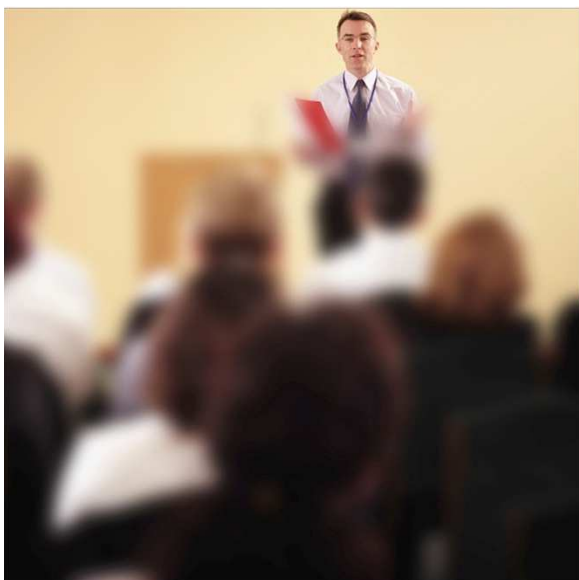


MARSH



Associate Benefits Manual 2016 – 17

Client	Cybage Software Private Limited
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Program Details



Group Medical For Employees

Provides insurance coverage to associates for expenses related to hospitalization due to illness, disease or injury.

Group Medical For Parents

Provides insurance coverage to associates for expenses related to hospitalization due to illness, disease or injury.

Group Personal Accident

Provides insurance coverage against the risk of death / injury during the policy period sustained due to an accident caused by violent, visible and external means.



Medical Benefits

Medical Benefit – Coverage Details

Policy Parameter	
➤ Insurer	United India Insurance Co. Ltd.
➤ TPA	MD India Healthcare Services (TPA) Pvt. Ltd.
➤ Policy Start Date	31-Oct-2016
➤ Policy End Date	30-Oct-2017
➤ Coverage Type	Family Floater
➤ Dependent Coverage	Associate + Spouse + Children (max 2 children)
➤ Basic Sum Insured	INR 200,000/-

Benefits / Extensions	Coverage
➤ Standard Hospitalization (24 Hrs)	• Yes
➤ TPA services	• Yes
➤ Pre existing diseases	• Yes
➤ Waiver on Waiting period	• Yes
➤ Maternity benefits	• Yes
➤ Baby cover from Birth	• Yes
➤ Emergency Ambulance Services	• Yes up to INR 3,000/-

Benefits / Extensions	Coverage
➤ Day Care Treatment	• Yes
➤ Domiciliary Hospitalization	• No
➤ Dental	• Restricted to accidental cases
➤ Vision	• Restricted
➤ Pre-Post Hospitalization Exp.	• Yes
➤ Room Rent Restriction (including nursing and RMO charges)	• INR 2,250 Per Day for Normal Room

Medical Benefit – Dependent Coverage

Maximum no of Members insured in a family	1 + 3
Associate	Yes
Spouse	Yes
Children	Yes (for first 2 living Children) upto the age of 25 years
Mid Term enrollment of existing Dependents	Disallowed *
Mid Term enrollment of New Joiners (New Associates + their Dependents)	Allowed
Mid term enrollment of New Dependents (Spouse / Children)	Allowed within 30 days from the date of event

- ***No Individual should be covered as dependent of more than one associate.***
- ***Mid term enrolment of existing dependents is not allowed except in case of marriage or child birth.***

**** The information of the same has to be given within 30 days from the occurrence of the event. The associate would have to drop a mail at amruta.nagpure@marsh.com & cybage@mdindia.com with cc to insurance@cybage.com.***

Please do not wait for Marriage Certificate/ Birth certificate. Insurance company does not require it.

Medical Benefit – Policy Period

Existing Associates + Dependents	
Commencement Date	31-Oct-2016
Termination Date	30-Oct-2017 <i>or date of leaving the organization; whichever comes earlier</i>
New Joiners + Dependents	
Commencement Date	Date of Joining
Termination Date	30-Oct-2017 <i>or date of leaving the organization; whichever comes earlier</i>
New Dependents (due to Marriage / Birth)	
Commencement Date	Date of such event
Termination Date	30-Oct-2017 <i>or date of leaving the organization; whichever comes earlier</i>

Medical Benefit – Limits / Restrictions

Sum Insured	Limits
Basic Sum Insured	INR 200,000/- per Family
Restrictions on Room Rent	Yes Applicable
Dependents	Normal Room up to INR 2,250/- per day
Co-Pay	Yes Applicable
Claim (Employee/ Spouse / Children)	10% Co-payment on all claims upto basic SI except maternity. This is applicable on the admissible claim amount.

Medical Benefit – Standard Coverage

Covers expenses related to

- Room and boarding (including nursing and Resident Medical Officer charges)
- Doctors fees
- Intensive Care Unit
- Surgical fees, operating theatre, anesthesia and oxygen and their administration
- Physical therapy
- Drugs and medicines consumed on the premises
- Hospital miscellaneous services (such as laboratory, x-ray, diagnostic tests)
- Dressing, ordinary splints and plaster casts
- Costs of prosthetic devices if implanted during a surgical procedure
- Radiotherapy and chemotherapy

A) The expenses are payable provided they are incurred in India and within the policy period.

B) Expenses on Hospitalization for minimum period of 24 hours are admissible. However this time limit will not apply for specific treatments under Day Care i.e. Dialysis, Chemotherapy, Radiotherapy, Cataract , Lithotripsy (kidney stone removal), Tonsillectomy, D & C taken in the Hospital and the insured is discharged on the same day of the treatment will be considered to be taken under Hospitalization Benefit.

C) Treatment given by Certified MBBS / MD Doctors would be admissible as per the norms of the policy.

D) The Expenses will be paid depending on the level of room rent eligibility that the associate is entitled to.

Pre & Post Hospitalization Expenses



Pre-hospitalisation Expenses	
Definition	<ul style="list-style-type: none">• If the Insured member is diagnosed with an Illness which results in his / her Hospitalization and for which the Insurer accepts a claim, the Insurer will also reimburse the Insured Member's Pre-hospitalisation Expenses for up to 30 days prior to his / her Hospitalization.
Covered	<ul style="list-style-type: none">• Yes
Duration	<ul style="list-style-type: none">• 30 Days

Post-hospitalization Expenses	
Definition	<ul style="list-style-type: none">• If the Insurer accepts a claim under Hospitalization and immediately following the Insured Member's discharge, further medical treatment directly related to the same condition for which the Insured Member was Hospitalized is required, the Insurer will reimburse the Insured member's Post-hospitalization Expenses for up to 60 day period.
Covered	<ul style="list-style-type: none">• Yes
Duration	<ul style="list-style-type: none">• 60 Days

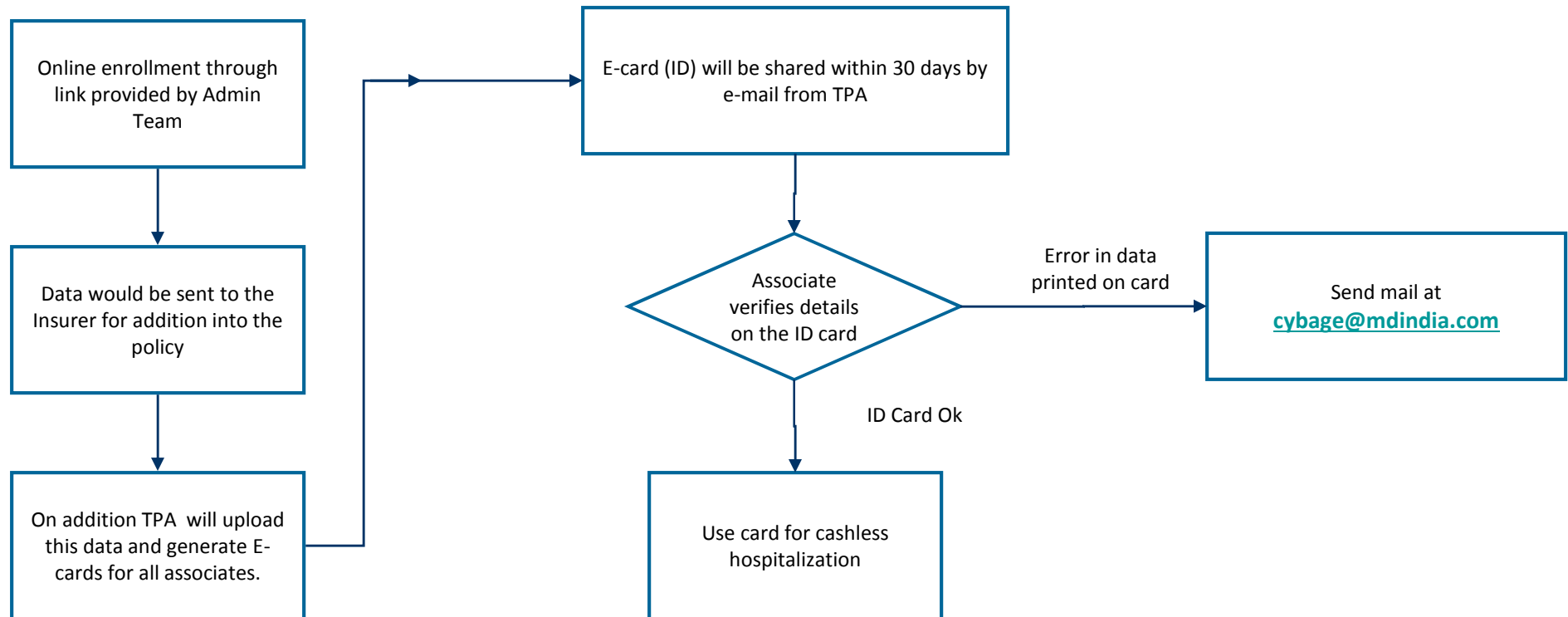
Maternity Benefits

Benefit Details	
Benefit Amount	<ul style="list-style-type: none">• Normal delivery & C-Section - INR 40,000/-
Restriction on no of children	<ul style="list-style-type: none">• Maximum of 2 dependent children (upto 25 years of age)
9 Months waiting period	<ul style="list-style-type: none">• Waived off
Pre-Post Natal	<ul style="list-style-type: none">• Not Covered
<ul style="list-style-type: none">• Maternity can be claimed under both Cashless and Reimbursement now.• No Co-Pay is applicable for Maternity claims.• These benefits are admissible in case of hospitalization in India.• Covers first two children only. Those who already have two or more living children will not be eligible for this benefit.• Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered.• Post 12 weeks of pregnancy, the expenses incurred towards medical termination of pregnancy are covered in case it is medically required and advised by a doctor• Baby covered from day 1 subject to specific declaration given within 30 days of birth to Amruta.Nagpure@Marsh.com & cybage@mdindia.com with CC to insurance@cybage.com	

Medical Benefit – Enrollment

- Existing associates are covered under the policy from 31-Oct-2015, please make sure that you enroll your dependents at the inception. If you fail to enroll, the next enrolment can be done only at next year.
- All New joinees must enroll their dependents at the time of joining the company.
- In case of change of status due to marriage or birth of child , enrolment must be done within 30 days of such event.

Sample Workflow



Medical Benefit – Cashless Process



Cashless means the Administrator may authorize upon a Policyholder's request for direct settlement of eligible services and it's according charges between a Network Hospital and the Administrator. In such case the Administrator will directly settle all eligible amounts with the Network Hospital and the Insured may not have to pay any deposits at the commencement of the treatment or bills at the end of treatment to the extent as these services are covered under the Policy.

List of hospitals in the MDIndia network eligible for cashless process

<http://www.mdindiaonline.com/ProviderList.aspx>

For More details contact Relationship Manager –

Name Mr. Preetam Thapa

Email ID Cybage@mdindia.com

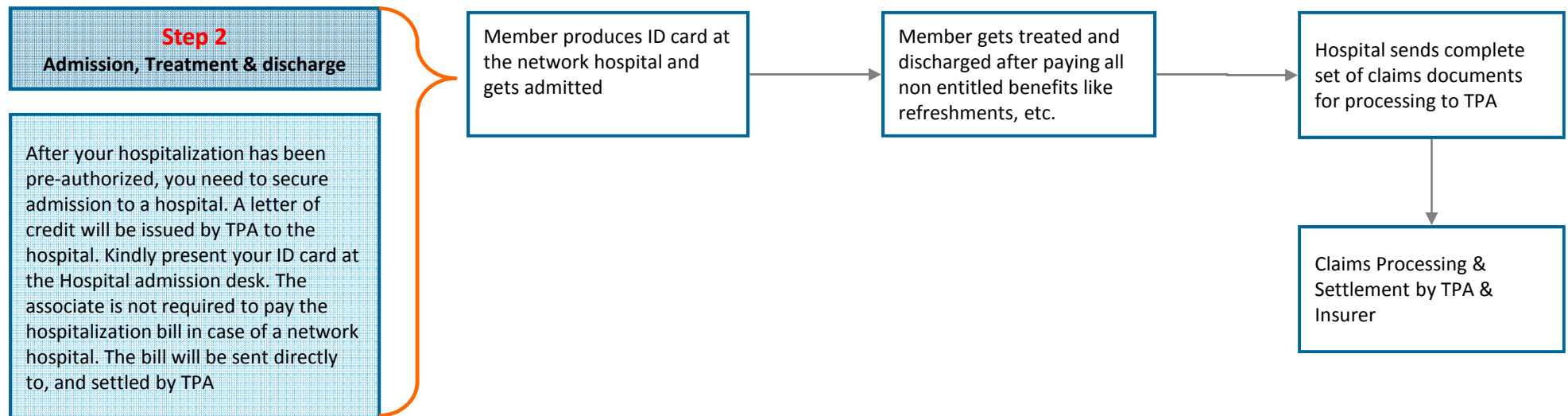
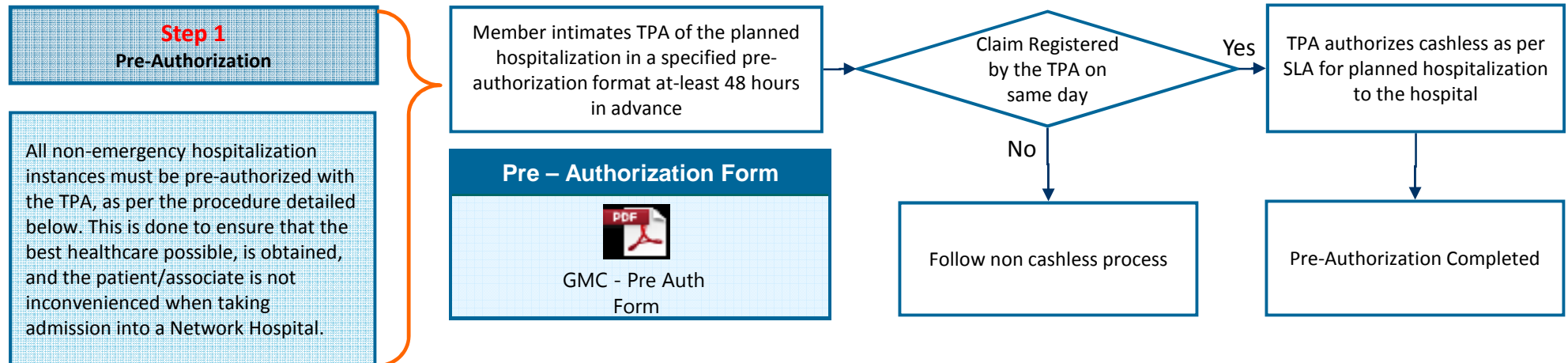
Contact no. +91 9373942637

Planned Hospitalization

Emergency Hospitalization

Note : Patients seeking treatment under cashless hospitalization are eligible to make claims under pre and post hospitalization expenses. For all such expenses the bills and other required documents needs to submitted separately as part of the claims reimbursement.

Cashless – Claim Process



Non-Cashless

Admission procedure

- In case you choose a non-network hospital you will have to liaise directly with the hospital for admission & send **intimation to TPA within 48 Hrs.**
- Write to - cybage@mdindia.com
- Or Call TPA - 1800 - 233 – 1166 (Toll Free)
- Intimation can be made by either by employee or by family/friends/peers/manager
- However you are advised to follow the pre authorization procedure to ensure eligibility for reimbursement of hospitalization expenses from the insurer.

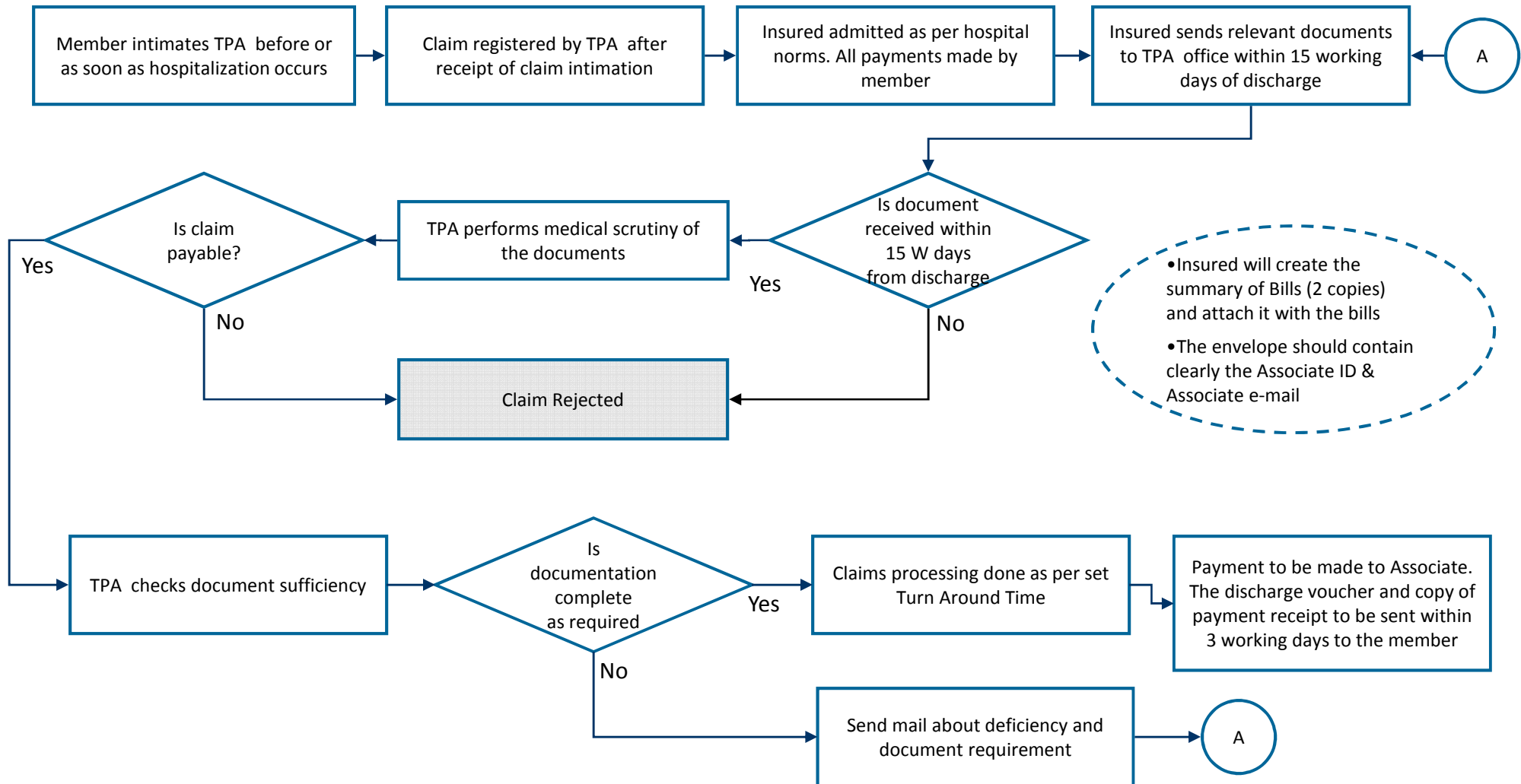
Discharge procedure

- In case of non network hospital, you will be required to clear the bills and submit the claim to TPA for reimbursement from the insurer. Please ensure that you collect all necessary documents such as – discharge summary, investigation reports etc. for submitting your claim.

Submission of hospitalization claim

- You must submit the final claim with all relevant documents within **15 working days** from the date of discharge from the hospital.
- **Please note that non-compliance of timelines mentioned above, will lead to rejection of claim.**

Non-Cashless Claims Process



Claims Document List

Completed Claim form with Signature, Cancelled Cheque with Signature.

Hospital bills in original (with bill no; signed and stamped by the hospital) with all charges itemized and the original receipts

Discharge Report (original)

Attending doctors' bills and receipts and certificate regarding diagnosis (if separate from hospital bill)

Original reports or attested copies of Bills and Receipts for Medicines, Investigations along with Doctors prescription in Original and Laboratory, Stickers in case of Implants E.g.: Lens (Cataract), Stents (Heart Surgery) etc.

Follow-up advice or letter for line of treatment after discharge from hospital, from Doctor.

Provide Break up details including Pharmacy items, Materials, Investigations even though it is there in the main bill

In case the hospital is not registered, please get a letter on the Hospital letterhead mentioning the number of beds and availability of doctors and nurses round the clock.

In non- network hospital, you may have to get the hospital and doctor's registration number in Hospital letterhead and get the same signed and stamped by the hospital, if required.

GMC – Claims Form



Claim Form

GMC – Claims Checklist



GMC - Claim Checklist

GMC – ECS Form



GMC - ECS Form

Non Payable Expenses List



Non Payable Expenses List

*** Please retain photocopies of all documents submitted**

*** Please note that the TAT for settlement of claim shall be considered from the date of submission of cancelled cheque and all documents.**

*** Bank Account once updated cannot be changed.**

Medical Benefit – General Exclusions



- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations
- Circumcision unless necessary for treatment of disease
- Congenital external diseases or defects/anomalies/ Genetic Disorders e.g. Zonular Cataract, Cystic Fibrosis, Sickle Cell Anaemia etc.
- HIV and AIDS related treatments
- Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.
- Venereal diseases
- Injury or disease caused directly or indirectly by nuclear weapons
- All lines except Allopathic treatments
- Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, etc
- Cost of spectacles, contact lenses, Multifocal and Toric lens used for Cataract surgeries , hearing aids
- Any kind of advanced treatment such as Robotic Surgery, FEMTO Laser,

PS : The terms mentioned in the presentation is general extract of wordings. In case of any discrepancy, the policy terms would prevail.

Medical Benefit – General Exclusions...contd



- Any cosmetic or plastic surgery except for correction of injury e.g. Lasik Surgery
- Hospitalization for diagnostic tests and observation purpose only
- Vitamins and tonics unless used for treatment of injury or disease
- Infertility treatment, Male Sterility, Family planning, etc related procedures.
- Pre-post hospitalization expenses for maternity claims.
- Voluntary termination of pregnancy during first 12 weeks (MTP)
- Treatment taken from BAMS, BHMS Doctors is excluded.
- Any expenses incurred with regards to room rent or any other associated charges in excess of entitled room rent.
- Dental treatment or surgery of any kind unless necessitated by accident and requiring hospitalization.
- Naturopathy Treatment, acupressure, acupuncture, magnetic therapies, experimental and unproven treatments/ therapies. Treatment including drug Experimental therapy, which is not based on established medical practice in India, is treatment experimental or unproven.

PS : The terms mentioned in the presentation is general extract of wordings. In case of any discrepancy, the policy terms would prevail.

GMC – Location wise Helpdesk Details

Location	Day		Location	Contact Person	Contact Details
Pune Cybage Tower	Every Monday	05:00 PM To 06:00 PM	Near Reception, Ground Floor Room No. 7190	Mr. Vivek	cybage@mdindia.com
	Every Wednesday	05:00 PM To 06:00 PM			
	Every Friday	05:00 PM To 06:00 PM			
Pune West Avenue	Tuesday	05:00 PM To 06:00 PM	Reception, Ground Floor		
	Thursday	09:00 PM To 10:00 PM			

For employees based out of locations Hyderabad and Gandhinagar, you need to submit the claim documents to the respective Admin POC's.

Medical Benefit – Contact Details

Providers		
TPA: MD India Healthcare Services (TPA) Pvt. Ltd. Website: www.mdindiaonline.com	<u>1st Level Contact</u> Mr. Preetam Thapa Cell No. +91 9373942637 Email ID – cybage@mdindia.com	<u>Alternate Contact</u> Ms. Parvati Gurung Cell No. +91 9372496807 Email ID – cybage@mdindia.com
	<u>Final level of Escalation</u> Mr. Sachin Rawat Cell No. +91 93728 56578 Email ID – srawat@mdindia.com	
Consultant: Marsh India Website: www.marsh.co.in	<u>1st Level Contact</u> Ms. Amruta Nagpure Cell No. +91 91583 78680 Email ID – amruta.nagpure@marsh.com	<u>1st Point of Escalation</u> Ms. Vidula Dharap Cell No. +91 8411076644 Email ID – vidula.dharap@marsh.com
	<u>Final level of Escalation</u> Mr. Yatin Karapurkar - Branch Leader Marsh India, Pune Cell No. +91 99232 09040 Email ID – yatin.kapurkar@marsh.com	