

GUIDE TO EMPLOYEE BENEFITS

Group Health Policy
Group Personal Accident Policy
Group Term life


Evry India Private Limited

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POLICY OVERVIEW

General Information	Insurance Company	Niva Bupa Health Insurance Company Limited
	TPA	Medi Assist Insurance TPA Pvt Ltd
	Your Service provider	Edify Insurance Brokers Pvt. Ltd.
	Policy Start Date	01-Jan-2023
	Policy Expiry Date	31-Dec-2023
	Policy Type	Family Floater
	Policy Sum Insured	Covered with Rs.4,00,000 Sum Insured
	Parental Sum Insured Restriction	Restricted up to Rs.2,00,000. In the event of an employee's resignation, the Insurance premium paid by the employee is not refundable.
Members Covered		Employee, Spouse, 2 Children and 2 Parents or 2 In-laws (Parents are covered whoever opted Parental Insurance)



POLICY BENEFITS

Pre - Existing Diseases	Covered from day one	
Waiting periods	Waived off	
Room Rent eligible	Normal	Semi Pvt AC Room
	ICU	No Limit
Higher room usage	Room charges (includes Room, Nursing & RMO charges) <i>Proportionate charges become payable by insured using an higher category room or room of higher cost than eligible.</i>	
Pre & Post Hospitalisation	30 days before admission & 60 days after discharge.	
Maternity Benefits	Normal	Caesarean
	Rs. 50,000	Rs. 60,000
Maternity Cover Condition	Covered for First 2 Live Births only	
Pre natal and post natal expenses	Covered including OPD expenses from the date of conception till 60 days after discharge post maternity	



POLICY BENEFITS FOR EMPLOYEE POLICY

Child Day one cover up to family S.I	Covered Post intimation
Wellness baby expenses	Covered within Maternity limit
Mother care expenses (up to Child age 2 years)	Covered Up to Sum Insured
Third & Forth child cover	Covered subject to Twins or Triplets in second delivery
Maternity Complication Cover for life Threatening Conditions	Covered up to Sum Insured
Infertility Treatment Cover	Covered within Maternity limit only
Home Care Treatment Cover	Covered Up to Rs 30,000
Expenses Due to Death of Employee	In Case of Death, Full payment to be made without any deductions subject to available SI
Maternity Surrogacy Expense	Delivery Expenses Up-to Maternity Limits for Surrogate Mother for Employee's child



POLICY BENEFITS FOR EMPLOYEE POLICY

Same Sex or LGBT Coverage	Coverage provided to couple of same sex, married in jurisdiction with legal authority to authorize the marriage. Documents required: legal affidavit.
Coverage for Dependent dis-abled sibling	Coverage provided in case of dependency solely on the Employee
Co-payment	Applicable 20% on All Parental claims only Except capped ailments.
Peritoneal dialysis	Covered under Home Treatment limit up to Rs.30,000 & Cost of CAPD machine excluded
Approved and Listed Day Care Procedures	Covered
Internal congenital disease cover	Covered
External Congenital for Life threatening diseases	Covered



POLICY BENEFITS FOR EMPLOYEE POLICY

Animal or Serpent bite Cover	Payable up to Rs.5000 for both IPD & OPD
Oral chemotherapy	Covered
Lasik surgery Cover	Payable if refractive error is + / – 7 or above
Ayurvedic Cover	Payable up to 25% of Sum Insured if treatment taken in Govt. Recognised Hospitals
Physiotherapy Charges	Fully Covered as part of Hospitalisation
Organ Donor Cover	Covered including Transportation of organ & 30/60 days pre & post. Except Organ Cost
Ambulance charges	Ambulance cover up to Rs.2,500 per event



POLICY BENEFITS FOR EMPLOYEE POLICY

**Modern Treatment
Methods & Other
Procedures cover**

- 1) Uterine Artery Embolization & HIFU**
 - 2) Balloon Sinuplasty**
 - 3) Deep brain Stimulation (For Parkinson's)**
 - 4) Oral Chemotherapy**
 - 5) Immunotherapy- Monoclonal Antibody to be Given as Injection**
 - 6) Intravitreal Injection**
 - 7) Robotic Surgeries**
 - 8) Stereotactic Radio Surgeries**
 - 9) Bronchial thermoplasty and Stem Cell Implantation**
 - 10) Vaporization of Prostate (Green Laser Treatment or Holmium Laser Treatment),**
 - 11) Intra Operative Neuro Monitoring**
- Coverage Up to the Limits of Standard Policy T&C**



POLICY BENEFITS FOR EMPLOYEE POLICY

Air Ambulance Cover	Covered for above 50 km in case Emergency Situation on Medical referral up to Rs.1,00,000 Per incident and for Inter city referral cases up to Rs. 25,000. (Only for Employee Maximum limit of Rs 10 lacs per year)
Ailment Capping	Applicable for Cataract at Rs.30,000 Per eye
Continuity Benefit	Covered
Widow/Widower Cover	Covered
Bereavement Cover	Covered
Special condition	50% of SI for Robotic Surgery, Stem Cell, Cyber knife & Hormonal Therapy
Submission Reimbursement Claims Docs	Within 45 days from the date of discharge
New born baby and Newly wedded Spouse Addition - Please inform your HR with in 15 days from the date of event.	



HOW TO MAKE A CASHLESS CLAIM

Employee



Hospital Help Desk



TPA



Broker



Get Cashless
form filled by
Hospital

Hospital
coordinates
with TPA

Consult Broker in
case of Queries or
delay

- Cashless can be provided only by TPA network hospitals. Visit TPA “site” for hospital list.
- It takes a maximum of 2-3 hours to approve cashless (Provided all required documents are correct).
- In planned hospitalization it is advisable to seek approval before 48hrs and 24hrs in the case of emergency hospitalization.
- At discharge, hospital should send full and final bill to TPA for final settlement. In case of any delay escalate to Service provider **EDIFY INSURANCE BROKERS SERVICES**.
- Employee needs to carry a valid ID proof and a TPA card to present at the help desk.



HOW TO REIMBURSE PAID CLAIMS



- Intimate the TPA within 24hrs from the date of admission and submit all documents within 30 days from the date of discharge.
- Please ensure treatment is taken in in Registered Hospital by a Qualified Medical Practitioner with minimum 20 beds and qualified nursing staff.
- Submit **original** bills and payment receipts with their break ups along with the claim form.
- In case of Accidental injury please submit FIR or MLC.
- Include a cancelled cheque for NEFT transfer directly your account.

[Click here](#)

to download your claim form and list of documents to be submitted



DOCUMENTS FOR REIMBURSEMENT OF CLAIMS

- Download your claim form by using the link below

<https://www.medibuddy.in/assets/claimForms/reimbursement-claim-form.pdf>

- Please attach the following documents in ORIGINAL with the claim form (Insurer/ TPA may ask for additional documents if required)

- ✓ Detailed discharge summary
- ✓ In Patient bill providing complete breakup of medicines used, room rents billed, diagnostics etc.
- ✓ Cash paid receipt for IP bill for the full amount.
- ✓ Original lab / investigation reports taken during in patient treatment.
- ✓ FIR or MLC in case of any accidental injury treatment.
- ✓ Valid Govt. Id. Proof for both Patient and Employee (ex. PAN Card, Aadhar Card, Passport etc.)
- ✓ Personalized cancelled cheque with Printed employee name on the cheque or Bank Statement.
- ✓ For pre and post hospitalization bills documents should be submitted as below
- ✓ Original prescription and bills to support use of medicines, investigations , consultation etc.
- ✓ Original lab / investigations report.
- ✓ FOR EXHAUSTIVE LIST OF DOCUMENTS PLS CLICK ON THE LINK BELOW
- ✓ https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3916&flag=1



SUMMARY OF POLICY EXCLUSIONS

Examples of Treatments not payable

(For complete exclusion list click below)

[Click here](#)

- Medical Condition/ Ailment which can be treated on OPD basis or Admission primarily done for evaluation/ investigation or General health check up.
- Treatment with less than 24 hrs. hospitalisation period excepting specified day care procedures.
- Circumcision, cosmetic treatment, plastic surgery unless required due to injury or illness.
- Dental and Optical Treatment unless caused by accident requiring inpatient care.
- Injury by Suicide attempt / Self-inflicted or caused by participation in hazardous sports or criminal acts.
- Congenital External diseases or Genetic Disorders, stem cell implantation
- Drug and Alcohol Induced Illness & AIDS / HIV and all sexually transmitted diseases.
- Family Planning Operations, Fertility, Sub Fertility or Assisted Conception Operation or Sterilization Procedure. Voluntary Termination of Pregnancy. Maternity payable for only two live births if covered.
- Naturopathy. Change from one system of treatment to other unless prescribed as a necessity.
- Expenses of vitamins and tonics, inoculations or vaccinations.
- War invasion, Act of foreign enemy, War like operations, Nuclear contamination
- Treatment for Obesity, Psychiatric or rundown conditions.
- Any experimental or unproven treatment. Procedures of high cost deemed not reasonable or customary.
- Cost of braces, prosthetic devices, implants, hearing aids or durable medical equipment.



EXCLUSIONS LIST – Page 1 of 2

1. War invasion, Act of foreign enemy, War like operations, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear weapons, ionizing radiation, contamination by radio activity, by any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.
2. Circumcision, cosmetic or aesthetic treatment, plastic surgery unless required to treat injury or illness.
3. Vaccination & Inoculation.
4. Cost of braces, equipment or external prosthetic devices, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, hearing aids including cochlear implants, durable medical equipment.
5. All types of Dental treatments except arising out of an accident
6. Convalescence, general debility, 'Run-down' condition or rest cure, obesity treatment and its complications, congenital external disease/defects or anomalies, treatment relating to all psychiatric and psychosomatic disorders, treatment of Parkinson and Alzheimer's disease
7. Sterility, treatment whether to effect or to treat infertility, any fertility, sub-fertility or assisted conception procedure, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services and complications arising therefrom
8. Treatment if illness induced due to use of intoxicating drugs/alcohol or use of tobacco leading to cancer.
9. Bodily injury or sickness due to wilful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, , attempted suicide, arising out of non-adherence to medical advice
10. Treatment of any Bodily injury sustained whilst or as a result of active participation in any hazardous sports of any kind.
11. Treatment of any bodily injury sustained whilst or as a result of participating in any criminal act
12. Sexually transmitted diseases, any condition directly or indirectly caused due to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or lymphotopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.



EXCLUSIONS LIST – Page 2 of 2

13. Diagnosis, X-Ray or Laboratory examination not consistent with or incidental to the diagnosis of positive existence and treatment of any ailment, sickness or injury, for which confinement is required at a Hospital.
14. Vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Medical Practitioner
15. Maternity Expense is covered only for two live births. Expenses for Ectopic Pregnancy covered only if it is proved by USG Report and Certified as life threatening.
16. Voluntary termination of pregnancy
17. Naturopathy Treatment.
18. Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and continuous Peritoneal Ambulatory dialysis (C.P.A.D.) and Oxygen Concentrator for Bronchial Asthmatic condition.
19. Genetic disorders and stem cell implantation / surgery.
20. Domiciliary Hospitalization of any kind. Domiciliary cover if given is not available for many illnesses.
21. Treatment taken outside India.
22. Experimental Treatment, Unproven treatment are excluded. If an ailment can be treated by different methods, expenses payable have to be reasonable and in line expenses in similar area.
23. Change of treatment from one system to another unless recommended by the consultant / hospital under whom the treatment is taken.
24. Any expenses relating to cost of items detailed by the regulator and specified as non payable. Refer to [https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/NEWINDIA15/Universal%20Health%20Insurance%20Policy%20\(APL\).pdf](https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/NEWINDIA15/Universal%20Health%20Insurance%20Policy%20(APL).pdf)
25. Service charges or any other charges levied by hospital, except registration/admission charges.
26. Treatment for Age Related Macular Degeneration (ARMD) , treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.



GROUP PERSONAL ACCIDENT POLICY BENEFITS

Policy Benefits	Insurance Company	Care Health Insurance Ltd
	Coverage	Only Employees Covered under the Policy with Graded Sum Insured (1 Times of CTC with Minimum of Rs. 5,00,000)
	Accidental Death	Payable Up to 100% of the Sum Insured
	Permanent Total Disability	Payable Up to 150% of the Sum Insured
	Permanent Partial Disability	As per the disability Table of Insurer
	Total Temporary Disability	Covers up to 1% of the Sum Insured or Rs.20000 or actual salary per week up to 104 weeks for long absence from work due to injury



GROUP PERSONAL ACCIDENT POLICY BENEFITS

Policy Benefits	Medical Extension	Fixed Rs. 25000 Accidental claim max or actual both IPD/OPD not linked to claim
	Children Education	Rs.1,00,000 Per child for up to 2 Children per Annum till the Age of 23 years
	Ambulance charges	Payable up to Rs.2500
	House Modification Expenses	Payable up to Rs.25000
	Funeral Expenses	Payable up to Rs.5000
	Terrorism	Covered



GROUP PERSONAL ACCIDENT – WHAT YOU NEED TO KNOW

- The policy is taken by your company as a financial protection for you and your family.
- The policy pays the defined Sum Assured on death and total disability.
- **The Sum Insured for you is based on your annual CTC Given by your HR (1 Times of CTC with Minimum Cover of Rs. 5,00,000)**
- It also pays for partial disability depending on the nature and extent of disability.
- It allows your company to claim weekly expenses when you are not at work due to accident to help continuing pay you a weekly salary as per Total Temporary disability limit.
- The coverage extends to any accidental injury caused to you anytime in any part of the world.
- The policy excludes coverage for any accidents arising out of hazardous sports or activities like parasailing, rock climbing, rappelling etc.
- Policy also does not pay claims when accidents are attributed to drunken driving or use of drugs.
- Any Claim arising out of insured indulging in Criminal acts is not payable.
- The above does not provide complete details of the cover and limitations and you may ask your Client Manager or HR For additional information you may require.



GROUP TERM POLICY BENEFITS

Policy Benefits	Insurance Company	PNB METLIFE Insurance Company Limited
	Coverage	Only Employees covered under the policy with Sum Insured of 1 Time of Annual CTC for each Employee
	Benefits	The policy covers 100% of the Sum Insured in case death of an employee
	Exclusion	Any New Employee who was on leave for 10 or more continuous days on medical ground on the date of joining is not covered unless Health declaration is submitted and accepted by the Insurance Company.



EDIFY CO-ORDINATES

In case of any queries/ clarifications or assistance contact Edify through the following mail IDs.

Client Manager:	Divya A G	Mobile No: +91 9663077110
Mail Id:	evry@edifybrokers.com	
Escalation Level 1:	N Yogesh	Mobile No: +91 9353241635
Mail Id:	yogesh.n@edifybrokers.com	
Escalation Level 2:	Bhanupriya	Mobile No: +91 6361974131
Mail Id:	bhanupriya.r@edifybrokers.com	

Please contact a foresaid Client Manager of **EDIFY INSURANCE BROKERS** in the above mentioned numbers for any issue during hospitalization (i.e. TPA not approving cashless/ claim, claim approvals delayed beyond normal time, assistance on reimbursement of claims etc.)



POINT OF CONTACT - TPA

Address for reimbursement claims	<p>Mr. Rafeeqe T/ Prem Medi assist TPA IBC Knowledge Park, Tower D, 4th Floor, Bannerghatta Main Rd, 4/1, Bengaluru, Karnataka 560029 Email - claims@mediassist.in</p>
Claim Forms	<p>https://www.medibuddy.in/assets/claimForms/reimbursement-claim-form.pdf</p>
Network Lists	<p>https://www.medibuddy.in/networkHospitals</p>
Online Access	<p>https://ecard.medibuddy.in/</p>



THANK YOU