

Hello,  
We are

loopa

We' ve got you covered



We do this  
at scale ➡

loop

240K+

Lives  
Insured

18K+

Doctor  
Consultations

50K+

Health  
checks

30+

Doctors  
at Loop

8K+

Claims  
Passed

240K+

Wellness  
Events

## BASIC CRITERIA WHERE GMC POLICY IS TO BE USED ➡

- ✓ Minimum 24 hours of Hospitalization is mandatory
- ✓ There should be minimum 15 Bedded Hospital which has their own Registration Certificate with them.
- ✓ There should be Medical Admissibility of the treatment which is being given to the Patient . Ideally Day Care Procedures as well as surgeries are covered under GHI Policy . If any person is admitted for medical management only , then it wont be payable .

# GMC PARENT POLICY

## Your Insurance Details



Particulars	
Corporate Name	INVENIO BUSINESS SOLUTIONS PRIVATE LIMITED
Insurance Company	The Oriental Insurance Company Limited
TPA Name	Park Mediclaim TPA
Policy Number	271700/48/2025/2659
Policy Period	From 02-Sept 2024 to 01 Sept 2025 (Midnight)

### Premium Summary for Parents:-

Sum Insured per Member / Family	Single Parents rate Excl. Tax	Double Parents rate Excl. Tax - Floater
2,00,000	29,913	46,485
3,00,000	38,142	59,268
5,00,000	56,090	87,158
6,00,000	62,819	97,616
8,00,000	72,242	1,12,260
10,00,000	86,690	1,44,000



# GMC PARENT POLICY

## Your Insurance Benefits

Particulars	
Sum Insured	2L, 3L, 5L, 6L, 8L & 10L - Family Floater
Family Definition	Parents Only
Claim Submission Period	Within 07 Days from the Date of Discharge.
Claim Intimation	Within 24 Hours



# Pre - existing conditions are covered from day 1

Any pre-existing ailment is covered from inception in this Group Medclaim Policy

First 30 days exclusion - **waived off**

1 and 2 year disease exclusions- **waived off**



# Room Rent & Restrictions

- **Room Rent limit:** 1% of SI for Normal and 2% of SI for ICU

**Room is a sum of bed charges & nursing charges.**

Should you opt for a room of higher category, you are responsible for bearing the additional proportional charges associated with such room.



This example illustrates why it's important to be mindful of your daily room limit →

Sum Insured	2,00,000
You have Opt a room that costs	5,000 per day
You are eligible for a room that costs	2,000 per day
Your excess room rent is	3,000
% for proportionate deduction	150 %

150 % deduction will be applicable on final payment except medicine. OT, surgeon, anesthesia, investigation charges will be deducted proportionately.



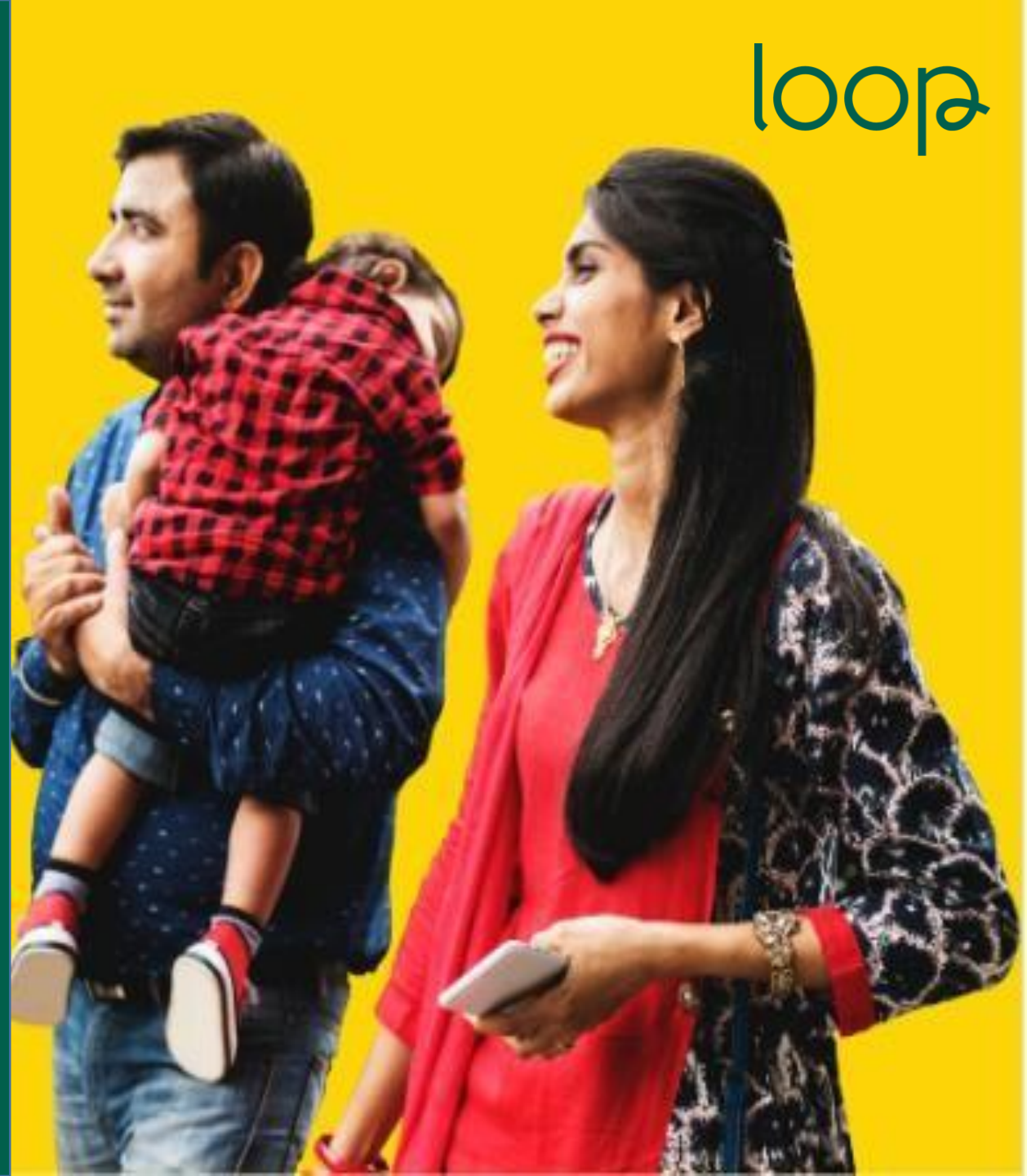
# Day Care procedures are covered

There are 130+ daycare procedures you can take which do not require 24 hours hospitalisation but are still covered under your policy.

## Ambulance Charges

**INR 5000 per event or actual whichever is less**

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## GMC ESC Policy

### Sub limits /Ailment Capping & Other Benefits

Particulars	
<b>Disease wise Capping</b>	Cataract Limit Rs 50000 Per eye, Hysterectomy Surgery for fissure fischula, tonsillitis and Sinus Surgery for Piles Removal of Gall Bladder Appendisectomy Prostate surgery turp Benign prostate hypertrophy Hernia upto Rs 50000
<b>Family Transportation Benefit</b>	Covered upto INR 5000
<b>Nursing Allowance</b>	Covered for INR 100 per day upto a maximum of 15 days with a deductible of 2 days
<b>Special condition 1</b>	Cochlear Implant treatment restricted to 50% of SI
<b>Special Condition 2</b>	Congenital Internal disease Covered
<b>Special Condition 3</b>	Cochlear Implant treatment restricted to 100% of SI
<b>Special Condition 4</b>	Terrorism Covered
<b>Special Condition 6</b>	Addition / Deletion of Employees from respective DOJ/DOL subject to balance in CD Statement
<b>Modern Treatment</b>	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation.
<b>GIPSA</b>	Applicable
<b>Dental Treatment</b>	Covered in case of hospitalization due to accident on IPD basis only

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# Pre and Post Hospitalisation Expenses are Covered

Medical costs related to a hospitalisation can be reimbursed if incurred **30 days** before or **60 days** after a hospitalisation.

**Example**→ Diagnostic tests related to the hospitalisation, follow-up consultations, etc.



# This Covers

## Standard Hospitalisation



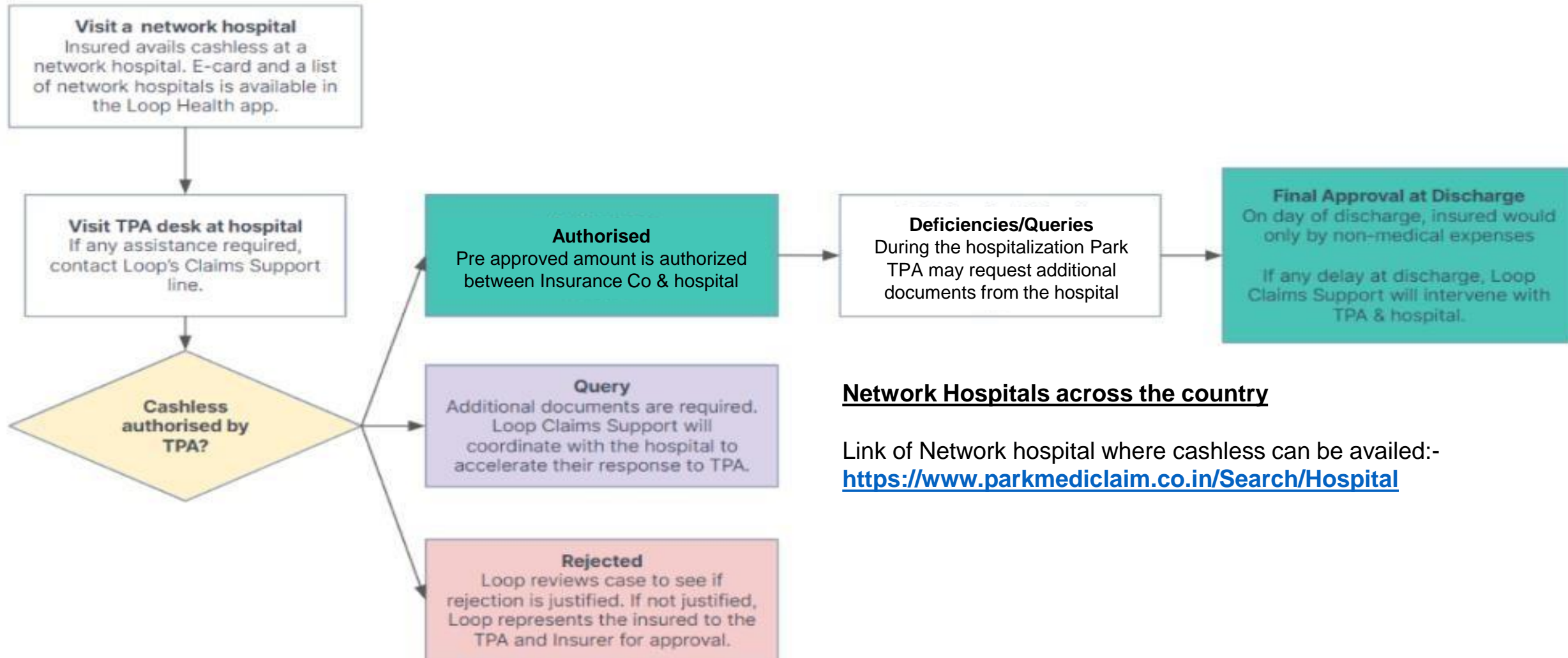
Your policy provides cashless or reimbursement of expenses up to your sum insured related to →

**Reimbursement** available at any hospitals or nursing homes in India having registration certificate with a minimum of 15 beds in metro cities and 10 beds outside metros.

**Cashless** facility available in cashless hospital network.

- ✓ We would like to highlight this to you , that if any employee is admitted only for Test purpose or if any medical treatment has not been done during hospitalization tenure or any disease has not been diagnosed , then that claim will not be payable by any Insurance Co. in India .
- ✓
- ✓ It implies that person is admitted only for medical management which clearly indicates that claim is not payable .
- ✓
- ✓ Also if any employee is going for modern treatment than that is payable up to 50% of Sum Insured only .
- ✓
- ✓ And if any employee crosses his room rent limit , then % increase will be charged on the entire bill and not only on the Room Rent only .
- ✓
- ✓ Please note that Room Rent Comprises of Various elements like – Room Rent , Nursing Charges, Doctor Fees , RMO Charges , OT Charges etc. Ideally 99% of Hospitals club all these factors and inform Room Rent to patient , but if any hospital is charging these elements separately also , then patient should total all these factors and then should opt for a room .
- ✓ Also there is a Reasonable & Customary Clause applicable in all Insurance Co. under Reimbursement , if any Hospital is overcharging any patient and other hospitals in that area are charging less . In that case , if claim comes up in Cashless , then Insurance Co. will raise Query to Hospital and get the bill corrected . But if any employee is opting for Reimbursement then Insurance Co. will pay only what other Hospitals in that area would have paid and not the higher bill .

# Cashless Claim Procedure



## Network Hospitals across the country

Link of Network hospital where cashless can be availed:-  
<https://www.parkmediclaim.co.in/Search/Hospital>

# In a medical emergency how does reimbursement work?



## Intimation

Ensure that you inform us about the emergency hospitalization ()



## Documentation

You will need to submit your *claim form* and all the documents enlisted in the checklist in next slide.



## Discharge

Post your discharge. You need to send your medical file to the TPA within 30 days



## Settlement

The TPA will settle your claim within 4-5 weeks

# GMC – Reimbursement Documents Checklist

- ✓ Claim Form
- ✓ Original Discharge Summary
- ✓ Original Final Bill
- ✓ Details Final Bill with breakup
- ✓ Original Payment receipt
- ✓ Original Cancelled Cheque
- ✓ Original Investigation reported supportive Diagnosis
- ✓ All Investigation reports along Films
- ✓ Hospital Registration certificate

Kindly share the above checklist of documents to below mentioned address for filing reimbursement claim process :-

**Chhaya Sharma (Mobile- 9267990103, Email ID- Chhaya.Sharma@loophealth.com)**

**Invoq Loop Health Insurance Brokers Pvt Ltd.**

**Ofis Square Tower**

**Block A-1, 1<sup>st</sup> Floor Noida Sector 3, Uttar Pradesh 201301**

## Benefits with Loop

# Get discounts from our medical advisors

### Pharmacy

- Get upto **20% off** on medicines with the best pharmacies in India
- Order online and get your prescription delivered right at your doorstep




Online & over 200+ stores PAN-India

### Dental

- Free first dental consultation
- Up to **50% off** cleanings
- Upto **15% off** on braces and treatments



120+ locations PAN-India

### Vision

- Free first vision consultation
- Upto **10% off** on opticals
- Upto **20% off** on pre-Lasik investigations



95+ hospitals across Pune, Mumbai, Bangalore, Chennai and more

### Lab Tests

- Consult with your Medical Advisor
- Upto **20% off** on Lab Tests
- Book tests at Home or at the Lab
- Loop Doctor explains the result








## Weekly Dose of Wellness Tips!



Crisis Management



Social Wellness



Health Tips



Mental Wellness



Fitness and Nutrition



Women's Health



Financial Wellness

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### WOMEN'S DAY

#### Pay attention to the little signs

In the present-day world, the issue of **women's health and hygiene** is escalating and often women face challenges in communicating their concerns.



On the occasion of Women's Day, we can **contribute to improving the lives of the women around us** by being attentive to any persistent indications related to their health and showing consideration towards them.



Engaging in **empathetic conversations** with her about her day or well-being can be a simple yet effective way **to improve her mood and help her feel more at ease and content**. It is important to not leave out any details when having such conversations.



Although she may not request it, offering to **assist with household duties** can be beneficial. By taking on some of the responsibilities, it **allows her to have additional time** to enjoy activities she finds enjoyable.



Be patient - If she is constantly irritated or complains frequently, **don't get upset**, rather try and understand what's wrong and if you can be of **help in any way**.



When conversing with her, it's important to **be conscious of your tone** and the potential impact it may have on her, as you may not be fully **aware of the issues** she is currently facing.



It is important to **stay informed** about the increasing concerns regarding her health and wellness, and to **ensure that her health is being monitored regularly**. It's possible that she may not recognize any potential health issues herself.

You can always reach out to our **women wellness experts on the Loop App** in case of any specific concerns. They will be more than happy to help out in the best way possible.

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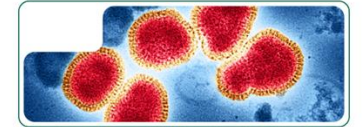
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### WELLNESS NEWSLETTER

#### H3N2 Awareness

H3N2 Influenza is a **sub-type of the Influenza A virus** - a highly contagious droplet infection and can cause respiratory illness in human beings.

There has been a rise in the cases post Holi due to change in weather and it **starts off as a regular cold and flu and varies from person to person**, but can display some serious symptoms if not treated immediately.



Pay attention to these **persistent signs**. They are your **RED FLAGS** ⚡

- Shortness of breath or high breathing rate
- Nausea and vomiting
- Dehydration
- Lower blood pressure
- Face and lips turn pale
- Seizures or convulsions
- Disorientation
- Extreme Fatigue
- Chest pain

Other common symptoms that may come in disguise are cough, chills, nausea, fever, vomiting, diarrhoea, sore throat, sneezing and they exist for five to seven days in acute illness, **in chronic illness it can cause complications like difficulty in breathing and swallowing etc.**

Considering immunity reasons elderly people, kids, comorbidity of respiratory illness like pneumonia, asthma and pregnant women are at higher risks.



But you can keep yourself safe by following the **right precautions** like ⚡

- Regular hand washing with proper drying of the hands
- Good respiratory hygiene - covering mouth and nose when coughing or sneezing, using tissues and disposing of them correctly
- Early self-isolation of those feeling unwell, feverish and having other symptoms of the virus
- Avoid crowded places
- Avoiding close contact with sick people
- Avoiding touching one's eyes, nose or mouth
- Take annual flu shots and include vitamin C and zinc sources for immunity

For specific antiviral treatment **reach out to our GPs on the Loop App** or simply contact your MA for immediate assistance.

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## Benefits with Loop

### Get tips on getting healthier

- **Webinars**

Curated webinars with experts every two weeks.

- **Activities**

Range of activities like Yoga, Zumba, meditation and more

- **Calendar**

<https://lu.ma/Loopwellness>



# ESCALATION MATRIX

## FOR YOUR GMC PARENT POLICY

Levels	Name	Contact	Email ID
1	Customer Care	08037836789	<a href="mailto:claims@loophealth.com">claims@loophealth.com</a>
2	Chhaya Sharma	09267990103	<a href="mailto:chhaya.sharma@loophealth.com">chhaya.sharma@loophealth.com</a>
3	Nikhil Kumar	09899606160	<a href="mailto:Nikhil.kumar@loophealth.com">Nikhil.kumar@loophealth.com</a>



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**Congrats!**  
You're now Looped In

