



EMPLOYEE INSURANCE

BENEFITS GUIDE

2025-2026



CHENNAI

BANGALORE

MUMBAI

DELHI

HYDERABAD

KOCHI

MYSORE





Intermediary



Insurance Company



Third Party Administrator



GROUP MEDICLAIM INSURANCE



WHAT'S NEW??



Flexi Plan: Your Insurance, Your Way



We're introducing the **Flexi Health Insurance Plan** by **Futurisk Insurance**—a customizable, employee-first health insurance solution designed to fit YOUR unique needs.

- This is in addition to the base policy provided by the company.
- This is at discretion of the employee against the premium charges.
- Group Mediclaim coverage is a floater policy. Dependents added will be covered under the same Sum Insured.

What's the Flexi Plan?

The Flexi Plan is all about **choice** and **flexibility**. Unlike traditional one-size-fits-all plans, this new offering allows you to tailor your health insurance coverage to match your lifestyle, family needs, and personal preferences. Whether you're looking for basic coverage or a more comprehensive plan, the power is in YOUR hands.

Example of Flexibility

Here's an example of how the Flexi Plan works:

- **Sum Insured:** Based on your base coverage for Sum Insured, you can enhance the sum insured with the options available in flexi packages.

For example, if XYZ has a base policy of ₹5 Lakhs but wants more coverage, the employee can choose a higher Sum Insured. If the employee has chosen a gold package, in addition to the base policy sum insured, ₹7 Lakhs would be additional sum insured benefit. Employees can refer to the internal policy documents for base coverage sum insured details.

- **Maternity Coverage:** If you're planning to start or grow your family, you can opt for a plan with **higher maternity coverage**.
- On the other hand, if you don't need extensive maternity benefits, you can choose a plan with **lower maternity coverage** and allocate your benefits elsewhere.

For example, If XYZ is covered for 5 Lakhs in base policy & has a maternity coverage for ₹75,000, If employee has chosen a platinum package from the flexi module, An additional cover of ₹25,000 will be provided under flexi module.



Flexi Plan: Your Insurance, Your Way



- Why Choose the Flexi Plan?
 - Personalized Coverage – Tailor your plan to fit your lifestyle and family needs
 - Cost-Effective – Pay for what you need, maximize value
 - User-Friendly – Simple selection and management
 - Peace of Mind – Coverage that adapts to you
-
- How It Works
 - 1. Explore – Review available plans and customization options
 - 2. Choose – Select coverage that suits you and your family
 - 3. Enjoy – Stay protected with a plan as unique as you



GROUP MEDICAL INSURANCE BENEFITS



It 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 expense heads covered are the following: room/boarding expenses as provided by the hospital or nursing home; nursing expenses; surgeon, anesthetist , medical practitioner, consultant , specialist fees; anesthesia, blood, oxygen, operation theater charges, surgical appliance, medicines and drugs. diagnostic material and X-Ray; dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of organs and similar expenses.



POLICY TERMS – EMPLOYEES



Policy Holder	ACS Global Tech Solutions – EMPLOYEE POLICY
Policy Period	16-Feb-2025 to 15-Feb-2026
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 – EMPLOYEES



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 – EMPLOYEES



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 30 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-feb-2025 to 25-feb-2026
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 – PARENTS



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



POLICY FEATURES – GMC



- 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



EXPLORE FLEXI MODULE OPTIONS FOR EMPLOYEES



FLEXI MODULE – OPTIONS FOR EMPLOYEES					
COVERAGE	BRONZE	SILVER	GOLD	PLATINUM	PLATINUM++
Sum insured	INR 300,000+*	INR 500,000+	INR 700,000+	INR 10,00,000+	INR 15,00,000+
Maternity	10K+	15K+	20K+	25K+	30K+
Infertility treatment	10K+	15K+	20K+	25K+	30K+
Room rent	500+	INR 2,000+	INR 3,000+	INR 12000+	INR 12000+
Cataract	1000+	INR 3,000+	INR 7,000+	INR 10,000+	INR 15,000+
ARMD (Age related macular degeneration) - New Cover*	10000	INR 40,000	INR 50,000	INR 60,000	INR 70,000
Twins & Triplets Maternity Limit	10,000+	INR 35,000 +	INR 45,000+	INR 55,000+	INR 65,000+
Lasik Surgery	NA	NA	NA	5+/- (only for Emp not for dependents)	5+/- (only for Emp not for dependents)
RCT	NA	INR 5000 +	INR 5000+	INR 10000+	INR 10000+
OPD Limit	2000	3000	5000	INR 10000	INR 10000
FLEXI + OPD Per Family Premium Excluding GST@18%	INR 7,100	INR 9,000	INR 14,000	INR 39,000	INR 48,000

*Plus Symbol states that the amount is in addition to the base policy.

Disclaimer: Apart from room rent, All the above coverages will start upon the base policy exhaustion.



FLEXI MODULE: OPTIONS FOR PARENTS

FLEXI MODULE – OPTIONS FOR PARENTS					
COVERAGE	BRONZE	SILVER	GOLD	PLATINUM	PLATINUM++
Sum insured	INR 300,000+	INR 500,000+	INR 700,000+	INR 10,00,000+	INR 15,00,000+
Room rent	NA	INR 2,000+	INR 3,000+	As per base policy Sum Insured limit	As per base policy Sum Insured limit
Cataract	INR 1000+	INR 3,000+	INR 7,000+	INR 10,000+	INR 15,000+
ARMD (Age related macular degeneration) - New Cover*	INR 10000	INR 40,000	INR 50,000	INR 60,000	INR 70,000
Nursing care at home	NA	NA	INR 5,000	INR 5,000	INR 5,000
FLEXI - Per Family Excluding GST@18% (For Single parent or Double parent premium remain same)	₹ 9,000	₹ 15,000	₹ 32,000	₹ 49,500	₹ 69,000

Disclaimer:

Parental Policy is a voluntary option & at discretion of the employees.

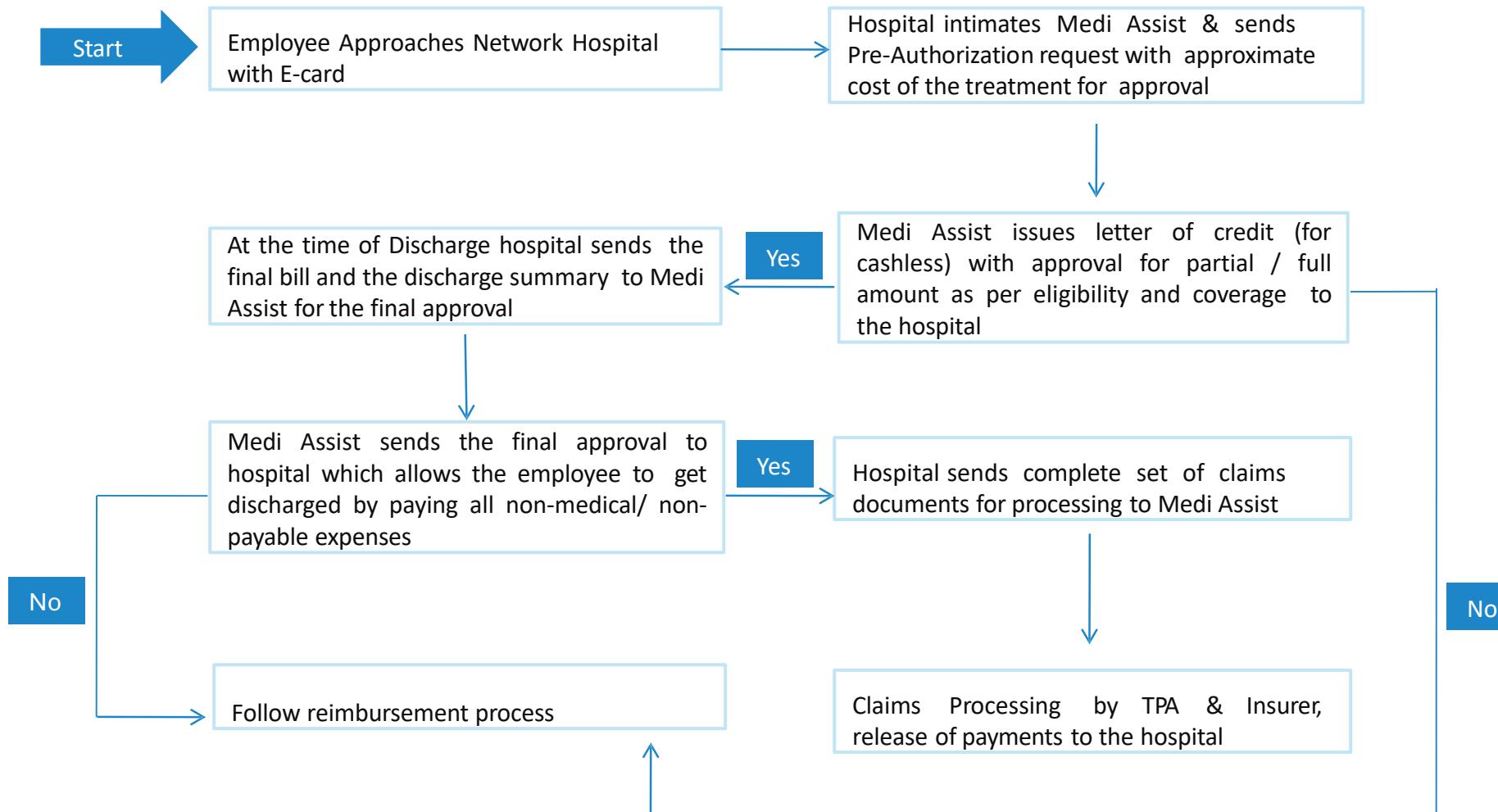
Flexi module for parents does not cover OPD.



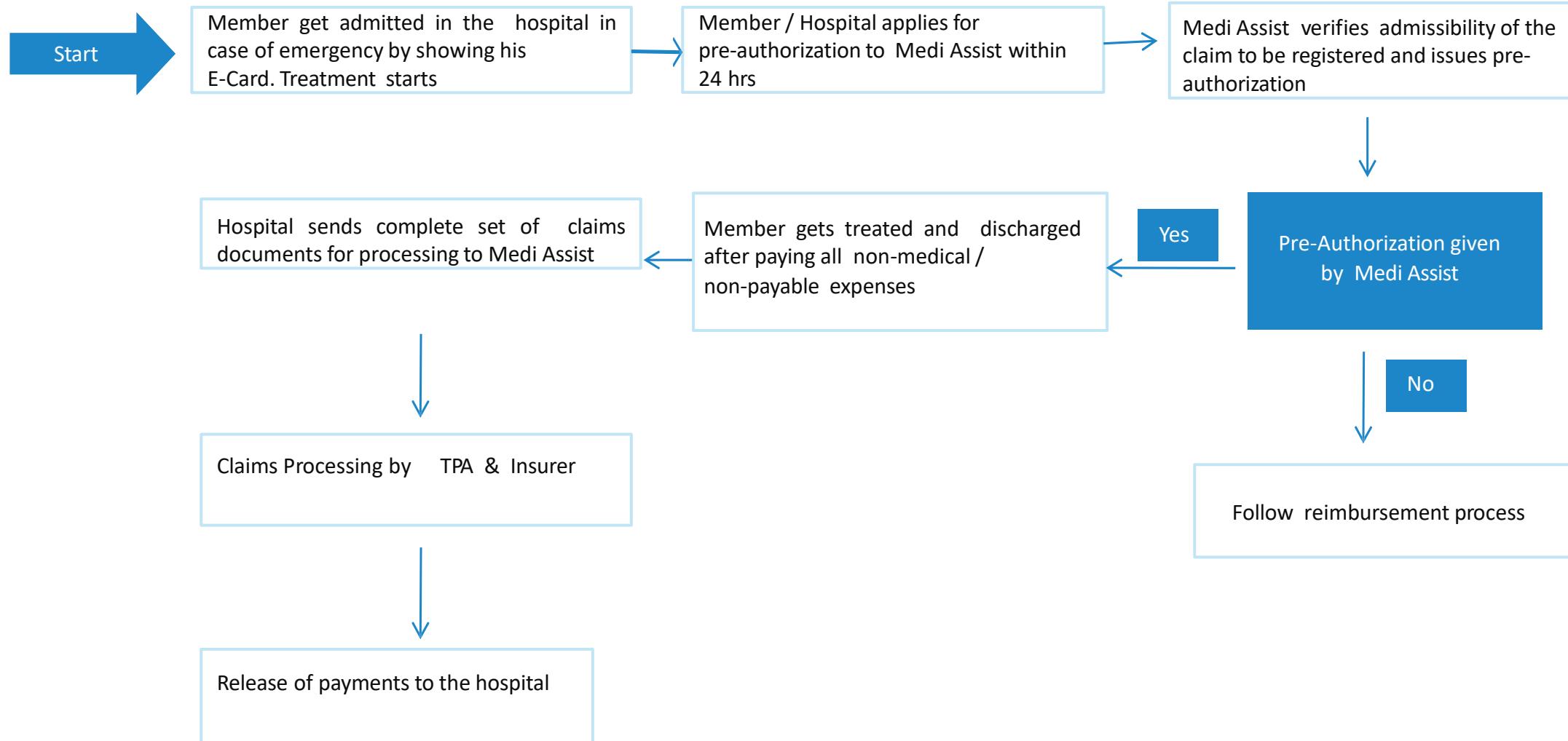
CASHLESS & REIMBURSEMENTS



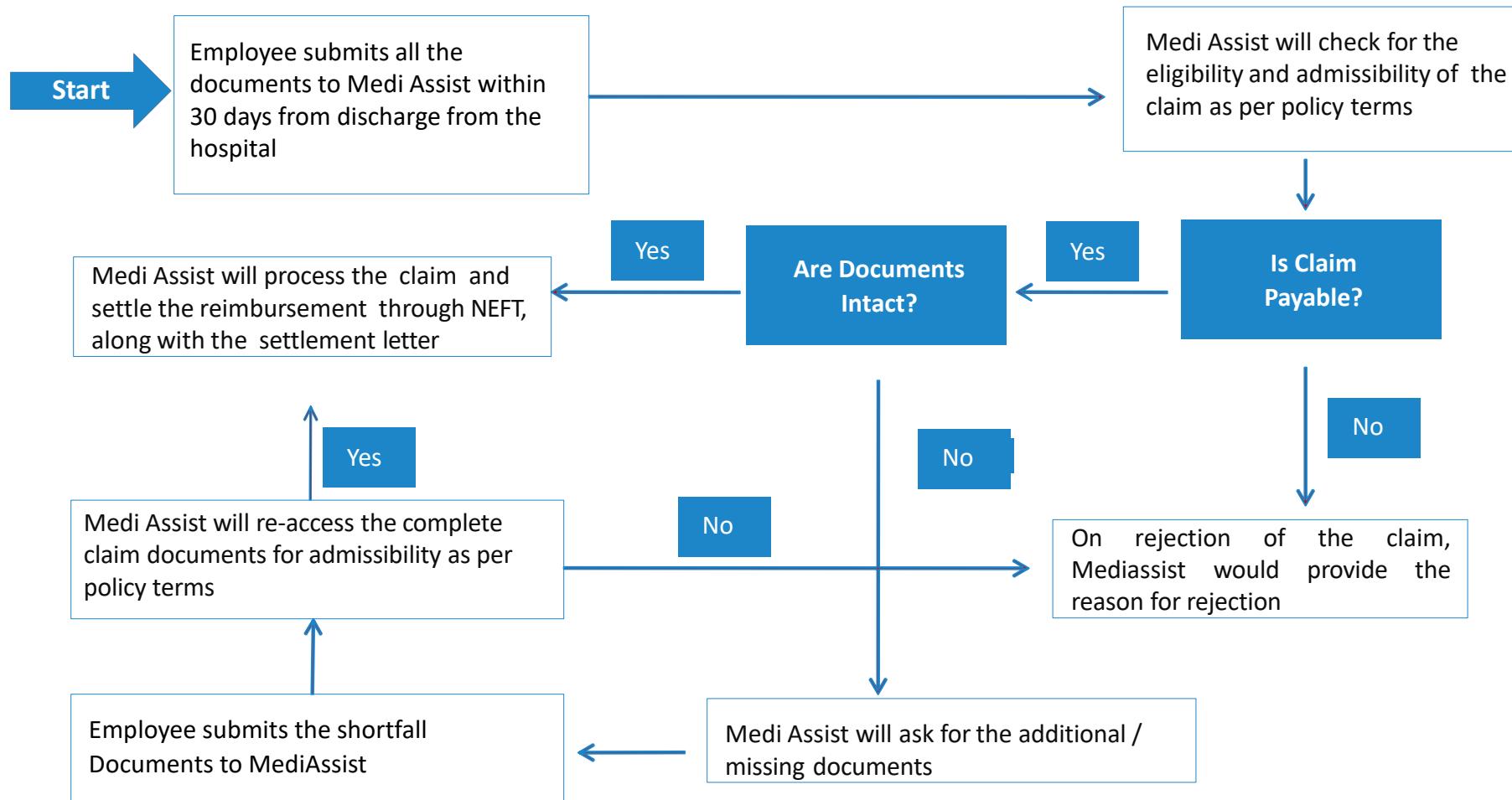
PROCEDURE FOR CASHLESS CLAIMS



PROCEDURE – EMERGENCY HOSPITALISATION



PROCEDURE – REIMBURSEMENT



TAT: 18 working days



GMC – CLAIM DOCUMENTS CHECKLIST

Documents	GMC Claim
Original Claim Form fully filled up and duly signed by you	✓
Original Main Hospital bill with Bill No. & break-up (with detailed break-up of various heads like Room Rent / OT Charges / Nursing Charges etc.)	✓
Original Discharge Summary (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)	✓
Cancelled cheque with name printed of the employee	✓



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
- 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
- Rest Cure, rehabilitation and respite care Any treatment received in convalescent homes, convalescent hospitals, health hydros, 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.
- Change-of-Gender treatments/ 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.



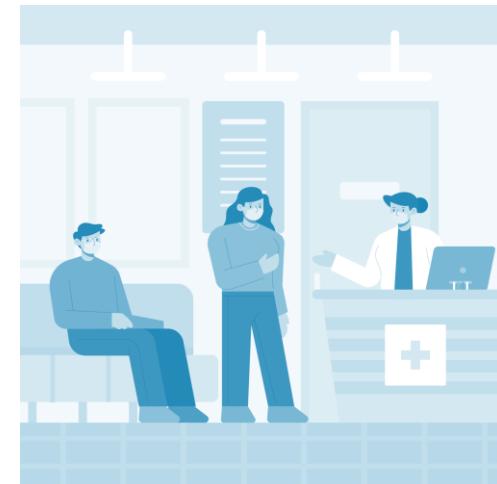
EXCLUSIONS

- Any stay in Hospital without undertaking any treatment or where there is no active regular treatment by the Medical Practitioner
- Treatment of mental disease / illness, stress, psychiatric or psychological disorders
- 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..
- Genetic disorder
- Medical treatment required following any criminal act of the Insured / Insured Person
- Obesity/ Weight Control Code
- Cosmetic or plastic Surgery
- Hazardous or Adventure sports



NON-MEDICAL EXPENSES

ADMINISTRATION EXP.	DOCUMENTATION EXP.	SERVICES
<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 claims , ecards, network hospitals, App download please go to
Futurisk Website / Mobile App / Chatbot

Claim form for reimbursement claim*



**Reimbursement
Claim Form**

Reimbursement check list*



**Check list of
documents**

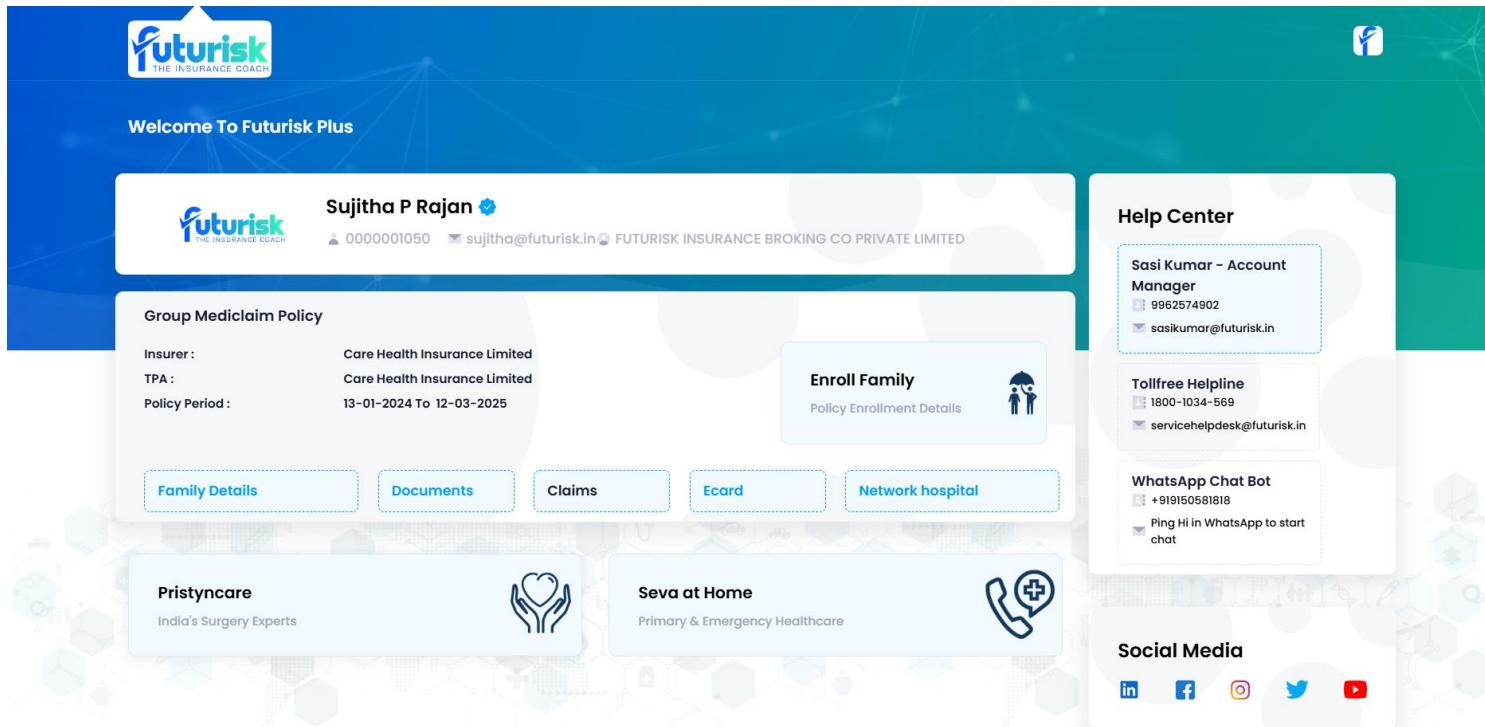


*Click on the PDF icon to access the document

CRM & MOBILE APP



CRM / MOBILE APP



Welcome To Futurisk Plus

Sujitha P Rajan ✨
0000001050 sujitha@futurisk.in FUTURISK INSURANCE BROKING CO PRIVATE LIMITED

Group Mediclaim 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

Help Center

Sasi Kumar - Account Manager
9962574802
sasikumar@futurisk.in

Tollfree Helpline
1800-1034-569
servicehelpdesk@futurisk.in

WhatsApp Chat Bot
+919150581818
Ping Hi in WhatsApp to start chat

Social Media

Family Details Documents Claims Ecard Network hospital

Pristincare India's Surgery Experts

Seva at Home Primary & Emergency Healthcare

Futurisk Plus Simplify Insurance!

- Access Your Policies Anytime, Anywhere
- Track Claims with Ease
- Enroll Family Members Hassle-Free
- Find Network Hospitals Instantly
- Review Policy Documents in One Place

Seamless. Secure. Smart.

Download Now & Take Control of Your Insurance!

Download Now

Download on the



Google Play



ENROLMENT PROCESS FOR EMPLOYEE POLICY



ENROLMENT GUIDE FOR EMPLOYEE POLICY

STEP 1 : Click on Client Log In

The screenshot shows the homepage of the futurisk.in website. At the top, there is a navigation bar with links for Home, About, Services, Resources, Career, and Contact. On the right side of the header is a search bar and a "Client Log in" button, which is highlighted with a red rectangular box. The main content area features a large blue circular graphic containing an illustration of a person holding a large key next to a small orange car. To the left of this graphic are download links for the App Store and Google Play, along with two QR codes. Below these is a toll-free number: Tollfree: 1800-1034-569. At the bottom of the page, there is a footer with a "Secure And Trust Your Future With Futurisk" message, a "20 YEARS" anniversary logo, and social media icons for WhatsApp, Facebook, and YouTube.

Client Log in

Home About Services Resources Career Contact

Download on the App Store Get it on Google Play

Tollfree: 1800-1034-569

Secure And Trust Your Future With Futurisk

20 YEARS

<https://plus.futurisk.in>

ENROLMENT GUIDE FOR EMPLOYEE POLICY

STEP 2 : Explore your Insurance dashboard & Click on Enroll Family

Welcome To Futurisk Plus

M A Thanisha

ACS3 thanisha.ma@acstest1.co.in ACS Global Tech Solutions Pvt Ltd

Group Mediclaim Policy

Insurer: Oriental Insurance Company Limited
TPA: Medi Assist India TPA Pvt Ltd
Policy Period: 16-02-2025 To 15-02-2026

Click on 'enroll family' to add/modify dependent details to continue coverage for this year cycle.

Enroll Family
Policy Enrollment Details

Family Details **Documents** **Claims** **Ecard** **Network hospital**

Click on 'family details' to check details of the family details as per last year. In case of any change in Sum Insured/dependent details, it will reflect in this section after the enrolment cycle is closed.

Group Mediclaim Policy - Parental

Insurer: Oriental Insurance Company Limited
TPA: Medi Assist India TPA Pvt Ltd
Policy Period: 26-02-2025 To 25-02-2026

Family Details **Documents** **Claims** **Ecard** **Network hospital**

Help Center

Akshay Reddy - Account Manager
9177852313 akshay@futurisk.in

Tollfree Helpline 1800-1034-569 servicehelpdesk@futurisk.in

WhatsApp Chat Bot +919150581818 Ping Hi in WhatsApp to start chat

Social Media

ENROLMENT GUIDE FOR EMPLOYEE POLICY

STEP 3 : View your Policy Options & Click on Employee Policy

Screenshot of a web browser showing the 'choose-policy' page for Futurisk Innova Solutions.

The URL in the address bar is <https://gmc.futurisk.in/gmc/choose-policy>.

The top right corner shows a user greeting: Hello M A Thanisha ▾.

The main content area displays a table with two policy options:

Policy Name	Select
ACS Global Employee Policy	View
ACS Global Parental Policy	View

A red box highlights the "ACS Global Employee Policy" row.

A note at the bottom of the page states: Please note that you will have to submit both employee & parental policy for seamless insurance coverage for you & your loved ones.

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Powered by : Yes



ENROLMENT GUIDE FOR EMPLOYEE POLICY

STEP 4 : Click on Add/View Members & Confirm dependents

https://gmc.futurisk.in/gmc/dashboard

Futurisk innova THE INSURANCE COACH

Hello M A Thanisha ▾

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 Global Employee Policy / GMC3	 Oriental insurance Azadi Ka Amrit Mahotsav Oriental Insurance Company limited	Validity 16-02-2025 / 15-02-2026	View	Add/View Members	Network Hospitals

Claims Intimation

Claim Status

Query Management

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Powered by : Yes



ENROLMENT GUIDE FOR EMPLOYEE POLICY

STEP 5 : Select Relation, Name & Dob to save the details of dependents & click on proceed

G https://gmc.futurisk.in/gmc/dashboard

Hello M A Thanisha ▾

futurisk innova
THE INSURANCE COACH SOLUTIONS

GMC Dashboard of ACS Global Tech Solutions Pvt Ltd

Add Dependant Details GMC3, SumInsured:1000000

Select Relation Name Date of Birth Save

Select Relation SON DAUGHTER

Order	Relation	Name	Gender	Date Of Birth	Edit	Delete
1	Self	M A Thanisha	Female	13-09-1999		
2	HUSBAND	Test husband One	Male	07-03-1989		

Back Dash Board Proceed



ENROLMENT GUIDE FOR EMPLOYEE POLICY

STEP 6 : Check your Coverage Summary & Click on Select Flexi Plan (Voluntary)

Insurance Coverage Summary

Here is the final summary of the members who would be insured, the Sum Insured for them & the premium payable

Mediclaim Plan Details

SNo.	Relation	Name	Gender	Date Of Birth	Sum Insured
1	Self	M A Thanisha	Female	13-09-1999	1000000
2	HUSBAND	Test husband One	Male	07-03-1989	Family Sum Insured

Flexi Mediclaim Plan Details

SNo.	Relation	Premium	GST	Total Premium	Sum Insured
1	HUSBAND	48,000	8,640	56,640	1500000

Flexi Premium for Sum Insured 1500000.00		
TOTAL PREMIUM	GST	GROSS PREMIUM
₹ 48,000	₹ 8,640	₹ 56,640

Total Premium Payable		
PREMIUM	GST	GROSS PREMIUM
₹ 48,000	₹ 8,640	₹ 56,640

I have read the terms & conditions from the benefit manual(refer the policy document tab)

Family Members Amend

Select Flexi Plan

Submit



ENROLMENT GUIDE FOR EMPLOYEE POLICY

STEP 7 : Review Flexi Options & Select a suitable Package & Submit

Insurance Cover
Here is the final summary of your chosen plan.

Medicclaim Plan

SNo.	Relief
1	Self
2	HUS

Flexi Mediclaim

SNo.
1

Flexi Premium

TOTAL PREMIUM ₹ 48,000

I have read the terms and conditions.

Family Coverage

Submit Delete

Flexi Benefits					
Coverage	Bronze	Silver	Gold	Platinum	Platinum Plus
Sum insured	INR 300000	INR 500000	INR 700000	INR 1000000	INR 1500000
Maternity	10K+	15K+	20K+	25K+	30K+
Infertility treatment	10K+	15K+	20K+	25K+	30K+
Room rent	INR 500+ 2,000+	INR 2,000+	INR 3,000+	INR 12000+	INR 12000+
Cataract	1000+	INR 3,000+	INR 7,000+	INR 10,000+	INR 15,000+
Age related macular degeneration New Cover	INR 10000	INR 40,000	INR 50,000	INR 60,000	INR 70,000
Twins & Triplets Maternity Limit	10,000+	INR 35,000 +	INR 45,000+	INR 55,000+	INR 65,000+
Lasik Surgery	NA	NA	NA	5+/- (only for Emp not for dependents)	5+/- (only for Emp not for dependents)
Root Canal Treatment	NA	INR 5000 +	INR 5000+	INR 10000+	INR 10000+
OPD Limit	INR 2000	INR 3000	INR 5000	INR 10000	INR 10000
FLEXI + OPD Per Family Premium Including GST@18%	INR 8378.00	INR 10620.00	INR 16520.00	INR 46020.00	INR 56640.00
Select	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Sum Insured
1500000

GROSS PREMIUM
₹ 56,640



ENROLMENT GUIDE FOR EMPLOYEE POLICY

STEP 8 : You will get notified for Policy Submission post successful enrolment

Mediclaim Plan Details

✓ Your Policy is Submitted, Please re-login.

SNo.	Relation	Name	Gender	Date Of Birth	Sum Insured
1	Self	M A Thanisha	Female	13-09-1999	1000000
2	HUSBAND	Test husband One	Male	07-03-1989	Family Sum Insured

Flexi Mediclaim Plan Details

SNo.	Relation	Premium	GST	Total Premium	Sum Insured
1	HUSBAND	48,000	8,640	56,640	1500000

Flexi Premium for Sum Insured 1500000.00

TOTAL PREMIUM	GST	GROSS PREMIUM
₹ 48,000	₹ 8,640	₹ 56,640

Total Premium Payable

PREMIUM	GST	GROSS PREMIUM
₹ 48,000	₹ 8,640	₹ 56,640

Family Members Amend

Disclaimer:

- You will be receiving an email post submission of the enrollment.
- Also, E-Cards will be available after 3 weeks from the date of enrollment window closure.



ENROLMENT PROCESS FOR PARENTAL POLICY



ENROLMENT GUIDE FOR PARENTAL POLICY

STEP 1 : Click on the Parental Policy “View” Options to start.



Hello Mayank B ✓

Policy Name	Select
GGK Employee Policy	View
GGK Parental Policy	View

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Powered by : Yes

Disclaimer:

Parental Policy is a voluntary option & at discretion of the employees.



ENROLMENT GUIDE FOR PARENTAL POLICY

STEP 2 : Click on “Add/View members”



Hello Mayank B ✓

GMC Dashboard of Guru Gowri Krupa Technologies Parental

Group Sponsored Benefits

Product Name	Insurer Name	Policy Period	Emp Coverage Details	Manage Policy	Network Hospitals
GGK Parental Policy / Parental	 Oriental insurance <small>Azaadi ka Amit Mahotsav</small> Oriental Insurance Company limited	Validity 26-02-2025 / 25-02-2026	View	Add/View Members	Network Hospitals

- [Claims Intimation](#)
- [Claim Status](#)
- [Query Management](#)
- [Policy Document](#)

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Powered by : Yes



ENROLMENT GUIDE FOR PARENTAL POLICY

STEP 3 : Select Relation, Name & Dob to save the details of dependents & click on 'proceed' to add dependents

GMC Dashboard of Guru Gowri Krupa Technologies Parental

Add Dependant Details Parental, SumInsured:0,500000,800000

Select Relation	Name	Date of Birth	Save
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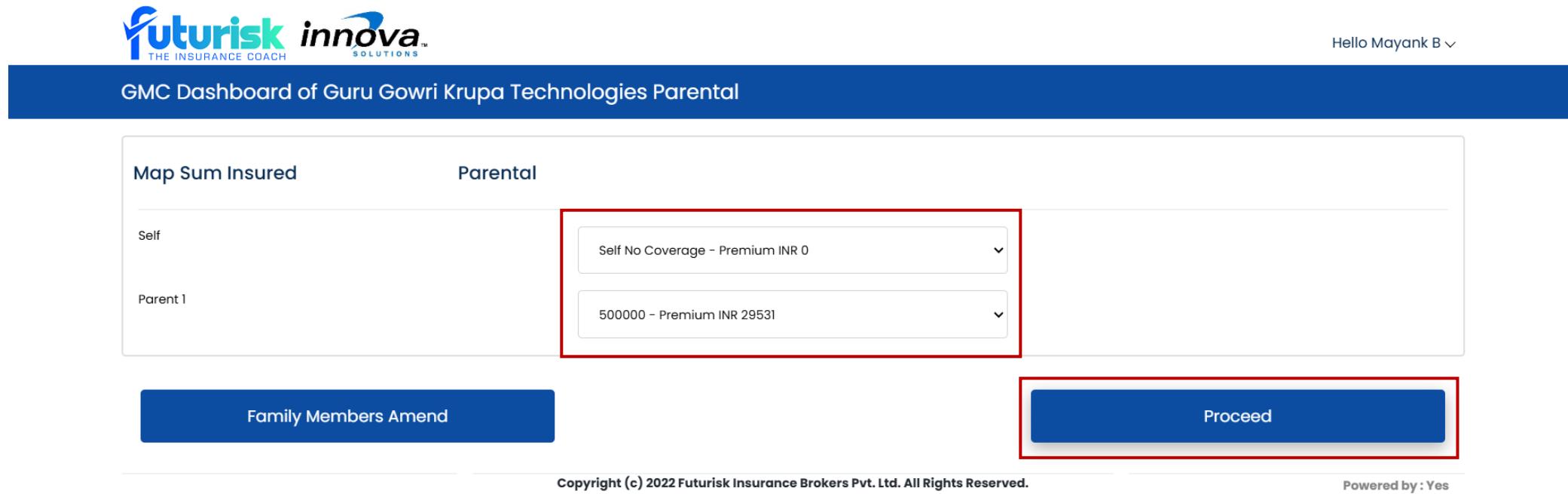
SNo.	Relation	Name	Gender	Date Of Birth	Edit	Delete
1	Self	Mayank B	Male	23-09-1995		
2	FATHER	gugugu	Male	04-03-1954		

[Back Dash Board](#) [Proceed](#)



ENROLMENT GUIDE FOR PARENTAL POLICY

STEP 4 : Review the details & confirm the coverage & premium details. Click on 'Proceed'.



The screenshot shows the GMC Dashboard of Guru Gowri Krupa Technologies Parental. At the top left is the futurisk innova logo with the tagline 'THE INSURANCE COACH'. At the top right is a greeting 'Hello Mayank B'. The main section displays two dropdown menus under 'Map Sum Insured' for 'Self' and 'Parent 1'. The 'Self' dropdown is highlighted with a red box and contains two options: 'Self No Coverage - Premium INR 0' and '500000 - Premium INR 29531'. The 'Parent 1' dropdown contains a single option: '500000 - Premium INR 29531'. Below these dropdowns are two blue buttons: 'Family Members Amend' on the left and 'Proceed' on the right, which is also highlighted with a red box. At the bottom, there is a copyright notice 'Copyright (c) 2022 Futurisk Insurance Brokers Pvt. Ltd. All Rights Reserved.' and a note 'Powered by : Yes'.

Map Sum Insured

Self

Parent 1

Self No Coverage – Premium INR 0

500000 – Premium INR 29531

Parental

Family Members Amend

Proceed

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ENROLMENT GUIDE FOR PARENTAL POLICY

STEP 5 : Review the Insurance Coverage Summary & Click on 'Select Flexi Plan'.

Insurance Coverage Summary

Here is the final summary of the members who would be insured, the Sum Insured for them & the premium payable

Mediclaim Plan Details

SNo.	Relation	Name	Gender	Date Of Birth	Sum Insured
1	Self	Mayank B	Male	23-09-1995	Self No Coverage
2	FATHER	gugugu	Male	04-03-1954	500000

Flexi Mediclaim Plan Details

SNo.	Relation	Premium	GST	Total Premium	Sum Insured
1	FATHER	9,000	0	9,000	300000

Flexi Premium for Sum Insured 300000.00		
TOTAL PREMIUM	GST	GROSS PREMIUM
₹ 9,000	₹ 0	₹ 9,000

Premium Payable by Employee (As per policy)		
Net Premium	GST	Total Amount Payable
₹ 29,531	₹ 0	₹ 29,531

Total Premium Payable		
PREMIUM	GST	GROSS PREMIUM
₹ 38,531	₹ 0	₹ 38,531

I have read the terms & conditions from the benefit manual(refer the policy document tab)

Family Members Amend

Select Flexi Plan

Submit



ENROLMENT GUIDE FOR PARENTAL POLICY

STEP 6 : Review the Flexi Options and choose a coverage that is suitable & Click on 'Submit' to proceed.

Insurance Coverage Summary
Here is the final summary of the members who would be insured, the Sum Insured for them & the premium payable

Medicclaim Plan

SNo.	Re
1	Se
2	FA

Flexi Medicclaim

SNo.	
1	

Flexi Premium

TOTAL PREMIUM
₹ 9,0

I have read the

Premium Flexi

Flexi Benefits

Coverage	Bronze	Silver	Gold	Platinum	Platinum Plus
Sum insured	INR 300,000	INR 500,000	INR 700,000	INR 10,00,000	INR 15,00,000
Room rent	NA	INR 2,000	INR 3,000	As per base policy Sum Insured limit	As per base policy Sum Insured limit
Cataract	INR 1000	INR 3,000	INR 7,000	INR 10,000	INR 15,000
Age related macular degeneration)-New Cover	INR 10000	INR 40,000	INR 50,000	INR 60,000	INR 70,000
Nursing care at home	NA	NA	INR 5,000	INR 5,000	INR 5,000
FLEXI - Per Family Premium Including GST@18%	INR 10620	INR 17700	INR 37760	INR 58410	INR 81420
Select	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Family Members Amend

Sum Insured 300000

GROSS PREMIUM ₹ 38,531



ENROLMENT GUIDE FOR PARENTAL POLICY

STEP 7: Review the Insurance Coverage Summary Carefully and Click on 'Submit'

Insurance Coverage Summary

Here is the final summary of the members who would be insured, the Sum Insured for them & the premium payable

Mediclaim Plan Details

SNo.	Relation	Name	Gender	Date Of Birth	Sum Insured
1	Self	Mayank B	Male	23-09-1995	Self No Coverage
2	FATHER	gugugu	Male	04-03-1954	500000

Flexi Mediclaim Plan Details

SNo.	Relation	Premium	GST	Total Premium	Sum Insured
1	FATHER	32,000	0	32,000	700000

Flexi Premium for Sum Insured 700000.00

Premium Payable by Employee (As per policy)

Total Premium Payable

TOTAL PREMIUM	GST	GROSS PREMIUM
₹ 32,000	₹ 0	₹ 32,000

Net Premium	GST	Total Amount Payable
₹ 29,531	₹ 0	₹ 29,531

PREMIUM	GST	GROSS PREMIUM
₹ 61,531	₹ 0	₹ 61,531

I have read the terms & conditions from the benefit manual(refer the policy document tab)

Family Members Amend

Select Flexi Plan

Submit



ENROLMENT GUIDE FOR PARENTAL POLICY

STEP 8: Click on 'Submit Policy Details' after reviewing the summary to complete the enrollment.

Insurance Coverage Summary
Here is the final summary of the members who would be insured, the Sum Insured for them & the premium payable

Mediclaim Plan Details

SNo.	Relation	Name	Gender	Date Of Birth	Sum Insured
1	Self	Mayank B	Male	23-09-1995	Self No Coverage
2	FATHER	gugugu	Male	04-03-1954	500000

Flexi Mediclaim Plan Details

SNo.	Relation
1	FATHER

Confirmation for Submitting the Policy Details ×

Submit Policy Details

Policy member details cannot be amended after submission!

Total Premium	Sum Insured
32,000	700000

Flexi Premium for Sum Insured 700000.00

TOTAL PREMIUM	GST	GROSS PREMIUM
₹ 32,000	₹ 0	₹ 32,000

Premium Payable by Employee (As per policy)

Net Premium	GST	Total Amount Payable
₹ 29,531	₹ 0	₹ 29,531

Total Premium Payable

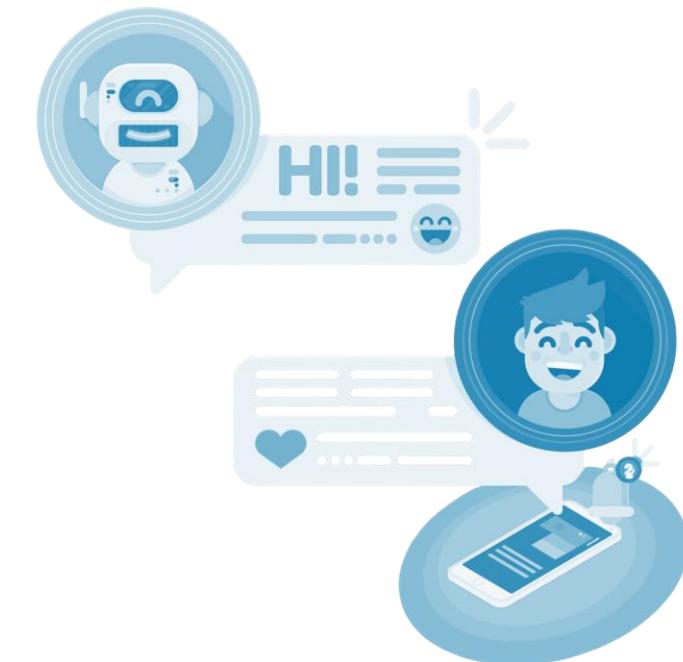
PREMIUM	GST	GROSS PREMIUM
₹ 61,531	₹ 0	₹ 61,531

I have read the terms & conditions from the benefit manual(refer the policy document tab)

Family Members Amend **Select Flexi Plan** **Submit**



WHATSAPP CHATBOT & WHATSAPP CHANNEL



designed by freepik.com

WHATSAPP CHATBOT

Did you know you can get instant answers to all your Group Health Insurance queries?

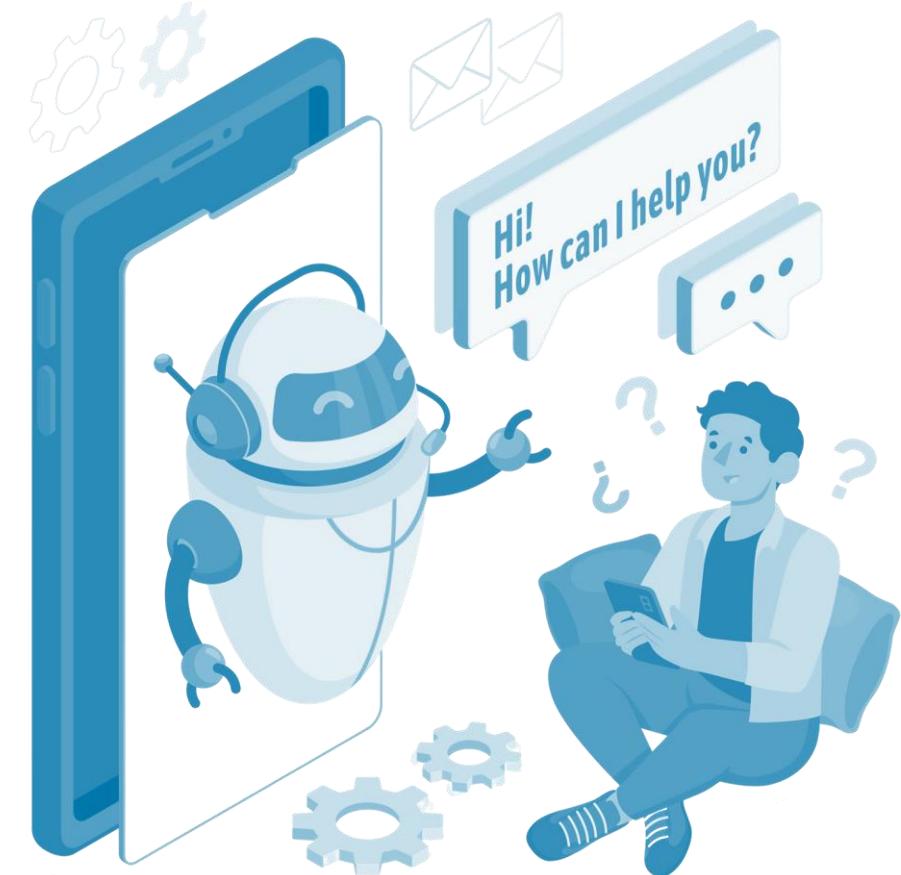
Unlock effortless insurance management with our user-friendly Chatbot. From policy details and family information to helpdesk support and e-card downloads, our Chatbot provides you the tools you need, whenever you need them.

Say Hello to Our AI-powered WhatsApp Chatbot Assistant!



How to get started

- 1) Scan the QR code and type "Hi" to start a chat with our WhatsApp Chatbot
- 2) Follow the prompts to provide your work email address
- 3) Explore Features:
 - Policy Details: View your policy information instantly
 - Family Details: Update and manage covered family members
 - AI Assistance: Get answers to your queries
 - E-card Downloads: Access your insurance cards quickly
 - Network Hospitals: Find nearby hospitals in our network
 - Helpdesk: Connect with our insurance support team



WHATSAPP CHANNEL

Stay Informed with Our WhatsApp Channel

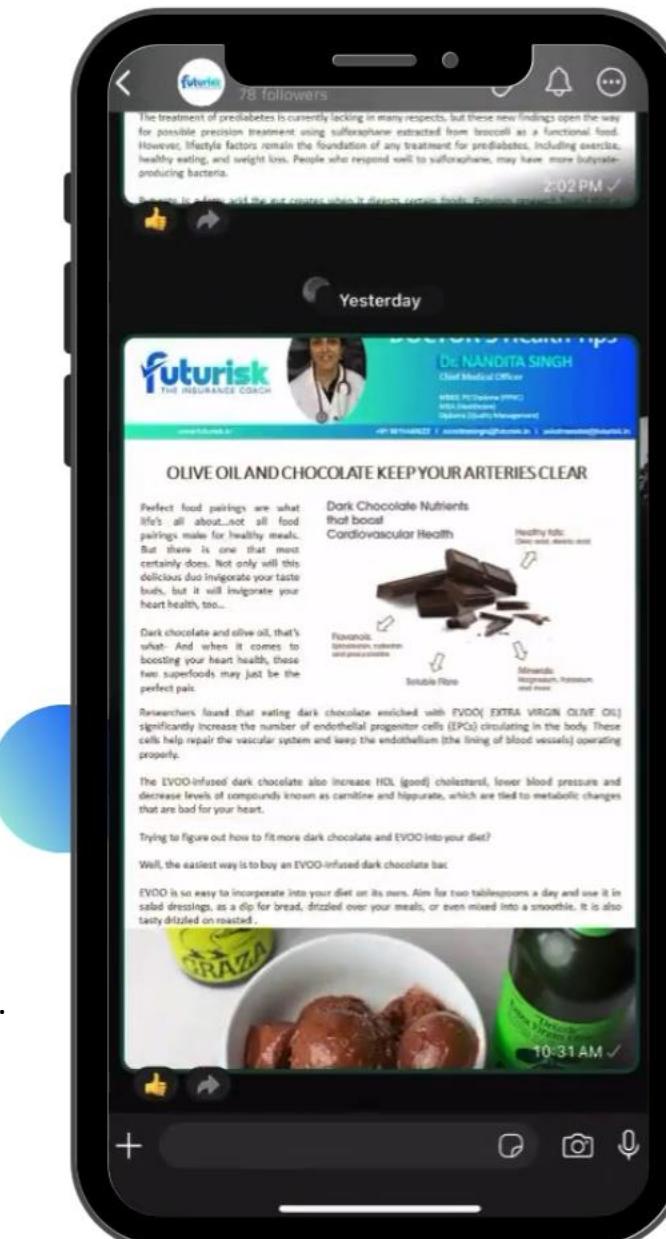
Your health, your convenience! Our WhatsApp Channel brings you regular health updates, expert insights, and wellness tips—all in one place.



What You Get:

- **Regular Health Updates** – Stay ahead with the latest wellness trends and preventive care tips.
- **Expert Insights** – Curated by medical professionals to help you make informed health decisions.
- **Quick & Convenient** – Access reliable health information anytime, anywhere.

Join our WhatsApp Channel today and make your well-being a priority!



FAQ

• 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., 26th Feb 2025 to 25th Feb 2026 for Parental policy and 16th Feb 2025 to 15th Feb 2026 for employee 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., Mediassist is the TPA for Resilinc

• Who is an Insurance Broker ?

An Insurance broker is appointed by the Infinite Computer Solution 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?

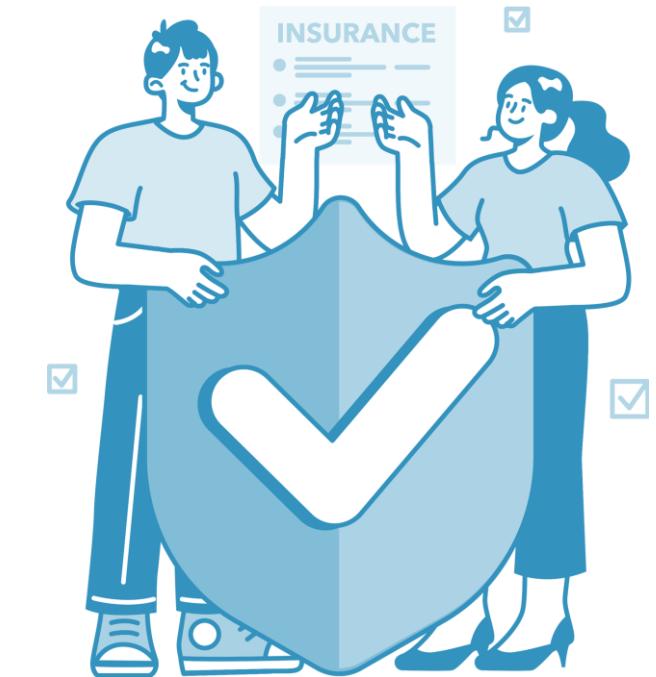
A Floater policy is a single policy that takes care of the hospitalization expenses of your entire family who has been declared at the time of taking the policy. Any member of your family or all put together can claim up to the maximum sum insured.

• 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



WELLNESS THROUGH SEVA AT HOME



Seva At Home – Our Wellness Offering

Seva At Home provides end-to-end preventive health solutions to corporates to protect their employees' well-being. The ethos is to provide quality remote care

Available across India, each wellness programme:

- is customised to the company's unique requirements
- uses a systematic approach to create a holistic company health report
- offers a team of vetted healthcare advisors to work with the organisation's employees



Services available in
100 plus cities

WELLNESS BUNDLE



S. No.	Basic Plan Benefits	Amount INR
1.	Prescribed Lab & Radiology	30% Off
2.	Pharmacy Online	Up to 20% Off
3.	Dental Non-Cosmetic	30% Off
4.	Vision Consultation & Prescription Lenses	30% Off
5.	General Physician Consultation Online	Unlimited
6.	Specialist Consultation Online	5 Consultations free
7.	Psychologist Consultation Online	3 Consultations Free
8.	Mental Health Support	24*7
9.	Physiotherapist Online	3 Consultations Free
10.	Nutritionist Online	5 Consultations Free
11.	Gym Discounts	25% Off
12.	Short Term Nursing Care	Access To Platform
13.	Panchakarma	50% Off
14.	Ambulance – First Usage	Free
15.	Preventive Health Check Package	30% Off



Dashboard



Surenthiran S ✅

👤 0000000600

✉️ suren@futurisk.in

FUTURISK INSURANCE BROKING CO PRIVATE LIMITED

Group Mediclaim Policy

Insurer : Care Health Insurance Limited
TPA : Care Health Insurance Limited
Policy Period : 13-01-2024 To 12-03-2025

[Family Details](#)

[Documents](#)

[Claims](#)

[Ecard](#)

[Network hospital](#)

Enroll Family

Policy Enrollment Details



Help Center

Sasi Kumar - Account Manager
📞 9962574902
✉️ sasikumar@futurisk.in

Tollfree Helpline
📞 1800-1034-569
✉️ servicehelpdesk@futurisk.in

WhatsApp Chat Bot
📞 +919150581818
✉️ Ping Hi in WhatsApp to start chat

Pristyncare

India's Surgery Experts



Seva at Home

Primary & Emergency Healthcare



Click on Seva At Home icon



Choose Wellness Services

seva.my.site.com/Futurisk/s/

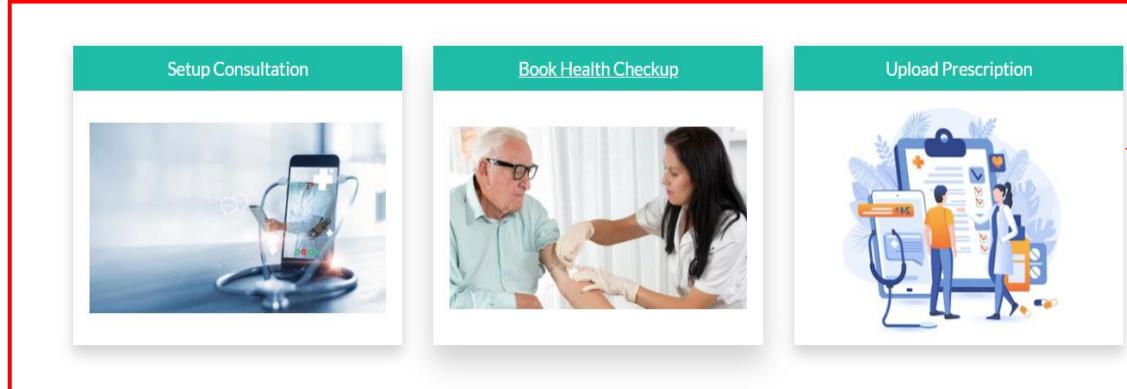
Oracle | PeopleSoft... SapphireMS Internet Login Portal Gallery Apollo Lighthouse Outlook Gmail YouTube Maps ICICI All Bookmarks

Book Services Services Catalog Service History Account

Welcome To Seva At Home Community!!

A place where you can easily find health and wellness solutions and ask questions

Healthcare Services



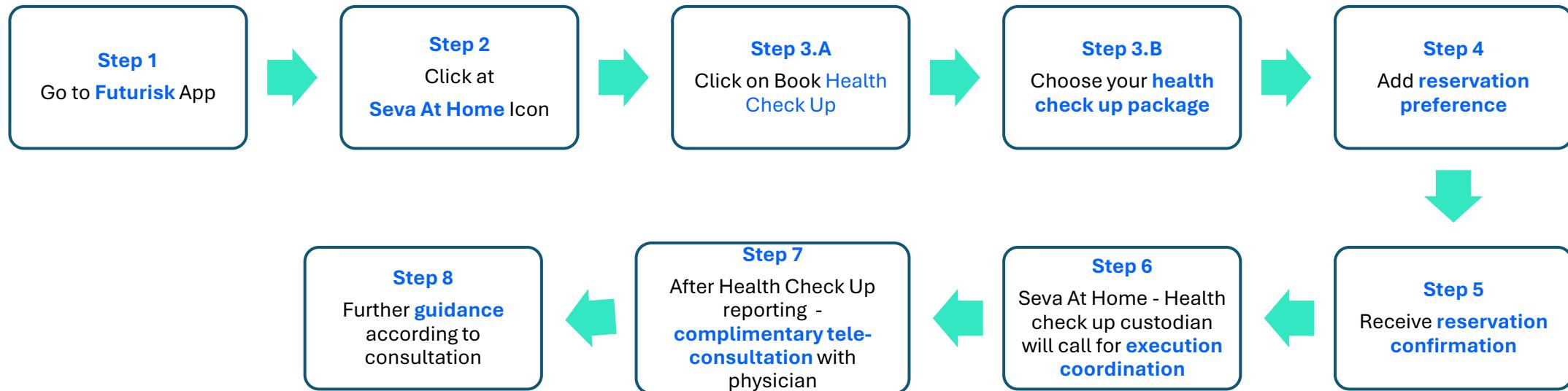
- Setup Consultation
- Book Health Checkup
- Upload Prescription

CHOOSE YOUR HEALTH CARE SERVICES

- Set Up Consultation
- Book Health Check Up
- Pharmacy order
- Home health care services
- Mental health services
- Physiotherapy services
- Ambulance services
- Other Services Like Gym, Panchkarma



Diagnostics/Health Check up

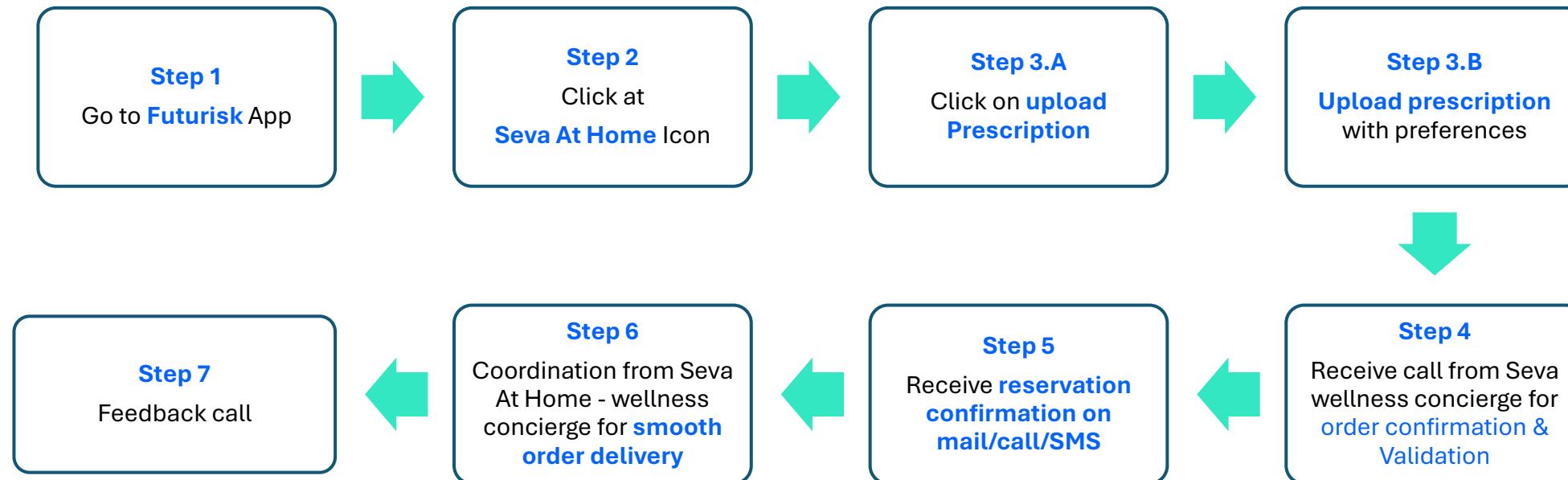


Service Level Agreement (SLA)

- Lab reservation – 24 hours in advance
- Turn Around Time for online reporting – 24 hours after testing
- Turn Around Time for Radiology – 24-48 hours
- Teleconsultation after reporting within 24 hours



Pharmacy Orders/Upload Prescription



Service Level Agreement

- Delivery of medications and pharmacies TAT is twenty-four hours in metro cities
- Urgent requests will be handled separately, and we will schedule the delivery based on our conversation with the concierge.
- For T2/3/4 Cities, we will define the timings based on order and connectivity.

Note: Seva At Home concierge will constantly monitor and coordinate with the pharmacy vendor and the customer.



FREQUENTLY ASKED QUESTIONS

Q1. What is the minimum order quantity for Pharmacy online ?

Ans. INR 500

Q2. What is the TAT for Pharmacy delivery?

Ans. 24 hours

Q3. Can we see the network of gyms?

Ans. We have a network of 8100 gyms. You may click [on the link](https://fitpass.co.in/studio) to locate a gym near your location: <https://fitpass.co.in/studio>



FREQUENTLY ASKED QUESTIONS

Q4. What is the TAT for report of Master Health Check?

Ans. 24-48 hours

Q5. What is covered in Dental procedures?

Ans. Dental Filling, Braces and Aligners, Root Canal Treatment, Kids Dentistry, Dental Bridges, Dental Implants.

Q6. What is the kms range for ambulance free usage?

Ans. Up to 5 kms



HELPDESK



For any assistance, Please contact the insurance representative:

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



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THE INSURANCE COACH

CHENNAI

BANGALORE

MUMBAI

DELHI

HYDERABAD

KOCHI

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