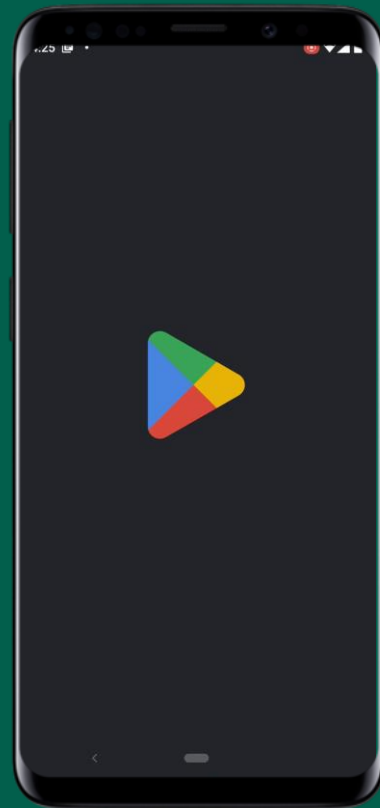




Your insurance and
health benefits partners!



- Scan QR code to download the Loop app
- Login with your mobile number or official email
- Enter the OTP
You will receive an OTP via SMS/ on email
- You're all set!
No need to login again

Know your insurance policy



GMC Policy | GTL Policy | GPA Policy
Insurance details →



Standard Hospitalisation
Covers expenses up to your sum insured →



Reimbursement | Cashless
Where applicable →



Pre + post-hospitalization
Expenses covered →



Daycare procedures
Discounts and at home services →



Maternity and newborn
Discounts and at home services →

GMC Policy

Insurance details →

Insurance Partner: Care Health Insurance

TPA:	Care Health Insurance
-------------	-----------------------

Sum Insured:	3L and 4L (Parents not covered) 5L and 6L (Parents covered)
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Family Definition:	Self + Spouse + 2 Kids + Parents only Floater
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Policy Period:	16th June 2025 - 15th June 2026
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Standard Hospitalisation

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

- Room(including nursing & RMO fees)
- Doctor Fees
- Intensive Care Unit (ICU)
- Surgical fees
- Operating theatre
- Pre- and post-hospitalization expenses
- Anesthesia and oxygen
- Drugs and medicines consulted
- Tests performed at the hospital
- Dressings, ordinary splints, plaster casts
- Costs of prosthetic devices, if implanted
- Organ transplantation charges



Reimbursement is available at any hospital/nursing home in India having a registration certificate with a minimum of **15 beds** in metro cities and **10 beds** outside metros.

Cashless facility available in cashless hospital network.

Reimbursement is not available in **delisted/not preferred/black listed** hospitals. This can be searched on the insurer's website.

Room rent & restrictions

Here's all that's covered →

3L and 5L - Semi Private Room (Normal and ICU)

4L and 6L - Private Room (Normal and ICU)

NOTE:

Room rent includes nursing charges & RMO charges. If it is separately added to the bill, insured person will have to bear the cost.

Pre + post-hospitalization expenses

What's covered →

Diagnostic tests related to the hospitalisation,
follow-up consultations, medicines, etc.



Medical costs related to a hospitalization can be reimbursed if incurred
30 days before or/ and 60 days after a hospitalization.

Daycare procedures

130+ Daycare procedures are covered →

Treatments that do not require 24-hour hospitalisation but are still covered under your policy

e.g.. Cataract, Dialysis, Radiotherapy, etc.

*Capping on certain procedures like cataract

Note: IRDAI-approved day care procedure list is linked at the end. However, some treatments might differ from insurer to insurer.

Ambulance Charges

Covered upto Rs. 1000 per hospitalisation per claim



Maternity and newborn

Here's all that's covered →

Normal delivery: Rs. 50000

Cesarean delivery: Rs. 60000

9-month waiting period: Waived off

New born baby : Covered from day 1

Maternity coverage:

Includes childbirth + complications arising before, during, or after pregnancy (under IPD basis only).

Eg: abortions, hypertension, breast abscesses, etc.

Newborn Baby/Spouse Addition:

Share data of a new baby or spouse within 20 days from the date of birth/ marriage, respectively, with the HR team
(ensures coverage is valid from day 1).



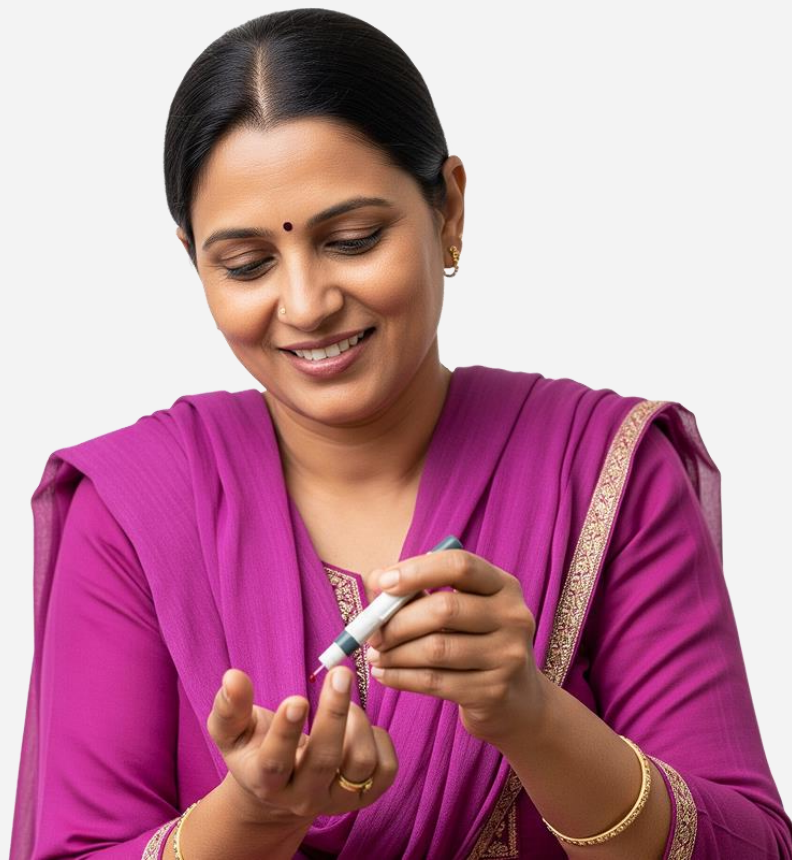
Pre-existing conditions

Here's all that's covered →

Any pre-existing ailment is covered from Day 1
in this Group Medclaim Policy

First 30 days exclusion: Waived off

1 and 2 year disease exclusions: Waived off



Sublimits/ Ailment capping

Insurance details →

AYUSH Treatment:	Covered up to 25% of the Sum Insured subject to hospitalization in Govt recognized Hospital
Internal congenital disease:	Covered
External congenital disease:	Covered for life threatening conditions
Hospitalization arising out of Terrorism:	Covered
Lasik Surgery:	Covered if power is +/-7.5
Cataract:	Rs. 30,000 per eye

Additional Coverage

Insurance details →

Special Conditions 1:	Maternity-related complications covered within the Maternity limit (if life threatening)
Special Conditions 2:	If intimation of claim is made after 30 days, co-pay of 10% will be applicable . This co-pay will be over and above all other conditions of policy
Special Conditions 3:	5L SI - capping of 3L for ESC - 2L cap for parents 6L SI - capping of 4L for ESC - 2L cap for parents
Co-Pay Clause	10% co-pay on parental claims (For sum insured of 3L and 5L only)

PS: Your insurance card and all details will be made available in the 'Insurance' tab of our mobile app. Make sure you download it so you always have access.

Hospitalization and claims



Insurance card

All your policy details in one place →



Cashless | Reimbursement claims

How to file and where applicable →



Dedicated claims handler New!

One claim-one handler →



On-ground advisor

Quick discharge →

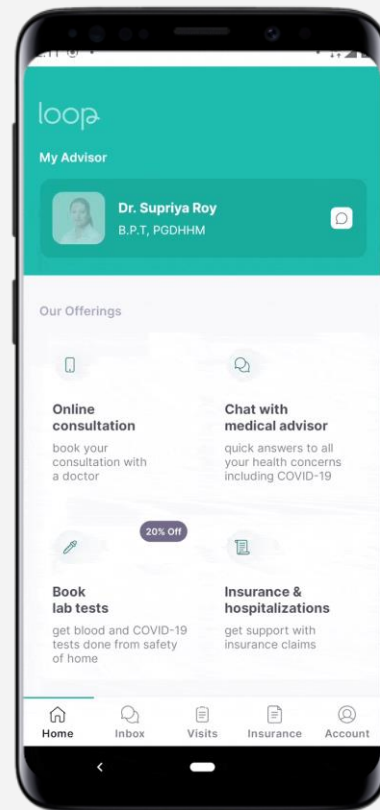
Ecards and policy on the app

Insurance cards and policy details in 1 place

Instant access to the network hospital list

Claims updates on the app

Continuous support with active claims



Cashless claims

Where it works

Planned treatments

Process

- Select a hospital from the **network hospital list** on the Loop app
- Visit the hospital to get pre-authorisation done. Loop's support team will help expedite the process
- Submit authorization letter and insurance card on the day of admission



Cashless is easier

Total hospital bill	1,50,000
Paid for by insurance	- 1,40,000
Non-medical expenses	You pay only 10,000

Note:

The hospital can ask for a security deposit amount in case of any cashless treatment. *

* Since it is a transaction between the hospital, TPA, and patient, Loop is not liable to get the refund for this amount.

Co-pay, if any, be calculated and deducted from the admissible claim (amount after deduction of non-medical expenses)

Reimbursement claims

Where it works

Emergency hospitalisation



Intimation

Inform us about the emergency hospitalization (within 24 hours)



Discharge

Maintain all documents and bills being released from the hospital



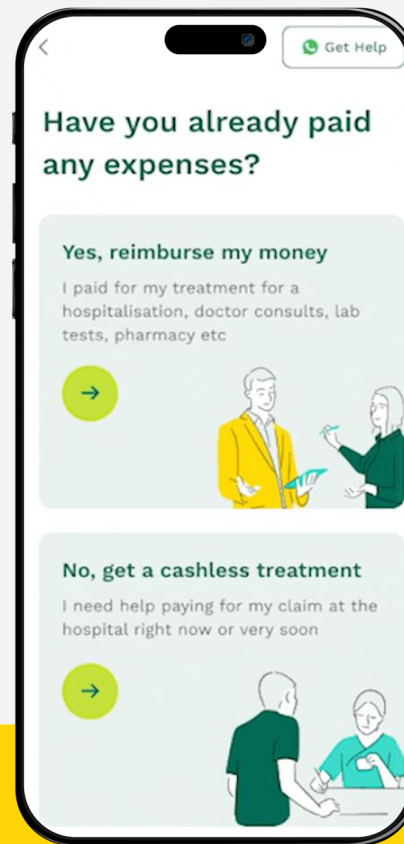
File claim & upload documents

Submit relevant documents using the guides on the Loop app within 30-days from discharge ([Checklist](#))



Settlement

The TPA will settle your claim. Your claims get reimbursed 10 days faster with our new experience



up to **67% faster**
claim settlement

New!

Dedicated claims specialist

A single claims POC for the entire claim journey!



Intimation

- Facing issue with Claim Form A.
- Do we need to submit this document?



Process

- What's the ETA on settlement?
- Has the insurer confirmed documents?



Settlement

- Why has this amount been deducted?

24x7 support at 080 3783 6789



Support with claims

- Chat with our Claims Chatbot on WhatsApp
 - Call on our 24x7 claim support number
-

Get on-ground support with our In-person claims advisor

Available in Mumbai, Pune, Bangalore & Hyderabad. Subject to notice of **72** hours and availability

- Intimate us of your emergency
- Our Claims Advisor visits hospital
- Help with documentation and discharge

24x7 support at 080 3783 6789



Health benefits for this year



Dedicated family doctor

Get medical advice 24x7 →



Consult medical experts

Unlimited consults, 12+ specialties →



Credible diagnostic tests

Book at up to 20% off →



Same-day reports

With free follow-up consults →

Your 24x7 family doctor



First respondents for any general medical query



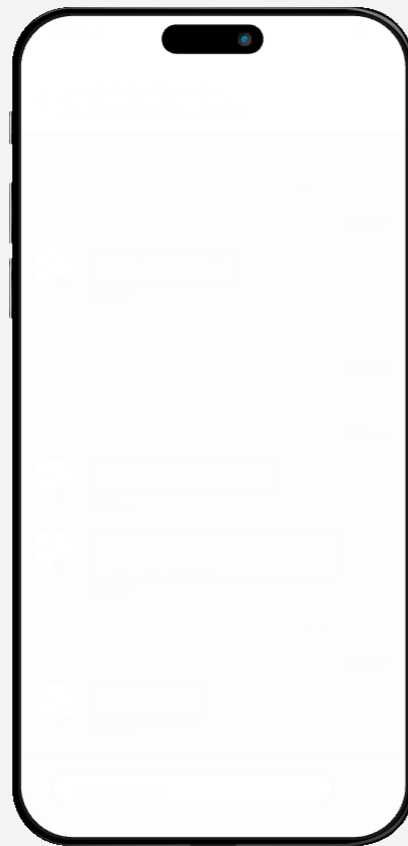
Help you book lab tests and order medicines



Help you get a callback from a doctor within a few minutes

And lots more!

Share with up to 3 family members



Free doctor consultations



Free consultations across
12 specialties



50+ doctors with 10+ years
of experience



Unlimited follow-up consultations



Digital prescriptions after each
consultation

Share with up to 3 family members



Care Plan - Lab Tests, Simplified



Up to 50% off on full-body and specific checkups



Discounts are also applicable for your family members



At-home sample collection. 95% reports deployed within 12 hours

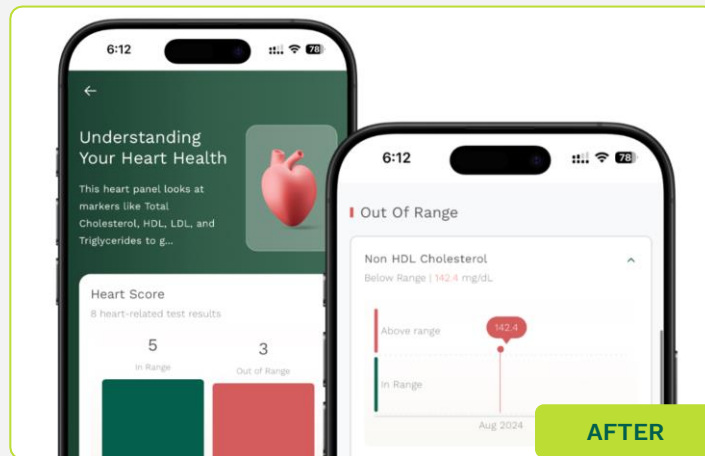


Get a simplified health guide with nutrition tips, biomarker score, and a personalised journey to get healthier

Share with up to 3 family members

Test	Results	Units	Biological Reference
BIOCHEMISTRY			
Glucose, Fasting Fluoride Plasma/Glucose Oxidase-Peroxidase (GOD-POD)	94	mg/dL	70 - 99
Lipid Profile			
Serum			
Cholesterol, Total Cholesterol Esterase/Cholesterol Oxidase/Peroxidase	178	mg/dL	< 200
Triglycerides Cholesterol Oxidase	88	mg/dL	< 150
High-Density Lipoprotein (HDL) Cholesterol Cholesterol Esterase/Cholesterol Oxidase/Peroxidase	46	mg/dL	> 50
Non-High Density Lipoprotein (Non-HDL) Cholesterol	132	mg/dL	

BEFORE



AFTER

Benefits Hub

10+ categories

28+ thoughtfully curated brands

Save up to ₹15k every year!



Up to 25% off on medicines and lab tests

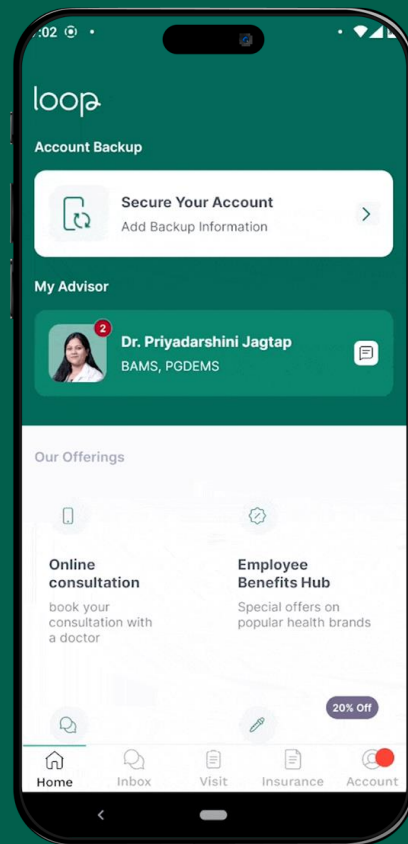


50% off on scaling + free consultation



40% off on Yoga sessions

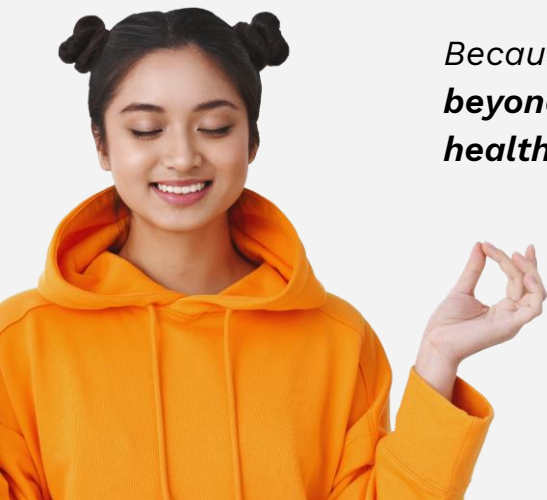
And other amazing offers for you and your family!



24 wellness sessions from experts

Access directly from the Loop app

Sessions on physical wellness, financial wellness, emotional wellness, etc.



*Because being 'healthy' goes
**beyond just your physical
health.***



How do I?

Find the list of day care procedure? [Link](#)

Know what is not covered in the policy? [Link](#)

RSVP for upcoming wellness events? [Link](#)

Know the T&C's for Loop? [Link](#)

Contact

Claims queries

Call → 080-3783-6789

Email → claims@loophealth.com

Direct contact → via Loop Health app

WhatsApp bot → link chatbot

General queries

Call → 080-3783-6789

Email → info@loophealth.com

Direct contact → via Loop Health app



Our focus is to keep you out of the **hospital**

Congrats! You're now looped in