date of marriage for inclusion of child/spouse respectively

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Exclusions

Benefits / Extensions	Coverage
Waiting periods	Not Applicable. 1yr, 2yr and 4yrs waiting periods waived off
Standard Hospitalization	Covered, subject to min of 24 hrs. with an active line of treatment. Hospitalizations for diagnostic tests, observations, evaluations are not covered
Day Care procedures	Covered
Pre-Existing diseases	Covered from day one without waiting periods
Domiciliary Hospitalization	Not Covered
Room Rent Capping	For normal room rent per day Limit INR 4000 & ICU per day room rent limit INR 8000
Pre-Post Hospitalization Expenses	30 days and 60 days
Road Ambulance	Ambulance charges INR 1000 per incident
Dependents coverage for deceased employee	Dependents to be covered till the policy expiry date incase of demise of the employee
Proportionate room rent deduction clause	Not Applicable
LGBT	Covered
Infertility and Surrogacy	Covered with in maternity limit of INR 50,000
Adopted Children for the same Gender partner	Covered
Annual Health Check up	Covered upto INR 1000 per employee, to be booked only through Medi Assist portal

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Exclusions

Covers Expenses Related To:

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

Please Note:

- The expenses are payable provided they are incurred in India and within the policy period. Expenses will be reimbursed to the covered member depending on the level of cover that he/she is entitled to.
- Expenses on Hospitalization for minimum period of 24 hours are admissible with active line of treatment
- However, this time limit will not apply for specific treatments i.e. Dialysis, Chemotherapy, Radiotherapy, Lithotripsy (kidney stone removal), Tonsillectomy etc. which are some examples of Day care procedures covered

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Exclusions

Benefits Extensions

1. No Deduction on Death- In case of death of a employee, Non-medical items shall be paid
2. Cover for differently abled children without age cap.
3. Internal Congenital Diseases are covered
4. Lasik treatment is covered if power of eye is beyond +/- 7.5
5. Infertility coverage enhanced to Coverage for Infertility for male and female including In-vitro fertilization (IVF), Intrauterine insemination (IUI), ICSI (intracytoplasmic sperm injection)

Please note

1. The parents/in laws enrolled in this year policy will be continued as long as you are working with Real page. Change/Removing /Swapping of Parents or in laws is not allowed from next year
2. Midterm Deletion of Parents/in laws is allowed only in case of demise of the member
3. Midterm addition of Parents/in laws is not allowed hence request you to complete the enrolment within the enrolment window period
4. Combination of parents and in laws is not allowed , either of the set can be covered
5. Combination of one parent and in law is allowed only if they are the only living members

Voluntary Group Mediciclaim Top up Policy

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Claims document list

Exclusions

Annual per Family Premium (Inc GST)

Top up Sum insured	Per family
INR 2 lakhs	4475
INR 4 Lakhs	8949
INR 6 Lakhs	13424
INR 8 Lakhs	17896
INR 10 Lakhs	22370

Modular Top up sum insured ->	12 lakhs	14 lakhs	16 lakhs	20 lakhs
Ambulance	+ 1500	+ 3000	+ 5000	+ 10000
Maternity	+ 15000	+ 20000	+ 30000	+ 50000
Annual Premium per family (Inc GST)	26845	31318	35794	44742

Coverage

- Top up sum insured will trigger when base sum insured gets exhausted
- Other benefits, exclusions, claims process same as of the Base policy
- Maternity (and related) and capped ailment are not covered in this policy
- Premium for Top up policy to be borne by the employee which will be deducted from the payroll
- Mid term enrollment of Top up is not allowed hence complete your enrollment in the Medi Assist portal within the enrollment window
- Employees opted for Top up suminsured above 10Lakhs will be eligible for enhancement of Maternity and Ambulance charges basis the limits specified above.

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Exclusions

Maternity Medical Benefits

Benefit Details	
Benefit Amount	INR 50,000 For Normal & for C-section
Eligibility	For Employees and Spouse For first 2 living children/deliveries
9 Months waiting period	Waived off
Pre and Post Natal	Not Covered
Infertility treatments	Infertility treatments to be covered upto Maternity limit only on Inpatient basis

- 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.



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Exclusions

Cashless Claims process



Cashless means the Administrator may authorize upon a Policyholder's request for direct settlement of eligible services and its 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: 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 claim's reimbursement.



Hospitals in the network (please refer to the website for the updated list)

For Updated List visit to TPA link as below:

<https://www.mediassist.in/network-hospital-search/>

Select insurer name as National Insurance Co Ltd

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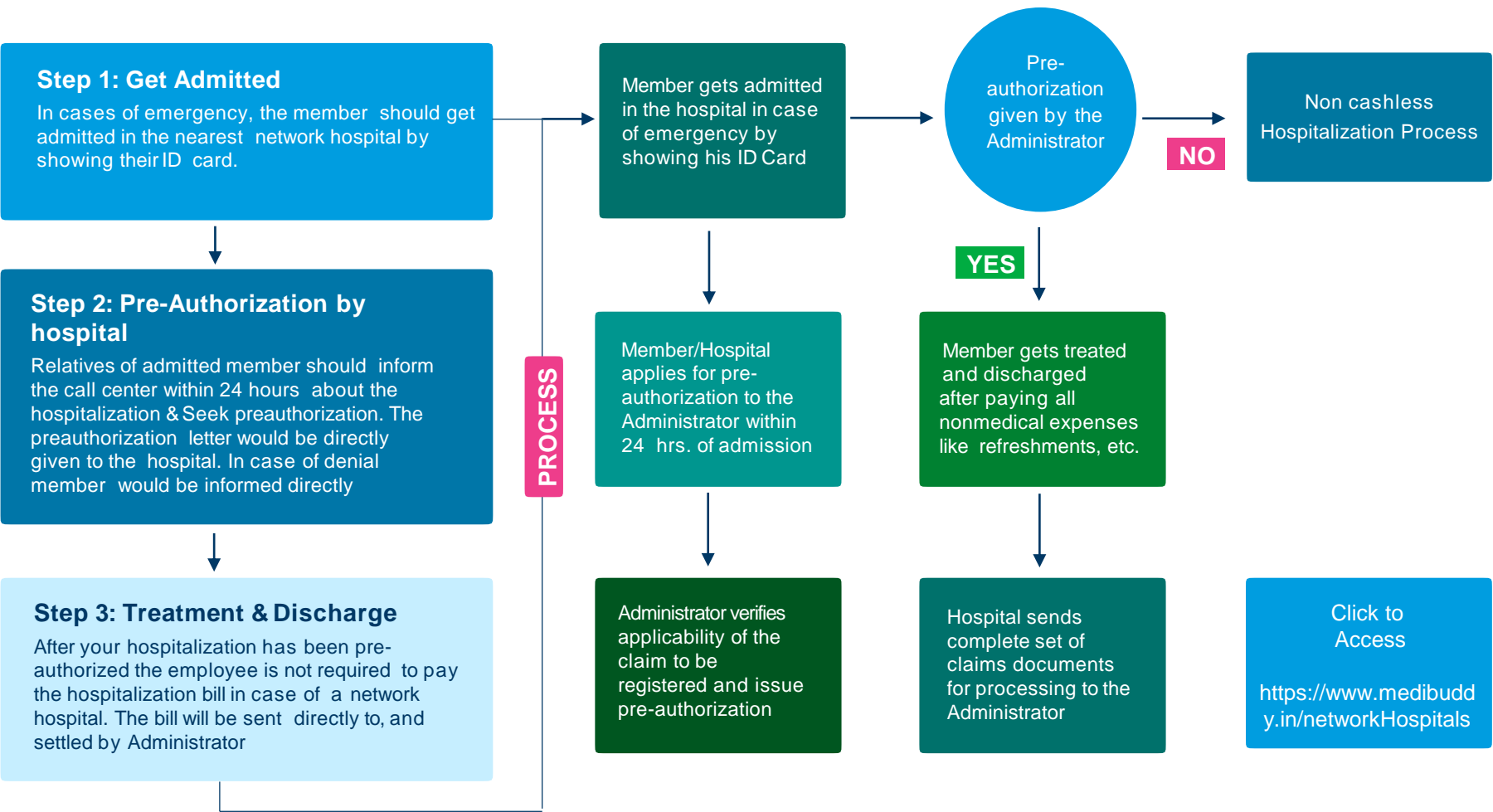
Cashless process

Non-cashless process

Claims document list

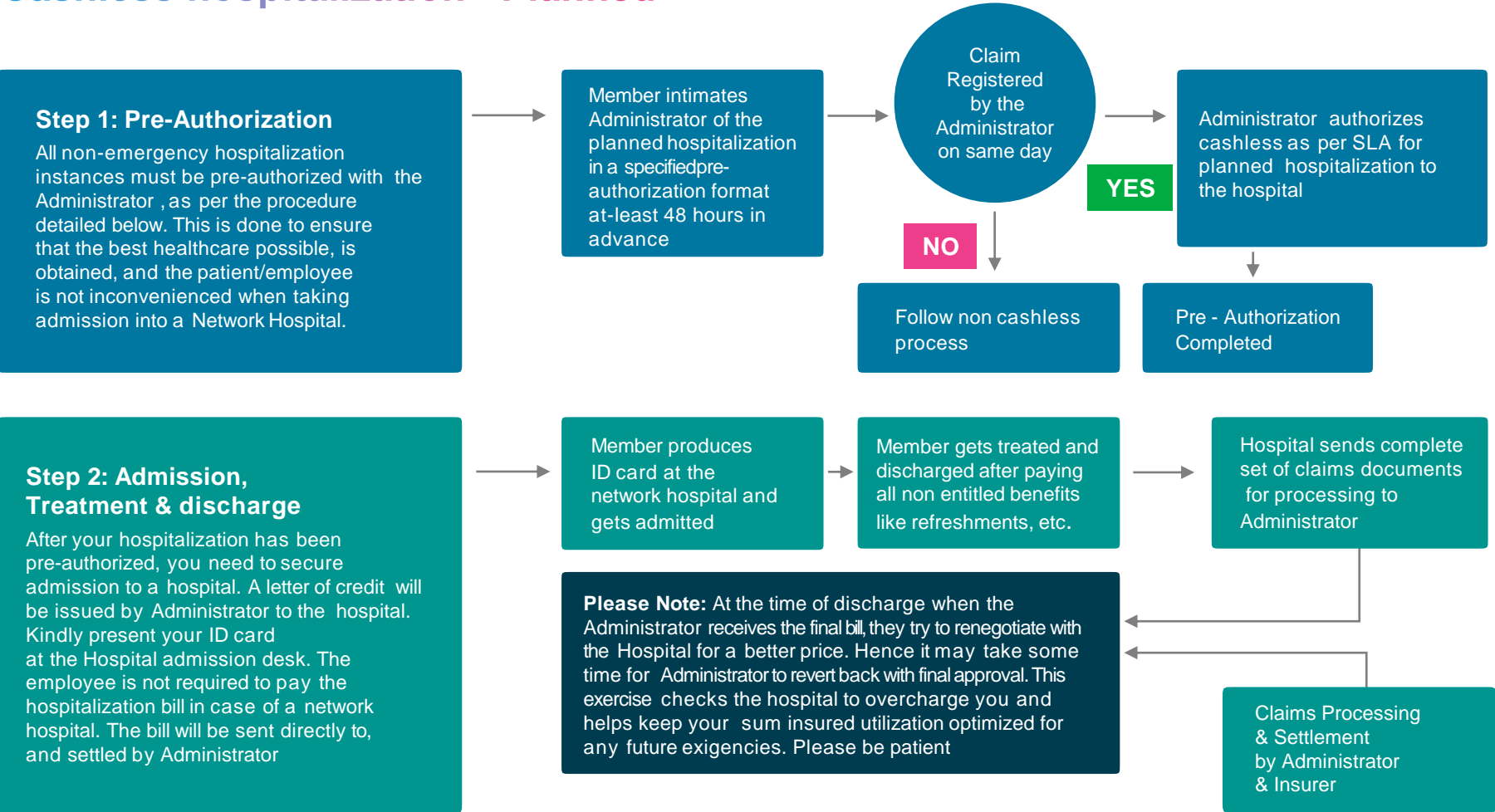
Exclusions

Cashless hospitalization - Emergency



- Service Providers and Dependents coverage details
- Policy Coverage details
- Benefits enhanced and New covers for 23-24
- Maternity Medical benefits
- Cashless process
- Non-cashless process
- Claims document list
- Exclusions

Cashless hospitalization - Planned



Reimbursement Claims process

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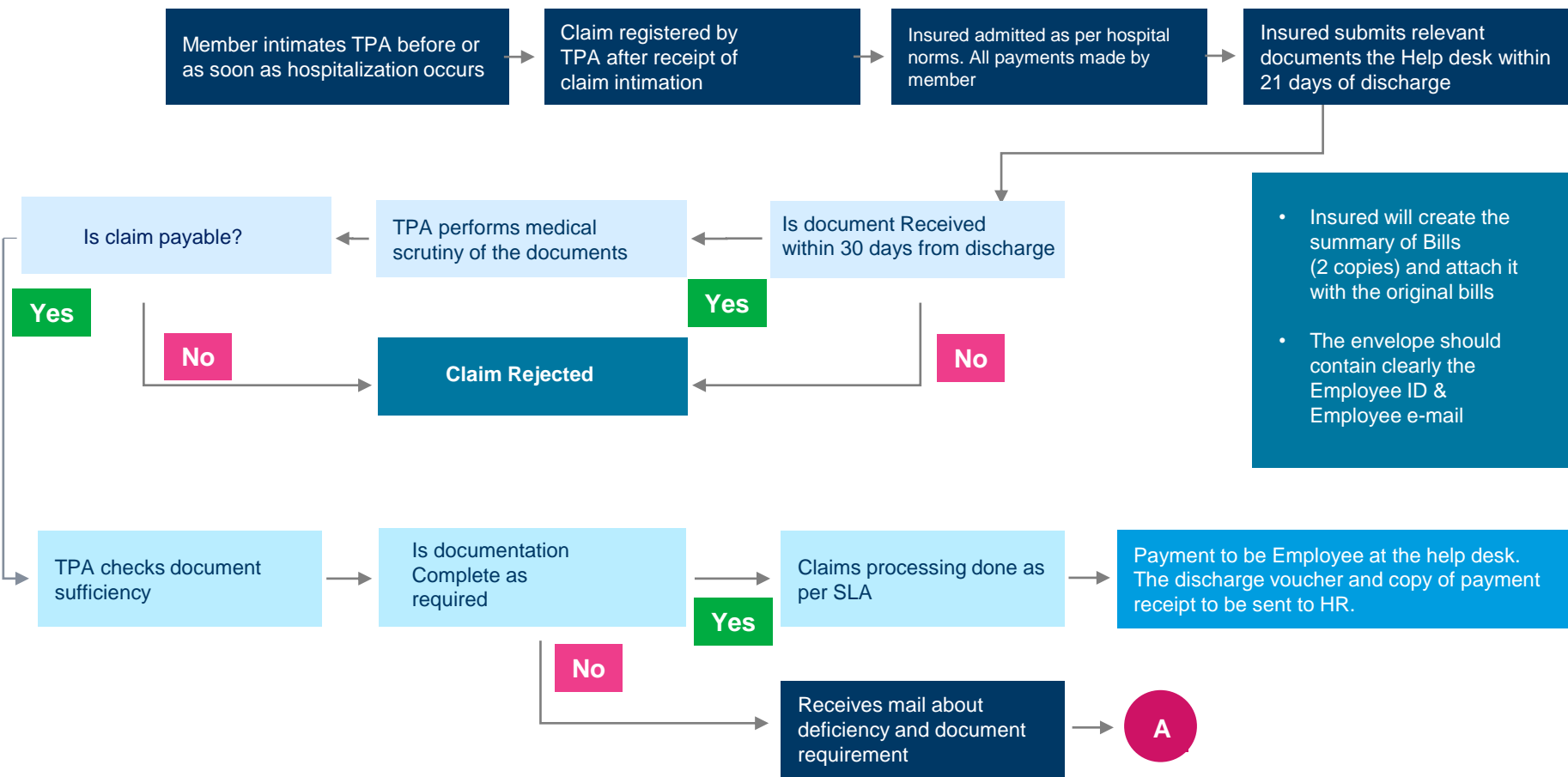
Cashless process

Non-cashless process

Claims document list

Exclusions

Non-cashless process



Reimbursement Claims process

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Claims document list

Exclusions

Claims document list

- Completed Claim form with Signature
- Hospital bills in original (with bill no; signed and stamped by the hospital) with all charges itemized and the original receipts
- Discharge Report/Certificate/card (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
- Follow-up advice or letter for line of treatment after discharge from hospital, from Doctor.
- Provide Break up details including Pharmacy items, Materials, Investigations even though it is there in the main bill
- Cancelled cheque with the employee's name printed on the cheque
- 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 non- network hospital, you may have to get the hospital and doctor's registration number in Hospital letterhead and get the same signed and stamped by the hospital, if required

***Please retain photocopies of all documents submitted**

Please submit the claims to Medi Assist team within 21 days from the date of discharge

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Claims document list

Exclusions

- Circumcision unless necessary for treatment of disease , Genetic disorders on OPD basis ,Congenital external diseases or defects/anomalies which are nonlife threatening
- Dental treatment, HIV and AIDS, Venereal diseases
- Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol/smoking or any intoxicating substances in the present/past
- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations, nuclear weapons
- Naturopathy, chiropractic medicine, herbalism, traditional Chinese medicine, meditation, yoga, biofeedback, hypnosis, homeopathy, acupuncture, and nutritional-based therapies
- Any non-medical expenses like Hospital surcharge, registration fees, admission fees, telephone bills, charges for medical records, cafeteria charges, telephone charges, sanitation charges, consumables, food and beverage, etc .
- Cost of appliances, medical implants, equipment, spectacles, contact lenses, hearing aids
- Any cosmetic or plastic surgery except for correction of injury
- Treatments/ procedures/ hospitalizations which are advanced are not covered, only conventional treatments are covered other than the advanced treatments covered in the policy
- Cataract surgery – Toric, bifocal/ multi focal lens are not covered.
- Hospitalization for diagnostic tests only and without active line of treatment
- Vitamins and tonics unless used for treatment of injury or disease
- Expenses incurred in connection with voluntary medical termination of pregnancy are not covered
- OPD Claims not payable under the base Group Mediclaim Policy
- Claims submitted without required documentation as per the insurer
- Costs incurred as a part of membership/subscription to a clinic or health center
- Treatment in convalescent home/hospital, health hydro/nature care clinic and similar establishments or unregistered hospitals/clinics and in hospitals/clinics which are not registered or backlisted by the hospital.

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

Service Providers and
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Claims document list

Exclusions

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.

Contact Details

TPA: Medi Assist Insurance TPA Pvt. Ltd.

SPOC	1 st Escalation	2 nd Escalation
Mr. Athrinandan	Mr. Abdul Hakeem	Mr. Inayat Irfan
dupthela.athrinandan@mediassist.in	Abdul.Hakeem@mediassist.in	Inayat.irfan@mediassist.in
P: +91 7795702707	P: +91 7899467960	P: +91 9121020342

In Person TPA Help desk : Every month 2nd & 4th Wednesday at 3PM to 4PM

Broker: Marsh India Insurance Brokers Pvt. Ltd.

1 st Escalation	2 nd Escalation	3 rd Escalation
Mr. Ravinder Mothe	Mr. Subba Narasaiah	Mr. Hrushikesh
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Group Personal Accident Policy

Provides insurance coverage against the risk of death / injury during the policy period sustained due to an accident caused by violent, visible and external means

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GPA benefits details

Benefits extension

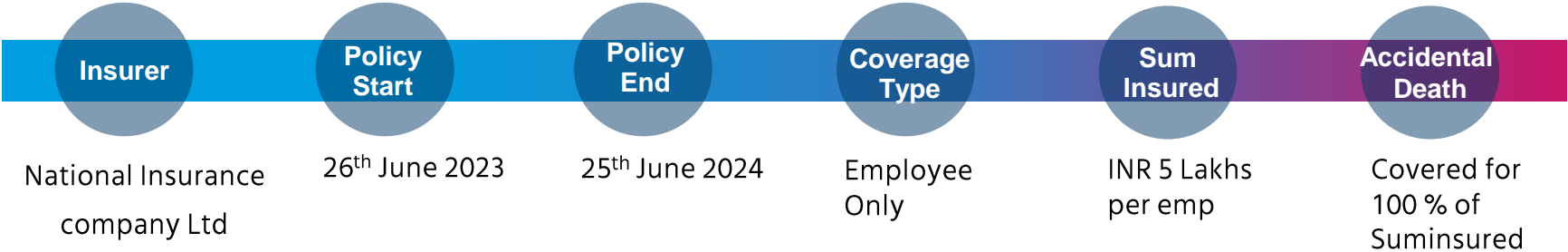
GPA claims process

Claims document checklist

General exclusions

GPA Benefits Details

All employees will be provided with a Personal Accident insurance policy through – National Insurance company Ltd This insurance provides compensation/payment up to a financial limit as assigned by the company, to the insured person or his legal personal representative, if the insured person suffers death or disablement due to an accident. The cover is worldwide, but payment of claim can only be made in India and in Indian Rupees.



Group Personal Accident Policy

GPA benefits details

Benefits extension

GPA claims process

Claims document checklist

General exclusions

Parameter	
Coverage	Employee Only
Sum Insured	INR 5 lakhs per employee
Accidental Death	Covered for 100 % of Suminsured
Permanent Total Disability	Covered for 100% of Suminsured
Permanent Partial Disability	Percentage of sum insured as per the schedule of the policy
Temporary Total Disability	Temporary Total Disablement (TTD)- 1% of sum insured or INR. 5,000 whichever is lower upto 104 weeks
Terrorism	Covered
Repatriation of mortal remains covered	INR 2500
Children Educational fund	INR 10,000/- per child maximum up to 2 dependent children.
Accidental Medical expenses	10% of CSI or 40% of admissible claims, whichever is less.

Group Personal Accident Policy

GPA benefits details

Benefits extension

GPA claims process

Claims document checklist

General exclusions

GPA claims process

Claimant / Nominee notifies HR, who in turn would intimate Insurer and submit required claim documents within 30 Days of the event

On obtaining all relevant documents, Insurance Co. will begin processing the claims

Claim Investigation and Review of submission of all the required documents

Is claim payable?

Yes

Amount transferred to the nominee/Employee (disability claims)

No

Insurer provides a valid reason for the rejection to HR (death) no death (Claimant)

Group Personal Accident - Claims Document Checklist

GPA benefits details

Benefits extension

GPA claims process

Claims document checklist

General exclusions

Weekly Benefit Claims

- Completed Claim form
- Doctor's Report
- Disability Certificate from the Doctor, if any
- Investigation/ Lab reports (x-ray etc.)
- Original Admission/discharge card, if hospitalized
- Employers Leave Certificate & Details of salary

Accidental Death Claims

- Completed Claim form
- Attending Doctor's report
- Death Certificate
- Postmortem/ Coroner's report
- FIR (First Information Report)
- Police Inquest report, wherever applicable

Dismemberment / Disablement Claims

- Completed Claim form
- Doctor's Report
- Disability Certificate from the Doctor
- Investigation/ Lab reports (x-ray etc.)
- Original Admission/ discharge card, if hospitalized
- Police Inquest report, wherever applicable

GPA benefits details

Benefits extension

GPA claims process

Claims document checklist

General exclusions

GPA general exclusions

Service on duty with
any armed force

Insanity

Venereal diseases

AIDS

Aviation other than as a passenger (fare paying or
otherwise) in any duly licensed standard type of aircraft
any where in the world

Any consequence of war, invasion, act of foreign enemy,
hostilities (whether war be declared or not), civil war, rebellion,
revolution, insurrection, mutiny, military, or usurped power,
seizure, capture, arrest, restraint, detentions of all kings,
princes, and people of whatever nation, conditions and qualities
so ever

Nuclear radiation or
nuclear weapons
material

While committing any
breach of law with
criminal intent

Childbirth, pregnancy or
other physical causes
peculiar to the female sex

Influence of intoxicating
drink or drugs



Group Term Life Policy

Provides Term life insurance coverage in case of death (accidental and natural)

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GTL benefits details

Benefits extension

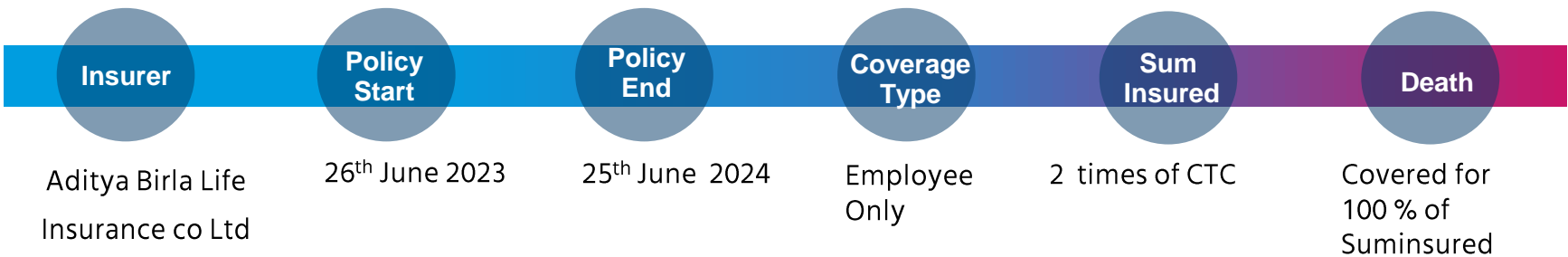
GTL claims process

Claims document checklist

General exclusions

GTL Benefits Details

All employees will be provided with a Term Life insurance policy through – Aditya Birla Life insurance Company Limited. If the insured individual dies, this insurance gives compensation/payment up to a financial limit set by the corporation to his legal personal representative. The coverage is global, but claims can only be paid in India and in Indian rupees.



Group Term Life Policy

GTL benefits details

Benefits extension

GTL claims process

Claims document checklist

General exclusions

Parameter	
Life Cove	Employee Only
Sum Insured	2 times of CTC
Terminal illness	Covered upto 50% basic sum Insured
Free cover limit (FCL) Sum insured upto which medical under writing requirements is not required	3.2 Cr. Employees above INR 3.2 Cr sum insured would be required to under medical under writing requirements. Upon evaluation of the reports insurer will cover upto the eligible sum insured/decline to cover/or cover with additional premium
Coverage	Worldwide
In case of Death	In the event of death of a member from any cause (natural/ accidental), provided that this shall occur while the insurance of such member is in force, an amount determined in accordance with the Policy Schedule shall be paid (100% of the Sum Insured)

GTL benefits details

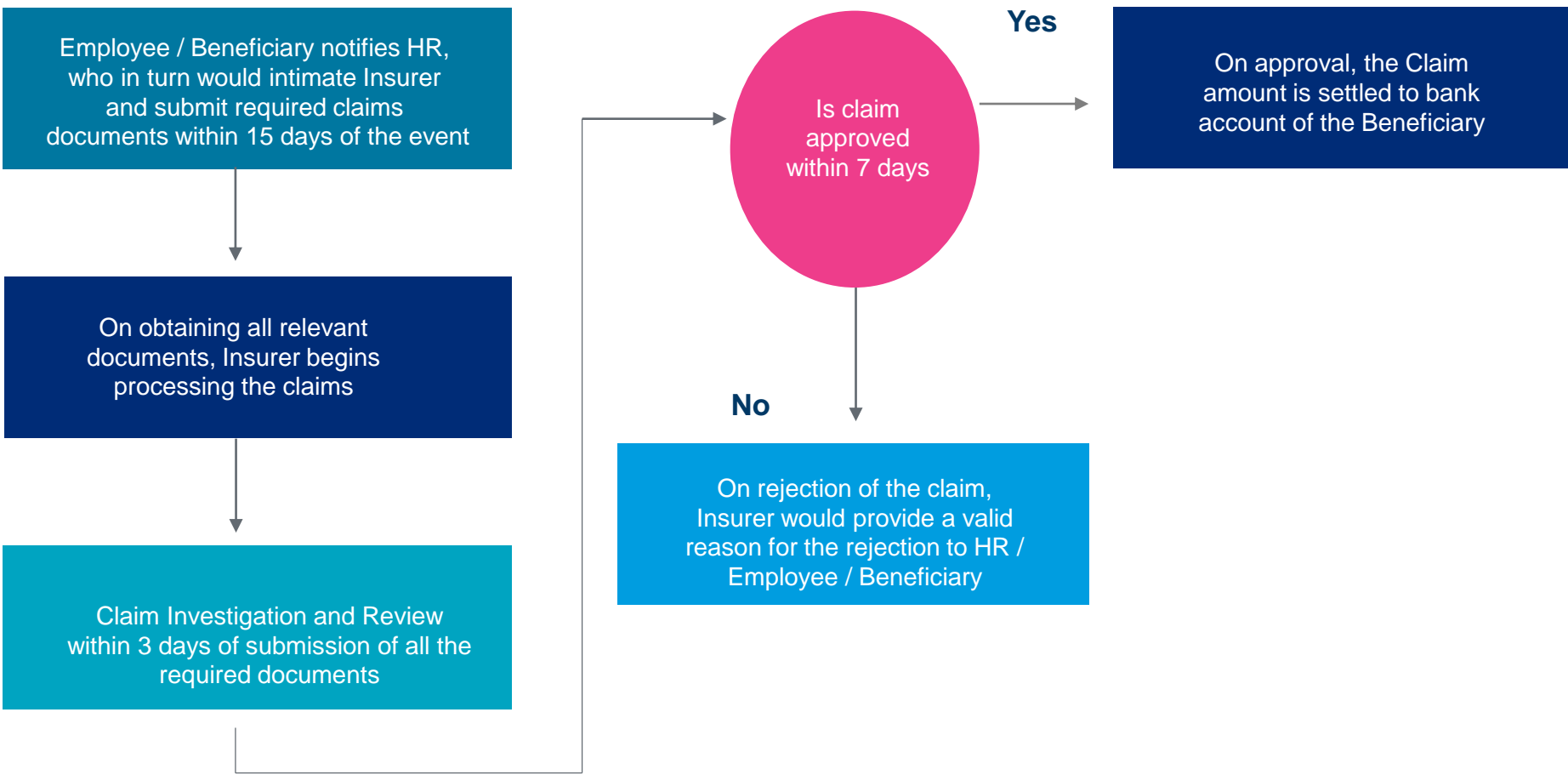
Benefits extension

GTL claims process

Claims document checklist

General exclusions

GTL claims process



GTL benefits details

Benefits extension

GTL claims process

Claims document checklist

General exclusions

Group Term Life - Claims Document Checklist

Claim Documents for GTL Claim

- Death claim form that needs to be filled completely along with the signature of the nominee and signature of the authorized signatory with company seal
- Original Death Certificate (Attestation not required) /Photocopy of death certificate needs to be attested by Group policy holder.
- Bank details of Nominees: One Cancelled cheque where name and account number should be printed (If not then copy of front page of the Passbook will be required).
- In case of Accidental death we will require Post Mortem report and FIR copy
- Postmortem report (if performed)
- A certified copy of the FIR filed with the Police authorities
- A certified copy of the Driving License if death occurred while driving

Contact Details

Group Personal Accident & Group Term Life

SPOC	1 st Escalation	2 nd Escalation
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