



Group Medical Policy

Software AG

Medical Insurance - Employee Benefit Manual
Year 2022 - 2023



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The Group Medical policy covers medical expenses incurred by the insured employee and/or family members due to sickness or accident. This policy is applicable of the treatments taken within India only.

Note:

- ☐ Payable only if there is 24 hours of hospitalization followed by active line of treatment (Except for named daycare procedures, which do not require 24 hour of hospitalization)
- ☐ Typical expense heads covered are : room/boardng 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

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➤ Policy Holder	Software AG
➤ Policy Start & End Date	1 st Dec'2022 – 30 th Nov'2023
➤ Insurer	The New India Assurance Co. Ltd.
➤ Third Party Administrator	Medi Assist India TPA
➤ Family Floater Sum Insured	INR 5L; Parental Sub limit to INR 1L per parent

Covered Members

Default Cover (ESCP)

➤ Family Definition	(Self + Spouse/live-in-partner/same sex partner + 2Child + 2Parents) Partners cannot be changed during the midterm of policy Max Age for children age limit up to 25 yrs if bona-fide student and not employed. No age cap for permanent disabled children's (Loss of hearing, dumb, deaf, insane, etc.) For Contracted employees, E + S + C, Max Age for children age limit up to 25 yrs if bona-fide student and not employed. No age cap for permanent disabled children's (Loss of hearing, dumb, deaf, insane, etc.).
➤ Employee	Covered
➤ Spouse/Partner	Covered
➤ Up to 2 Children (Max upto 25 years)	Covered
➤ Parents (up to 85 years)	Covered

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Restrictions	
Pre-existing Diseases	Covered
Maximum age limit	0 - 85 years (Up to 25 Years for children)
30-days & 1 st 2 nd & 4 th Waiting Period	Waived off
Pre & Post Hospitalization Expenses	Covered (Up to 30 days & 60 days respectively)
*Maternity coverage from day 1	Maternity cover maximum limit to Rs.1 lakh for normal & C-section, even though both if insured and spouse are working in the same organization. Restricted to 2 Children
New Born Baby cover	Covered from day 1 under family Sum Insured and subject to declaration within 30 days of event
9 Months Waiting Period	Waived Off
Emergency Ambulance Services	INR 2,500/- per incident
Day Care Procedures	Covered as per insurer list
Claim Submission	Claim documents to be submitted with in 15 days from discharge date
Co pay	10% Co pay for all parental claims

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Restrictions	
Psychiatric Treatment	Covered for IPD hospitalization, As per IRDAI standardization of covers. (up to 25% of Sum Insured per policy period)
Room rent	1.5% of sum insured for normal and 3% of sum insured for ICU.
Congenital Diseases – Internal	Covered
Congenital Diseases – External	Covered in life threatening situation
Hospitalization/injury arising out Terrorism	Covered
Ayurveda Cover	20% of Sum Insured for family - Treatment limited to 1 event per life – 10% Co-pay applicable. Provided such treatments are taken in Govt. Registered Ayurvedic hospitals. – Excludes: Messages, Spa, Steam bath, naturopathy, experimental treatments, unproven procedure/treatment, alternate medicine treatment (other than Ayurveda), acupuncture, acupressure, magneto-therapy and similar treatment)

***Room rent** - Proportionate Clause applicable in the event of insured getting admitted in higher room category, all hospital related expenses will be on proportionate basis to the eligibility limit as per room rent restriction. All other related charges in accordance with the room rent restriction or actuals whichever is lower

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Restrictions	
Maternity Complication	Coverage up to FSI, in case of complication due to maternity which are life threatening
Well baby Expenses	Covered up to 5000 within maternity limits
Pre and Post Natal Expenses	Covered up to 5000 within maternity limits for IPD hospitalization
Continuity benefit for dependents	In case of death of an employee, their dependents will be covered for the rest of that policy period
Contribution clause	Allow the claimants to claim any excess/ spill over claim from other policy
Organ Donor expenses	Covered up-to the Sum Insured for the medical expenses incurred in respect of the donor for any organ transplant surgery conducted on the insured person
Cyber Knife Treatment / Stem Cell Transplantation / Cochlear Implants / Bone marrow Transplant / Robotic Treatment	Covered up to 50% of SI

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Extended New policy Coverage

Restrictions	
Gender transition cover	Covered up to the family sum insured, with 30lacs Group policy limit of Software AG
Ambulance charges	increased from 1,500 to 2,500 per incident in case of emergency
Maternity related complication	Covered up to the sum insured (subject to hospitalization and treatment)
Infertility treatment	Covered for one cycle up to the maternity limit
Animal / serpent attack with limit on OPD basis	Covered up to INR 5,000
HIV / AIDS cover	As per standard NIA policy clause (ESC up to sum insured and parental up to 1lac) subject to hospitalisation and treatment

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Parents Voluntary Top-up policy Coverage

Restrictions	
Condition	Claim Admissible only for the employees who have opted Top-up is a replica of base policy Terms and Condition. Sum Insured can be extended from top up plan once the base sum insured is exhausted. Room rent will remain same as per the base policy SI
Sum Insured	Graded sum insured as per below table
Tax Benefit	Tax benefits can be availed under section 80D income tax for the premium paid.
Waiting period	No waiting period is applicable to avail the benefits Top-up sum insured cannot be extended to the capped ailments like maternity, infertility.
Co-payment	25% co-payment applicable for each and every claim

Sum Insured	Premium rates excl. GST	1 Parent	2 Parents	ESCP
₹100,000	₹4,500	₹4,500	₹6,375	₹8,100
₹200,000	₹5,250	₹5,250	₹7,250	₹9,200
₹300,000	₹10,250	₹10,250	₹13,500	₹16,700
₹400,000	₹12,000	₹12,000	₹15,600	₹21,100
₹500,000	₹15,500	₹15,500	₹19,675	₹24,700

Premium rates mentioned excluding GST

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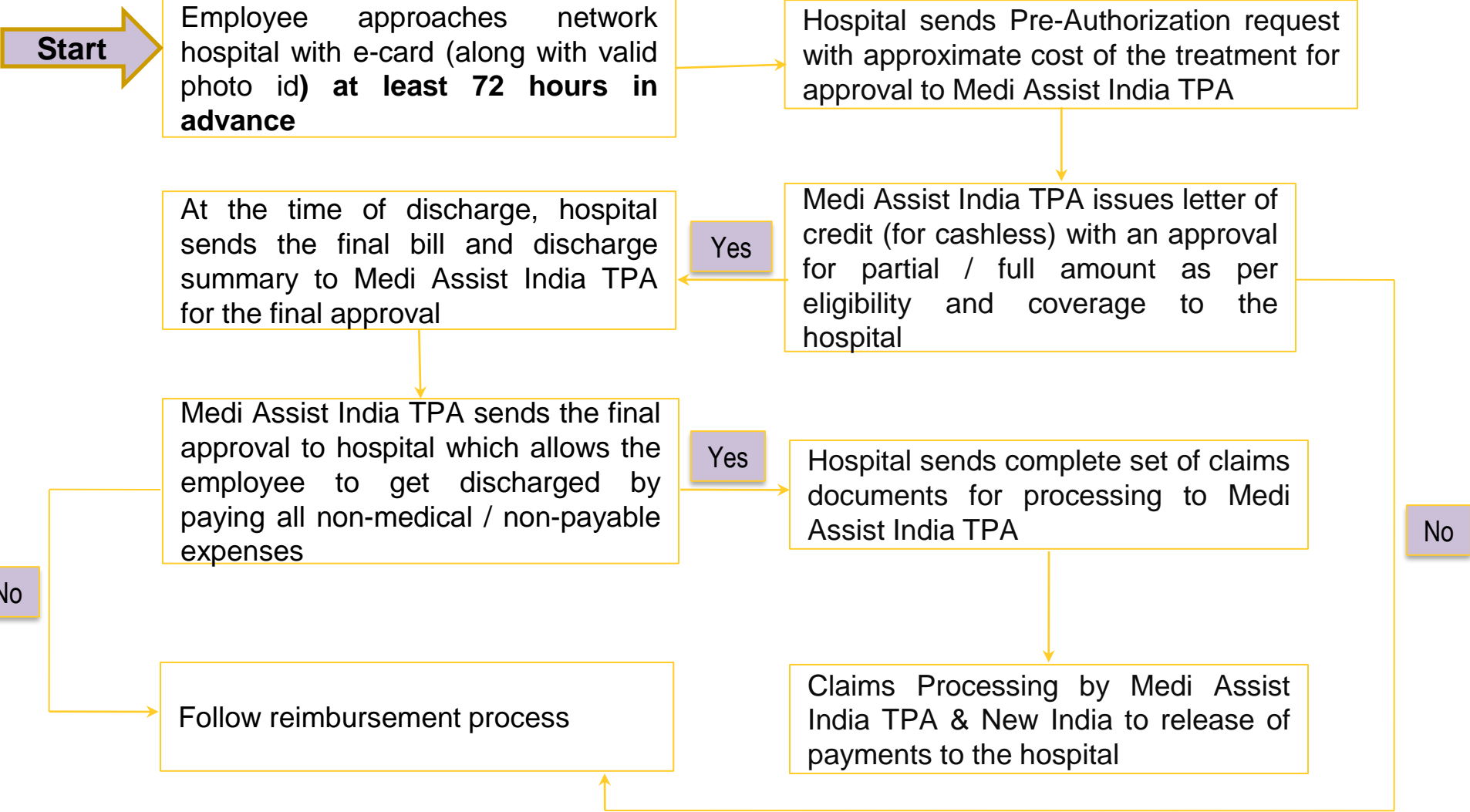
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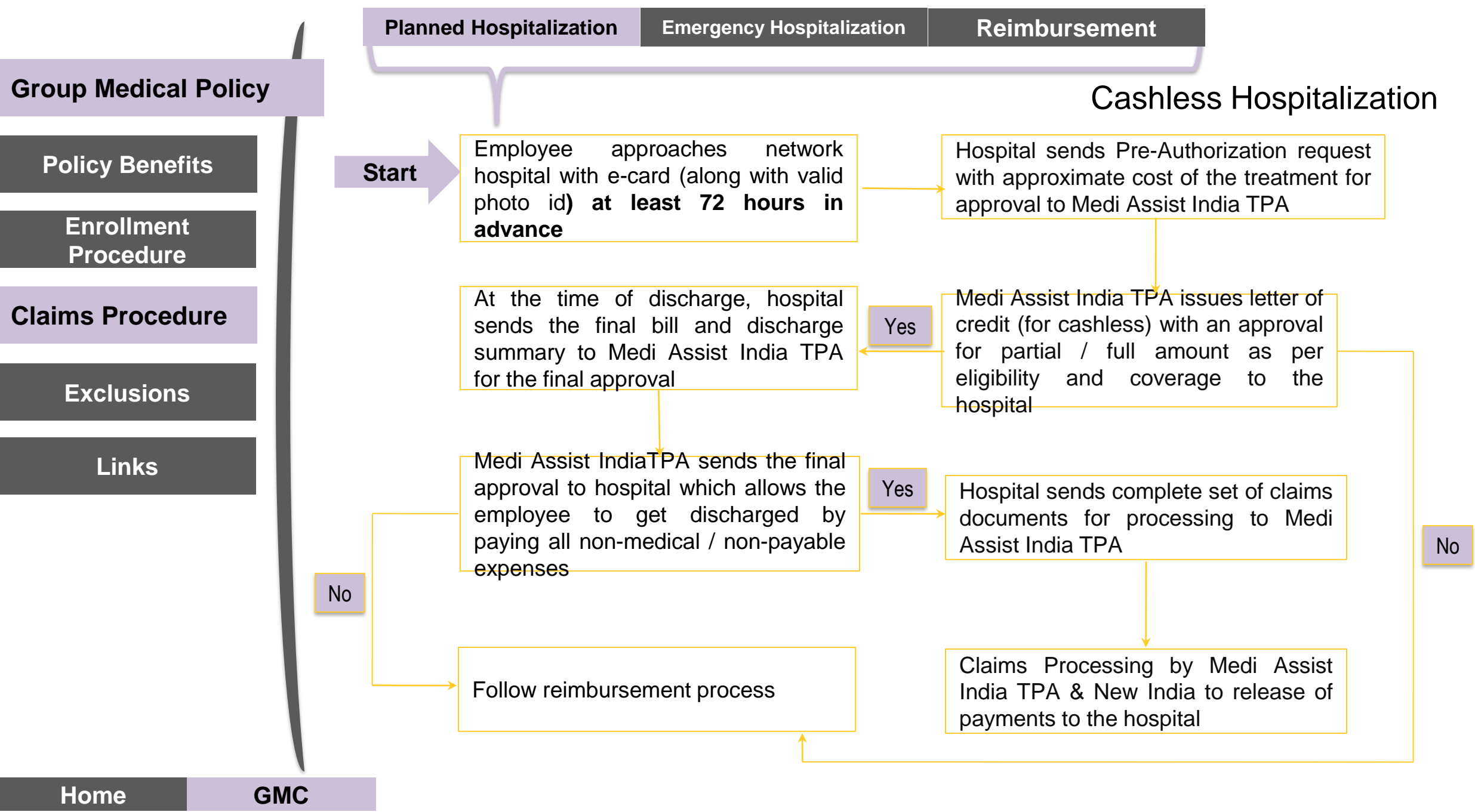
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Planned Hospitalization Emergency Hospitalization Reimbursement

Cashless Hospitalization



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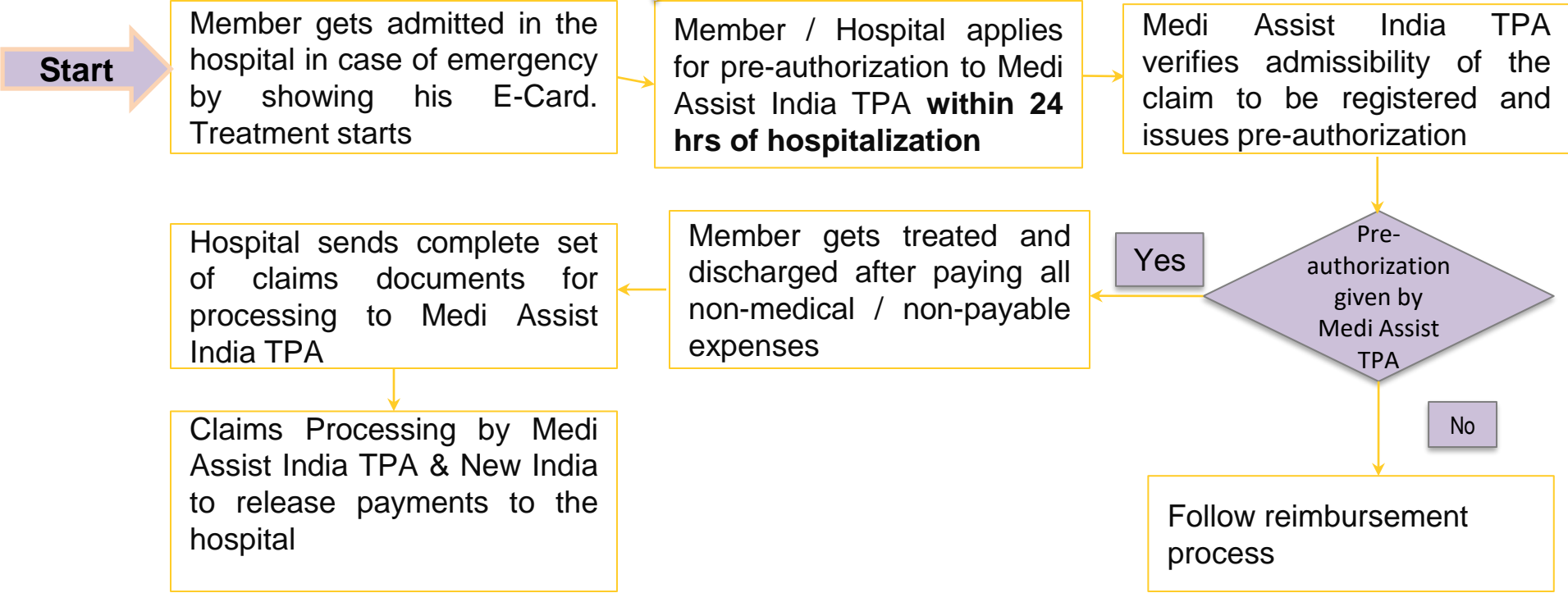
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Emergency Hospitalization

Reimbursement

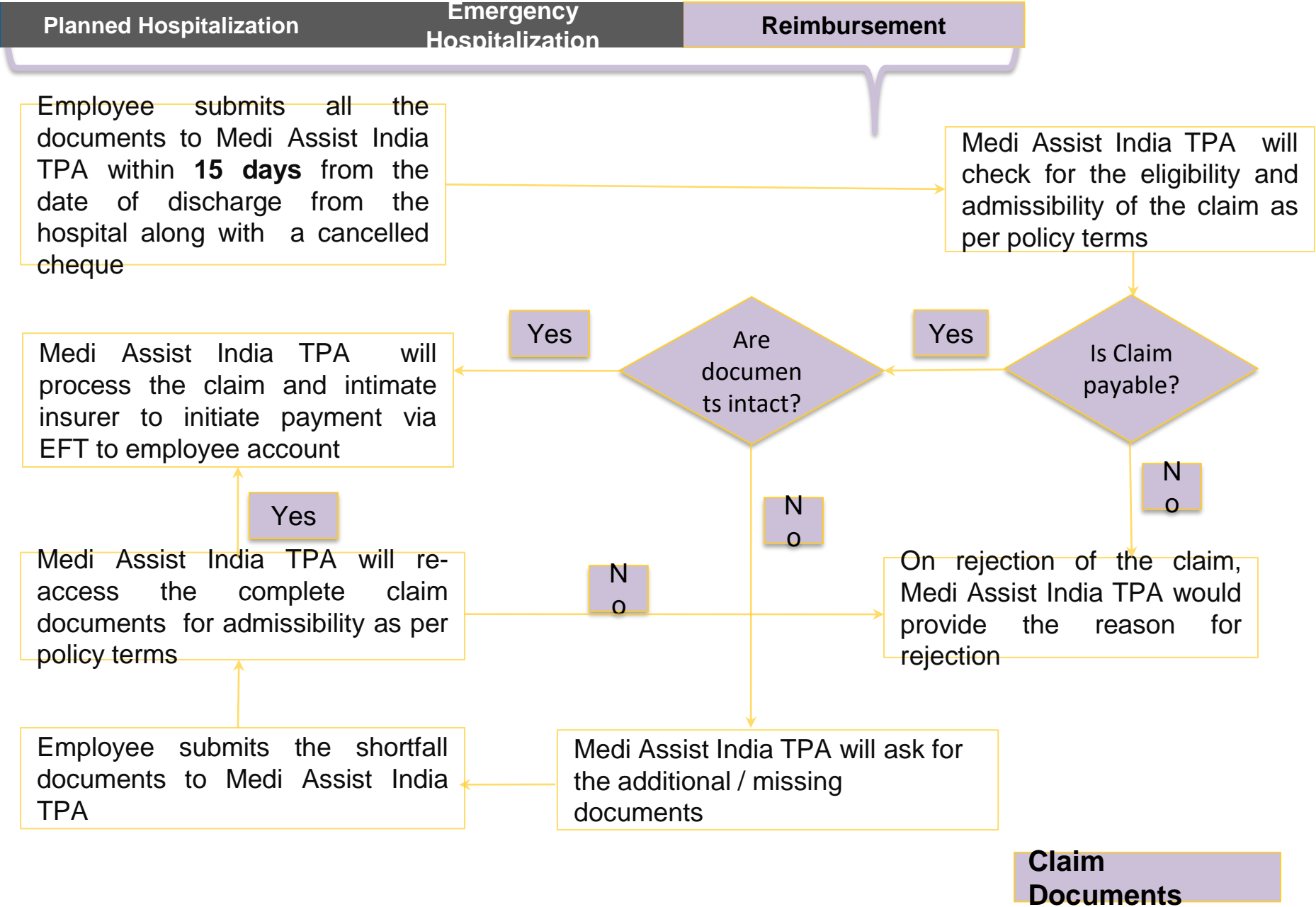
Cashless Hospitalization



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Claim Documents

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	✓
Implant sticker & Implant Invoice	✓
Original Prescriptions	✓
Investigation Reports in Original / Attested from hospital (reports for all tests done along with images)	✓
Copy of PAN card and Aadhar card of the Insured (Employee) is mandatory	✓
Cancelled Cheque and NEFT form details to be filled	✓

**In case of any additional document requirement, Medi Assist India TPA will reach out to member via email*

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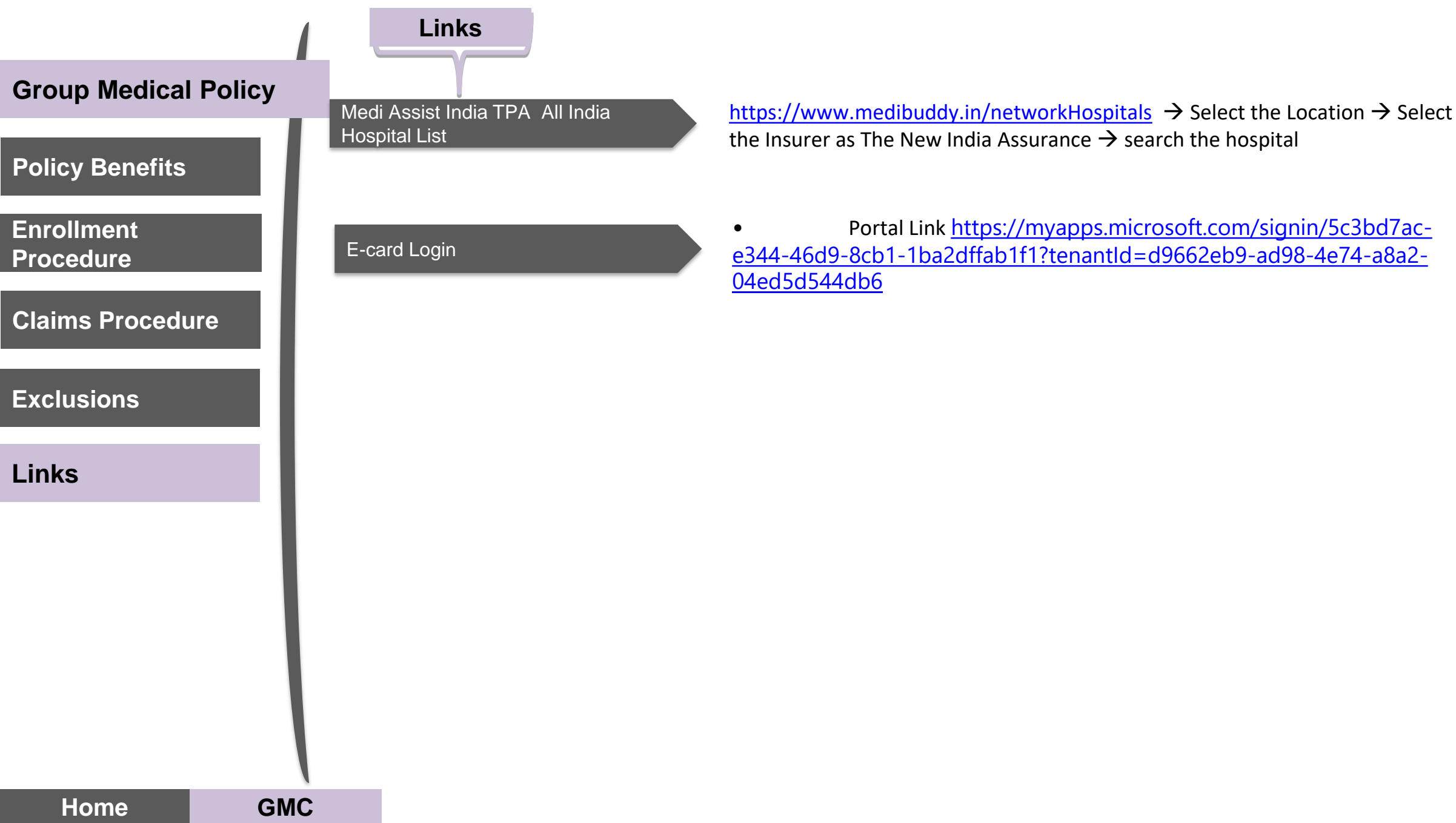
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Exclusions

- Any cosmetic or plastic surgery except for correction of injury
- Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, etc
- Circumcision unless necessary for treatment of disease
- Anomalies, intentional self-injury / suicide, accident due to use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or additions etc.
- Hospitalization for convalescence, general debility, rest cure, intentional self-injury, **use of intoxicating drugs / alcohol.**
- Treatment for Venereal diseases
- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations or directly or indirectly caused by nuclear weapons
- Vaccination & inoculation, OPD
- Genetic disorders, obesity
- Cost of spectacles or contact lens, hearing aid, Cochlear implants
- Vitamins and tonics unless used for treatment of injury or disease
- Voluntary termination of pregnancy during first 12 weeks (MTP)
- Congenital external diseases are not covered
- Massages, Steam bathing, Shirodhara and alike treatment under Ayurvedic treatment
- Hospitalisation purely for diagnostic and Evaluation wherein no active line of treatment administered

Note: This is not an exhaustive list, please get in touch with Medi Assist India TPA for more exclusion



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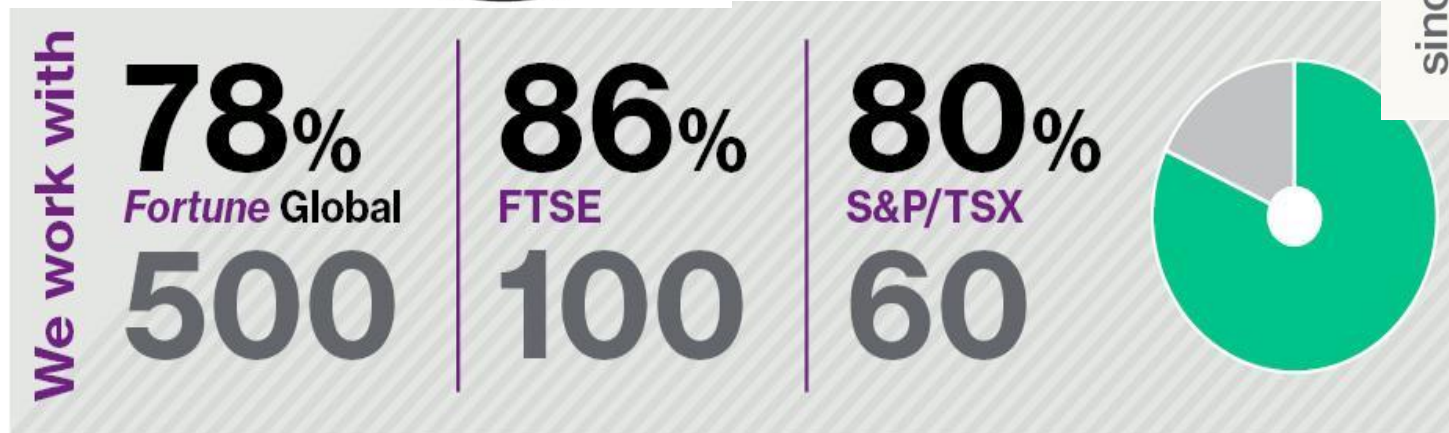
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Particulars	Name	Contact Number	Mail ID
Medi Assist TPA Contact - For Cashless and Reimbursement assistance -			
First Level	Mr. Rafeeqe	+91 80950 55501	rafeeqe.t@mediassist.in
Second Level	Mr. Shaifullah M	+91 72591 07759	shaifullah.mukthiyar@mediassist.in
Brokers Contact Details : Willis Towers Watson India Insurance Brokers Private Ltd. for any esclations			
First Escalation	Raghavendra S	96631 31058	raghavendra.s@willistowerswatson.com
Second Escalation	Jeevan Jain	7022338444	jeevan.jain@willistowerswatson.com



And **1000s** of non-Fortune-listed companies

Thank You!!!