

INSURANCE POLICY DETAILS

BENEFITS MANUAL – 2024





Intermediary



Insurance Company



Third Party Administrator

WHATS IN & WHATS NEW??

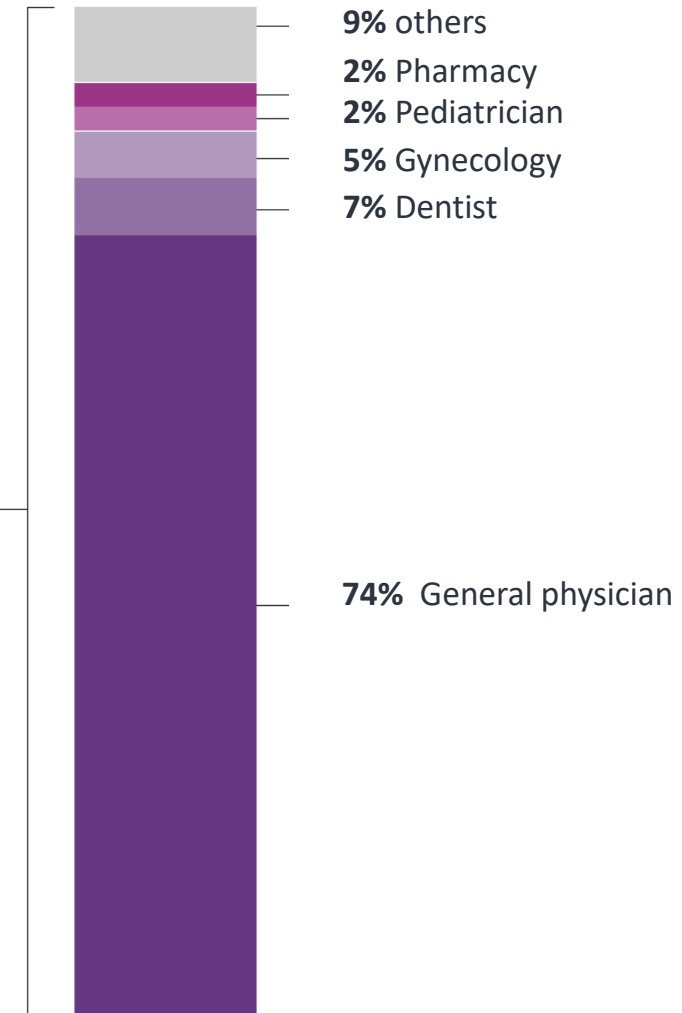
Salient Features - GMC

- Maternity Benefits
- LGBTQ Cover / Live-in Partner
- Injury/Hospitalization arising out of Terrorism covered
- Cross Combination is allowed for parents & in-laws
- Genetic Disorders Covered
- Newborn covered from day 1
- Pre and post hospitalization charges covered
- No Co-pay

Enhancements - GMC

- Out-Patient Department Coverage
- Chat Bot (WhatsApp Community Group)
- Olivia AI Assistant





BerryBox OPD Advantage

Engaging Employees

WHAT IS OPD AND WHY DO I NEED THE.... BERRYBOX OPD Program

BERRYBOX OPD Program

The impact of OPD cover.



Detect and managing diseases early on.



Identify health problems in their early stages.



Significantly reduce healthcare costs for both patients and the corporate.



Avoid severe complications requiring hospitalization or extensive treatment, ultimately resulting in fewer IPD claims.



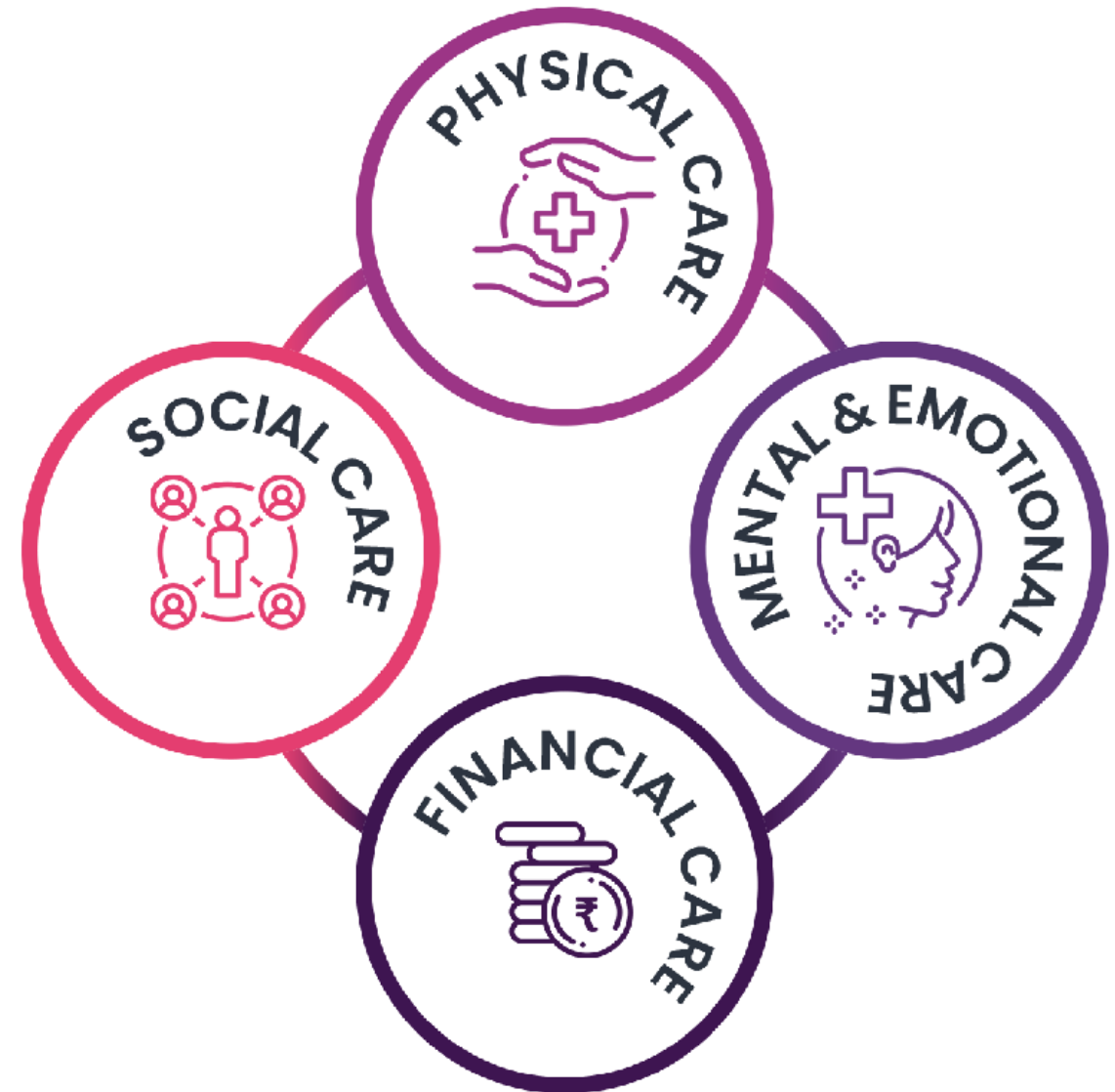
OPD services include screening, counselling, and health education, helping patients prevent the onset of chronic diseases and maintain good health.

BerryBox Care Services

BERRYBOX HEALTH & CARE TECH

Care implies addressing a person's full range of care needs

Adopting a multi-dimensional approach to care, we have built BerryBox Benefits, India's most comprehensive care services platform with more than 25 carefully curated benefits for employees.



MULTIDIMENSIONAL CARE

BERRYBOX HEALTH & CARE TECH



Holistic approach to care (physical health, mental wellness, social connectedness, financial security) that encourages individuals to proactively develop a healthy lifestyle and facilitates overall wellbeing.

BERRYBOX PLAN - EMPLOYEE + SPOUSE + 2 CHILDREN

BENEFIT - LIMITS

Specialist Consults (Cashless)- IN clinic

Prescribed Lab & Radiology - Cashless

Pharmacy-Prescribed - Cashless

Dental- Flat (Non cosmetic) - in clinic

Vision- Consult & Prescription Lenses - in clinic

Virtual specialist – online (GP + Specialist)

Psychologist - Online

Physiotherapist - Online

Nutritionist - Online

Ayurveda / Aayush - Virtual

Short term Nursing Care

GPA for All Dependants

Panchakarma

Preventive Health Package – Self Only

ECG 1 test

Ambulance - First Usage

Strong Network

5805

OPD Network
(clinics &
Hospitals)

8829

Pharma &
Home Collection
Pin Codes

1871

Gyms

233

Cities with
Emergency
Ambulances

4500

Schools

2850

Dentists

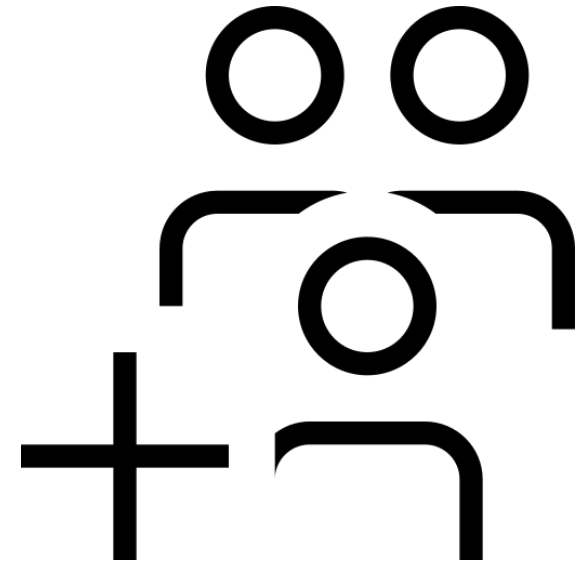
1190

Ophthalmologists

290

Psychologists

GROUP HEALTH INSURANCE 2024-25



GROUP MEDICAL INSURANCE BENEFITS -2024-25

Covers medical expenses for Employees & their families during hospitalization due to illness or accidents, offering comprehensive financial protection for health-related costs.

The policy covers expenses incurred on -

- Room rent, medicines, surgery etc. Expenses for hospitalization
- Payable only if a 24-hour hospitalization has been taken (Except for named day care procedures, which do not require a 24-hour hospitalization).
- Typical expenses covered include room/boardings, nursing, surgeon/anaesthetist fees, anaesthesia, medication, diagnostic tests, dialysis, chemotherapy, radiotherapy, pacemaker, prosthetics, and organ-related costs.



POLICY TERMS – EMPLOYEES

Policy Holder	ACS Global Tech Solutions – EMPLOYEE POLICY
Policy Period	16 th Feb 2024 to 15 th Feb 2025
Insurer	The Oriental Insurance Company Limited
Broker	Futurisk Insurance Broking Co Pvt Ltd
Third Party Administrator (TPA)	MediAssist India Insurance TPA Pvt. Ltd.
Family Floater Sum Insured	INR 500,000, INR 750,000 & INR 10,00,000 per family
Family Definition	Self + Spouse + 2 children Children from day 1 (date of birth) up to the age of 23 years (Legitimate / Legally Adopted) as long as they are dependent on the employee. Spouse can be covered as dependent if he/she does not belong to same entity.
Pre-existing diseases exclusion clause	Waived for all
30 days waiting period	Waived for all

POLICY TERMS

EMPLOYEE POLICY BENEFITS	
Room rent & Nursing Charges restriction	There is a per day restriction for Room Rent & Nursing Charges for all insurance claims. Normal room rent + nursing charge Limit is 1% of the sum Insured for Normal room and No LIMIT for ICU.
Room rent linked to procedure	If the Insured member is admitted in a room where the room rent + nursing charge incurred is higher than the room rent limit specified above, proportion deduction will apply not only on the room rent + nursing charges but on also on other treatment costs, doctor's/surgeon's fees etc. This shall be applicable to the total medical expenses (including surcharge or taxes thereon) incurred during the stay in the hospital.
9 months waiting period	Waived off
Maternity Benefits	INR 75,000/- for Normal delivery and INR 95,000/- C-section
Pre & Post Natal Expenses	Covered for INR 10,000/- within Maternity Limit
New-Born Baby coverage	Newborn baby is covered from Day 1 within the Family floater sum insured
Pre & Post Hospitalization reimbursement	60 for pre-hospitalization & 90 days for post-hospitalization

POLICY TERMS

EMPLOYEE POLICY BENEFITS	
Day care procedures	Filed procedures are Covered
Co-pay	No co-pay
Ayush, Unani, Siddha & Homeopathy	Covered in case of 24 hours hospitalization with government registered hospitals
Domiciliary Hospitalization	Covered
Congenital Diseases	External covered under life threatening conditions only and Internal is covered
Cataract	Restricted up to INR 25,000 per eye
Emergency ambulance	Ambulance charges covered upto INR 3,000 per case in case of emergency only. Ambulance charges will be applicable for transferring patient to Hospital or between Hospitals in the Hospitals ambulance or in an ambulance provided by any ambulance service provider only
New wedded Spouse / New born baby enrolment period	Within 10 days from the date of event The employees are requested to send the declaration for (interim additions of Newly Wedded Spouse & Newborn Child)

POLICY TERMS - PARENTS

PARENTAL POLICY BENEFITS	
Policy Holder	ACS Global Tech Solutions – PARENTS POLICY
Policy Period	26 th Feb 2024 to 25 th Feb 2025
Insurer	The Oriental Insurance Company Limited
Broker	Futurisk Insurance Broking Co Pvt Ltd
Third Party Administrator (TPA)	MediAssist India Insurance TPA Pvt. Ltd.
Floater Sum Insured	INR 500,000 /- and INR 800,000 /- FLOATER
Family Definition	Parents / In-laws /Cross Combination - Covered (2)
Pre-existing diseases exclusion clause	Waived for all
30 days waiting period	Waived for all

POLICY TERMS

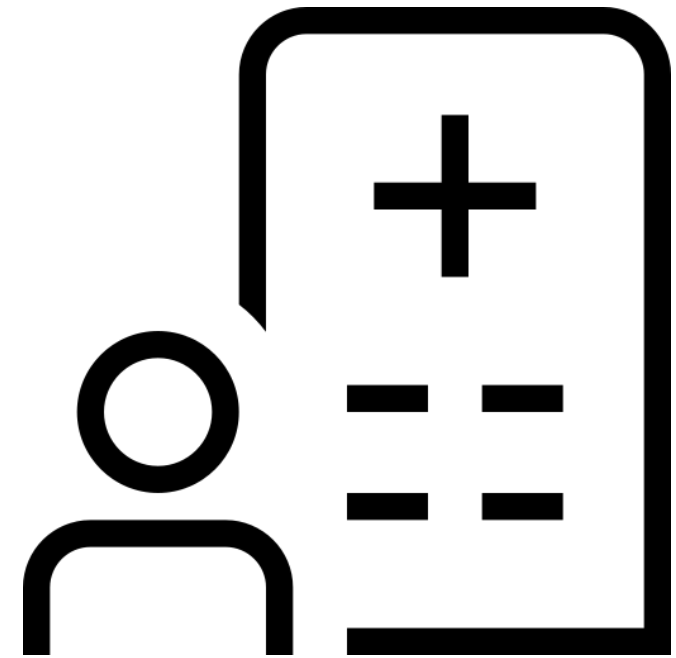
PARENTAL POLICY BENEFITS	
Room rent & Nursing Charges restriction	There is a per day restriction for Room Rent & Nursing Charges for all insurance claims. Normal room rent + nursing charge Limit is 1% of the sum Insured for Normal room and No LIMIT for ICU.
Room rent linked to procedure	If the Insured member is admitted in a room where the room rent + nursing charge incurred is higher than the room rent limit specified above, proportion deduction will apply not only on the room rent + nursing charges but on also on other treatment costs, doctor's/surgeon's fees etc. This shall be applicable to the total medical expenses (including surcharge or taxes thereon) incurred during the stay in the hospital.
Waiver of 1 st , 2 nd 3 rd year exclusions	Waived off
Emergency Ambulance	Ambulance charges covered upto INR 3000 per case in case of emergency only. Ambulance charges will be applicable for transferring patient to Hospital or between Hospitals in the Hospitals ambulance or in an ambulance provided by any ambulance service provider only
Co-pay	No co-pay on all claims
Cataract	Restricted to INR 25,000 per eye
Ayush, Unani, Siddha & Homeopathy	Covered in case of 24 hours hospitalization with government registered hospitals
Pre & Post Hospitalization reimbursement	60 for pre-hospitalization & 90 days for post-hospitalization

GMC – POLICY FEATURES

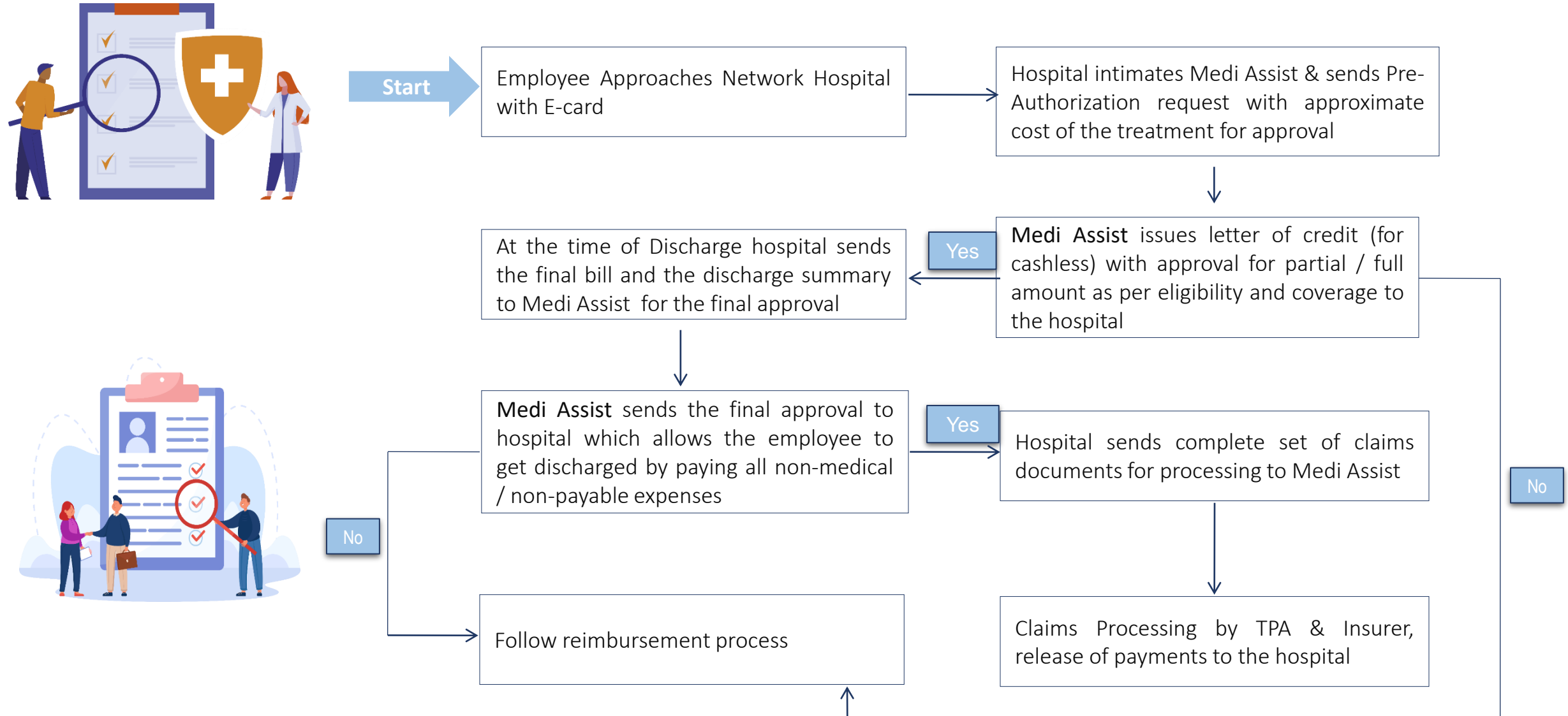
- Option for the employee to convert the policy to a retail policy with waivers (according to her /his tenure with the organisation)*
- Mobility Aid-Related to Orthopaedic or any Surgery as a part of Rehabilitation up to INR 10,000 per member , subject to the recommendation of the surgeon
- For all chronic ailments-Post hospitalization expenses can be submitted up to 150 days*
- RCT, scaling covered up to INR15,000 as per standard policy terms & conditions
- Covid Cover: Standard COVID coverage applicable in all policies Over & above additional coverage to be taken outside the policy by employee
- Psychiatric Ailments Covered with a limit of 30,000 per family (IN PATIENT / OUT-PATIENT)
- Cyber knife Robotic Treatment / Stem Cell Transplantation
- Cochlear Implant Treatment (Hearing loss) - Covered and restricted to 50% of the sum insured
- Well mother/ Well baby expenses to be covered within maternity limit
- In case of death an Employee his dependents to be covered till end of the policy
- In case of death a claimant , no deductions to be made and should be settled to family floater sum insured
- LGBTQ Cover / Living Partner
- Terrorism covered
- Cross Combination is allowed for parents & in-laws
- Genetic Disorders Covered



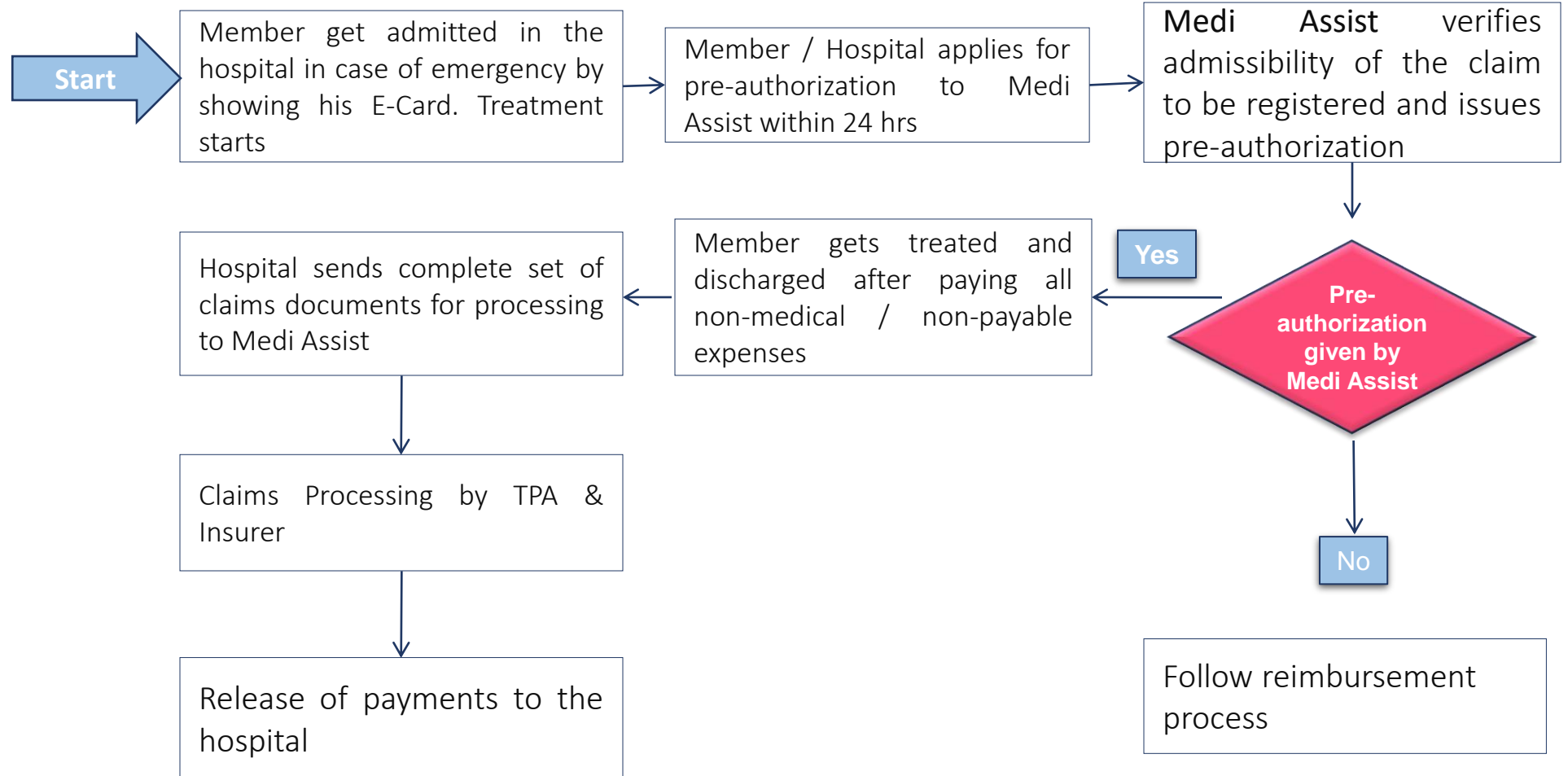
CASHLESS & REIMBURSEMENTS



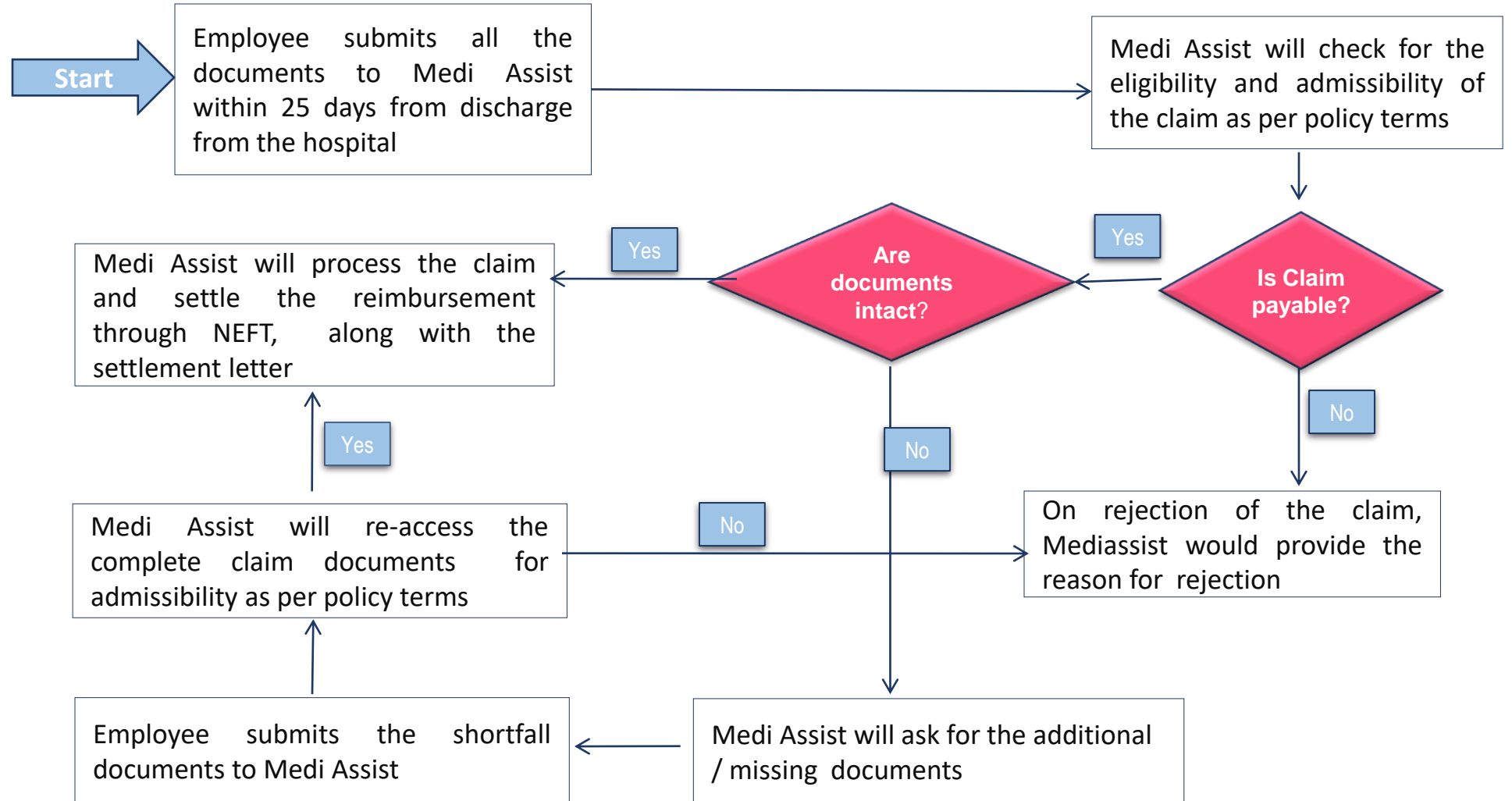
PROCEDURE FOR CASHLESS CLAIMS



PROCEDURE – EMERGENCY HOSPITALIZATION



PROCEDURE - REIMBURSEMENT



REIMBURSEMENT CLAIM- CHECKLIST



Documents Checklist for Reimbursement Claims		GMC Claim
• Original Claim Form fully filled up and duly signed by you & Hospital		✓
• Original main hospital bill with printed Bill No. with stamp & break-up (with detailed break-up of various heads like Room Rent / OT Charges / Nursing Charges etc.)		✓
• Original Discharge Summary with stamp and signature (Gives the summary of diagnosis and treatment in hospital)		✓
• Original Death Summary (only in case of death of patient during hospital stay)		✓
• Original Hospital Payment Receipt with Receipt No.		✓
• Hospital Registration No. (Registration No. & No. of beds on hospital letterhead with signature)		✓
• Doctor's Registration No. (On Doctor's letterhead with signature)		✓
• Original Pharmacy & Investigation bills		✓
• Original Prescriptions		✓
• Investigation Reports in Original / Attested from hospital (reports for all tests done along with images)		✓
• Implant Sticker & Invoice- If any Surgery claims		✓
• FIR/MLC Copy- If any Accidental Claims		✓

Note : With all the above original medical documents submit the claims to insurance helpdesk executive within 20 days from the date of discharge from the hospital

EXCLUSIONS:

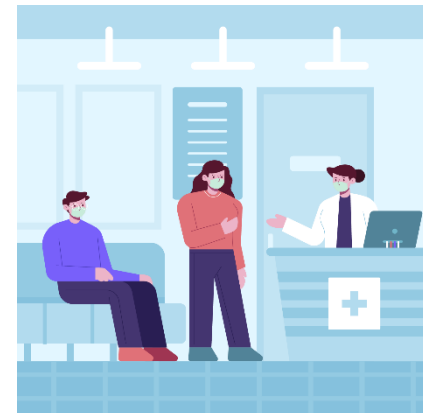
- Circumcision unless necessary for a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident
- Birth control procedures, hormone replacement therapy, treatment arising from or traceable to pregnancy, childbirth including caesarean section and voluntary medical termination of pregnancy during the first 12 weeks from the date of conception. However, this exclusion will not apply to Ectopic Pregnancy proved by diagnostic means and certified to be life threatening by the attending Medical Practitioner
- Routine medical, eye and ear examinations, cost of spectacles, contact lenses or hearing aids, issue of medical certificates and examinations as to suitability for employment or travel
- Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases / illness / injury caused by and/or related to HIV
- Vitamins and tonics unless forming part of treatment for disease, illness or injury as certified by the Medical Practitioner
- Treatment of obesity, general debility, convalescence, rundown condition or rest cure, congenital external diseases / illness or defects or anomalies, sterility, venereal disease or intentional self-injury and use of intoxicating drugs/alcohol
- Any treatment received in convalescent homes, convalescent hospitals, health hydro's, nature cure clinics or similar establishments
- Medical Treatment following use of intoxicating drugs and alcohol or drug abuse, solvent abuse or any addiction or medical condition resulting from or relating to such abuse or addiction.
- Sex change or treatment, which results from, or is in any way related to, sex change.
- Vaccination and inoculation of any kind.
- Disease / illness / injury / critical illness directly or indirectly, caused by or arising from or attributable to foreign invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power riot, strike, lockout, military or popular uprising or civil commotion.
- Treatment by a family member and self-medication or any treatment that is not scientifically recognized.



EXCLUSIONS:

- Any non-Medical Expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges etc.,
- Any stay in Hospital without undertaking any treatment or where there is no active regular treatment by the Medical Practitioner
- Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to accident or as a part of any disease/ illness / injury not excluded hereunder
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- Disease, illness, injury, directly or indirectly, caused by or contributed to by nuclear weapons/materials or radioactive contamination.
- Experimental and unproven treatment
- Cost incurred for medicines which are not under the advice of the Medical Practitioner, and which are not consistent with or incidental to the diagnosis and treatment
- Any treatment which is undertaken as an out-patient without any admission as an in-patient at the Hospital
- Naturopathy treatment.
- Treatment taken from persons not registered as Medical Practitioners under respective medical councils.
- Medical Treatment in respect of the Insured/Insured Person whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports.
- Intravitreal Injection like Avastin/ Lucentis/Macugen etc.
- Keratoconus
- Medical treatment required following any criminal act of the Insured / Insured Person

Note: This is not an exhaustive list, please contact **MediAssist** or **Futurisk** for more exclusions



NON-MEDICAL EXPENSES

ADMINISTRATION EXP.

- Admission charges
- Registration charges
- Medical Records/Medico-legal charges
- Attendant stay charges
- Relative stay charges
- Additional stay
- Gate pass / Attendant pass
- Overhead charges
- Establishment charges
- Tax
- Surcharge
- Incidental charge
- Waste disposal charges

DOCUMENTATION EXP.

- Documentation charges
- Medical records charges
- Discharge summary
- Birth certificate
- Death certificate
- Medical certificate
- CONSUMABLES
- Antiseptic/disinfectant solutions
- Soap
- Powder (talc)
- Oil /Cream
- Cream
- Sanitary pads / Diapers
- Cassette / CD / Film charges
- Oxygen cylinder
- Health Foods

SERVICES

- Private nurse charges
- Telephone charges
- Fax charges
- Food / beverages
- Diet
- Electricity charges
- Water charges
- T.V. / internet charges
- Newspaper / magazines
- A/c charges
- Stationery charges
- Linen / laundry charges
- Mortuary / coffin charges
- Ambulance charges



LINKS

- For documents, claims , ecards, network hospitals, please go to Futurisk Plus CRM Dashboard / Mobile App / Chatbot

Claims Form for reimbursement claim



Reimbursement
Claim Form


Reimbursement check list



Check list of
documents




CRM / MOBILE APP



THE INSURANCE COACH

Welcome To Futurisk Plus



THE INSURANCE COACH

Employee Name

0000000659

E-mail ID

FUTURISK INSURANCE BROKING CO PRIVATE LIMITED

Group Medclaim Policy

Insurer : Care Health Insurance Limited

TPA : Care Health Insurance Limited

Policy Period : 13-01-2024 To 12-03-2025

Enroll Family

Policy Enrollment Details

Family Details

Documents

Claims

Ecard

Network hospital

Pristyncare

India's Surgery Experts

Flash Aid

Urgent care at home in 30 min*

Connect And Heal

Primary & Emergency Healthcare

Help Center

Sasi Kumar - Account Manager

9962574902

sasikumar@futurisk.in

Tollfree Helpline

1800-1034-569

servicehelpdesk@futurisk.in

Social Media

in f o t y

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THE INSURANCE COACH

HASSLE-FREE
INSURANCE
COVERAGE



Sign Up

Login

Forgot your password?

Download on the App Store



GET IT ON Google Play




FUTURISK PLUS



Policy Name	Select
ACS Parental Policy	View
ACS GMC Policy	View

GMC Dashboard of ACS Global Tech Solutions Pvt Ltd

Group Sponsored Benefits

Product Name	Insurer Name	Policy Period	Emp Coverage Details	Manage Policy	Network Hospitals
ACS GMC Policy / GMC1	<div>  <div> Oriental insurance </div> <div> 75 Azadi Ka Annai Mahotsav </div> </div> <div>Oriental Insurance Company limited</div>	Validity 16-02-2024 / 15-02-2025	View	Add/View Members	Network Hospitals

- Claims Intimation
- Claim Status
- Query Management

GMC Dashboard of ACS Global Tech Solutions Pvt Ltd

Add Dependant Details

GMC1, SumInsured:500000

Select Relation ▾






Name

Date of Birth



Save

SNo.	Relation	Name	Gender	Date Of Birth	Edit	Delete
1	Self	Mayank B	Male	23-09-1995		
2	WIFE	sdhaidhai	Female	11-02-1993		

Back Dash Board

Proceed

CHATBOT

Unlock Ease : Insurance on the go!

Our WhatsApp Chat-Bot Companion for All Your Insurance Queries!

AT YOUR FINGERTIPS -

- Enrollment
- Family Details
- Policy Details
- Network Hospitals
- E-Cards
- Help Centre
- Claims
- AI Assistant



SCAN QR CODE



Smarter Interactions, Faster Solutions:
24/7 Support at Your Fingertips



Name: Olivia

Age: 27

Location: New York

Interest: Wellness consulting |
Employee Benefits | Health Insurance |
Empowering Individuals to Achieve
Wellness

Introducing The AI Assistant: **OLIVIA**

- **What is a Mediclaim policy?**

A Mediclaim policy reimburses hospitalization expenses incurred as an inpatient for the treatment of sickness or accident occurring during the period of insurance.

- **What is the duration of the policy?**

One year effective from the date of inception of policy , i.e., 16th Feb 2024 to 15th Feb 2025 – Employee Policy

One year effective from the date of inception of policy , i.e., 26-Feb-2024 to 25-Feb-2025 – Parents Policy

Top up effective from the date of Inception of Policy , i.e., 25-Mar-2024 to 24-Mar-2025 – Top up Policy

- **Is there a minimum time limit for stay within the hospital under Mediclaim?**

Under Mediclaim, the minimum stay within the hospital must be for a minimum of 24 hours. However, for dialysis, chemotherapy, eye surgery, etc (as per the defined list) – the stay can be for less than 24 hours.

- **Who is a Third-Party Administrator (TPA)?**

TPA is an agency appointed by the insurance company to take care of claim settlements in health insurance., Medi assist is the TPA for ACS Global

- **Who is an Insurance Broker ?**

An Insurance broker is appointed by the ACS Global to assist you in all your Insurance related requirements. Futurisk is your Insurance Broker.

- **What is the Role of Futurisk?**

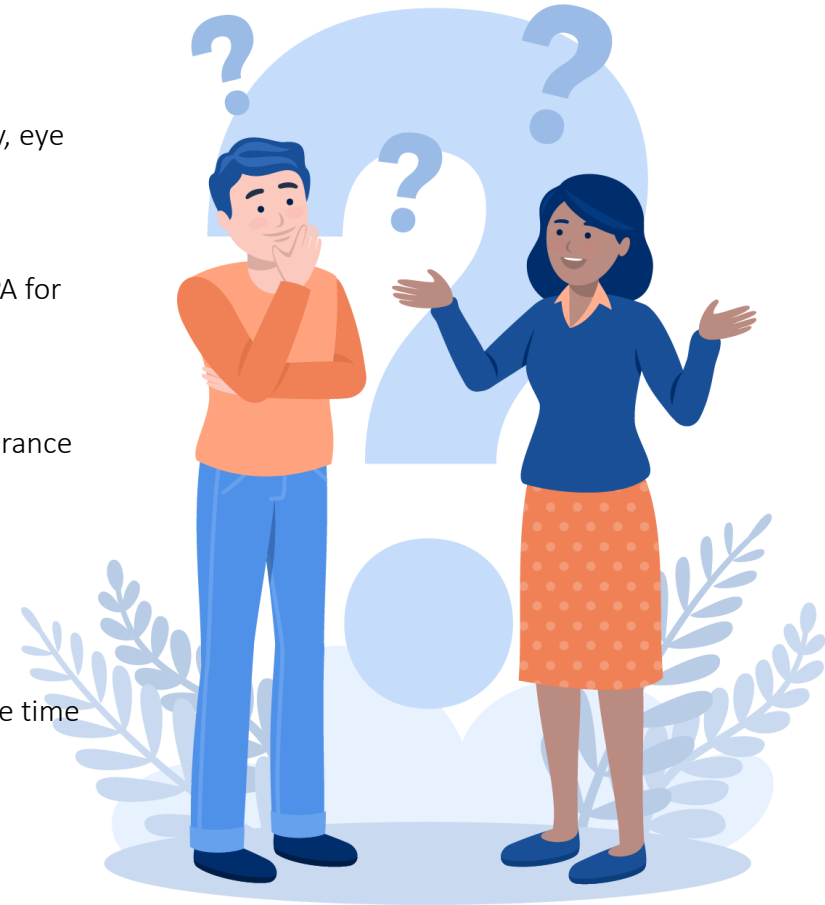
Futurisk is your SPOC for any & all insurance related matters.

- **What is a floater policy?**

A Floater policy is a single policy that takes care of the hospitalization expenses of your entire family who has been declared at the time of taking the policy. Any member of your family or all put together can claim up to the maximum sum insured.

- **What is Sum Insured?**

Sum insured is the maximum amount that can be claimed under the policy. This is the limit for the policy period





For any queries, Please connect to our executive :

Level	Contact Person	Location	Contact Number	Email ID
SPOC	AKSHAY REDDY	HYDERABAD	+91 9177852313	akshay@futurisk.in
ESCALATION MANAGER	SANDEEP V	HYDERABAD	+91 9642966614	Sandeep.v@futurisk.in



futurisk insurance broking company pvt. ltd.

chennai (H.O)	044 - 42119882
chennai (B.O)	044 - 42112424
bangalore	080 - 49544532
new delhi	011 - 46038943
mumbai	022 - 42666454
hyderabad	040 - 40137759

