Medical Insurance FAQ - McAfee Enterprise

Plan Design and Coverage Limits

Q 1. Will my Medical, Accident and Term Life benefit coverage exist beyond 31st Oct, 2021, in the McAfee Enterprise?

Ans: The Insurance plans will be continued under McAfee Enterprise Policies from 1st Nov 2021

Medical Plans

Q 2. Are there any changes to the medical plan?

Ans: No, the McAfee Enterprise Medical Plan is just a replica of the Previous McAfee plan.

Q 3. Will my Sum Insured limit be the same in McAfee Enterprise?

Ans: Yes, Family Floater Sum Insured is INR 500,000.

Q 4. Can my existing cover limit be carried over from McAfee to McAfee Enterprise?

Ans: Your current sum insured coverage limit will cease on Oct 31st, 2021. And a fresh Coverage sum insured (INR 500,000will be available for the new plan period Nov 21 – Oct 22 under McAfee Enterprise

Dependant Coverage

Q 5. Will my dependent coverage continue in McAfee Enterprise too?

Ans: All the Benefits coverage will continue similar to the Mcafee policy. Please visit Q6. for enrolment of your existing dependents.

Q 6. Should I enrol my dependents again on 1st Nov?

Ans: You must verify your dependent details that will be carried over from Mcafee, and you will receive enrolment email in the first week of Nov, 2021 from mcafee_enterprise@mediassist.in You are requested to make changes if any within the window period provided, else the current dependent details will be carried over.

Claims

Q 7. How should I claim for any hospitalizations until 31st Oct , after I move over to McAfee Enterprise on 1st Nov, 2021?

Ans: Any hospitalisation claims upto 31st Oct 2021 should be submitted for the same to be settled in the McAfee Policy . And if there are any hospitalisations arising on or after 1st Nov 2021 these will be submitted under McAfee Enterprise Policy.

Top up FAQ's

Q 8. I had opted for top up in the current McAfee policy, do I opt again post transition? Or If I have not requested earlier can I request now or withdraw during this New Plan period

Ans: Your top up coverage request will get renewed in the Mcafee Enterprise Plan for the period Nov 2021 to Oct 2022 .
However, you can make changes at the start of this new policy i.e place your request for the Top Up Plan , upgrade from the existing plan (3 lacs to 5 lacs) or withdraw , within the enrolment window period provided through Medibuddy portal. in November 2021

Q 9 Should I enrol again for the Top Up Policy in the new Plan

Ans You must verify your Top Up Request and dependent details that will be carried over from Mcafee, and you will receive enrolment email in the first week of November from mcafee_enterprise@mediassist.in. You are requested to make changes if any within the window period, else the your existing request for   Top Up Policy will be continued .

Q 10. Will the Top UP cover limit be transferred from the current McAfee Policy

Ans: Your current Top up sum insured coverage limit will cease on Oct 31st, 2021. And a fresh Coverage sum insured will be available for the new plan period Nov 21 – Oct 22

Q 11. Should I pay premium for the renewed Top Up Policy plan from 1st Nov to Oct 22 ? And what is the premium amount

Ans: Yes, since this is a new policy, you must pay the premium for the top policy for the period 1st Nov 2021 to 31st Oct 2022. And the same will be deducted from your   December 21 or January 22 paycheck. The Premiums with GST are Rs 9,440 and Rs 11,800 for the coverage of INR 3 and 5 lacs respectively

Q 12. I paid premium for my TopUp in 2021 will this be refunded?

Ans: The Top up Premium would have been paid until 31st Dec 2021. A pro rata refund will be initiated for the period 1st of Nov 2021 to 31st Dec 2021 only.
Please note , pro rata refund will be initiated to only those Employees who haven't made hospitalisation claims for period 1st Jan 2021 to 31st Oct 2021.
And there won't be any refund for those Employees who had hospitalisation claims during the policy period -1st Jan 2021 to 31st Oct 2021.

Medibuddy Wallet

Q 13. Will we have access to Medibuddy wallet?

 Ans: Yes, you can access your Medibuddy wallet from 1st Nov, 2021 onwards.

Q 14. What happens to my current Medibuddy wallet?

Ans: Medibuddy Wallet structure for Employees & Dependents:
Applicable for Health checks/Lab Investigation/ Medibuddy Gold subscription plan (Teleconsultation)

The current Medibuddy wallet will cease on Oct 31st 2021 and a new wallet amount will be added to your account based on the below age criteria.

Age criteria:
1) Male <35 - Wallet amount - INR 2,000
2) Male >35 - Wallet amount - INR 2,850
3)Female < 35 - Wallet amount - INR 2,400
4) Female > 35 - wallet amount - INR 4,200

Eligibility criteria for Employees - All Employees of McAfee Enterprise will be assigned a wallet amount based on age criteria.

Eligibility criteria for Dependents - Any one dependent is eligible for a sponsored health check-up set as per the age criteria for Employees. This can be availed when the employee completes his/her health check-up.

Any recent credits into the Medibuddy wallet (Successful completion of HRA, Submission of COVID Vaccination certificate) the earned points will be carried forward until Oct 31st 2022.

Q 15. Will I get a new login detail to the medibuddy portal?

Ans: Yes, you will receive new Login details from mcafee_enterprise@mediassist.in which will be effective from 1st Nov , 2021 onwards.

Q 16. What are the resources available for Mcafee Enterprise after 1st Nov?

Ans: You can email for your queries to

The SPOC of Mediassist will remain the same:
    Mr Regis R <regisr@mediassist.in>9008008505,
    Mr Kishor <kishor.s@mediassist.in> 9606073561

Q 17. Who will be the Insurer & TPA for McAfee Enterprise?

Ans: New India Assurance – is the Medical Insurer
    Mediassist – TPA

Q 18 Important note

Please lookout for emails from mcafee_enterprise@mediassist.in for your New Medical Plan details , login information etc and take action within the window period provided to you to make enrolment edits and updates

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