

Relanto

Group Insurance Policy

(GHI & GPA)

August 2024 – July 2025

Version 1.0, August 2024

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1. Document History

	Author	Reviewer	Approver
Name	Nirmal Kumar	Pradeep Chandrasenan	Vincent TP
Designation	Assistant Manager-HR	Senior Manager-HR	Chief Technology Officer
Date			

Version	Date	Amended By	Section No.	Summary of Change
1.0	01 Aug 2024	Nirmal Kumar	Policy	Change in the Insurance provider and changes accordingly

2. Foreword

2.1 Policy Statement

The Group Health Insurance (GHI) Policy is designed to provide comprehensive health coverage for employees and their immediate dependents. This policy ensures financial support for hospitalization and medical treatments, promoting the well-being of our workforce.

The Group Personal Accident (GPA) Policy provides essential financial support in the event of unforeseen accidents. The policy offers coverage for accidental death, disability, and other accident-related benefits to ensure the protection of employees.

2.2 Eligibility

- All employees of Relanto and their immediate dependents (spouse + children) are eligible for coverage of the GHI policy from the first day of employment.
- Optional parental insurance is available for dependent parents/in-laws.
- All employees of Relanto are eligible for coverage under GPA policy from the first day of employment.

3. Group Health Insurance (GHI) Policy

3.1 Insurance Provider: Star Group Health Insurance

At Relanto, your health and that of your family are our priorities.

Coverage: Our policy covers hospitalization for 24 hours or more, including treatments like cataract surgery.

Health Insurance Coverage: Each covered individual is entitled to a coverage limit of INR. 3,00,000 per year.

Eligibility: You and your immediate dependents (Spouse + Children) are covered under the plan from your first day at Relanto.

Parental Insurance: Optional coverage is available for dependent parents/in-laws. Relanto will bear 50% of the premium or up to Rs. 15,000, whichever is less.

3.2 Inclusions:

- Any medical treatment that needs 24 hours of hospitalization
- Pre-existing and internal congenital diseases are covered
- Pre-Hospitalization Expenses: Up to 30 days
- Post Hospitalization Expenses: Up to 60 days
- Dental Treatment: Covered if due to accident and requiring hospitalization
- Hospitalization arising out of terrorism covered
- Emergency ambulance charges up to a sum of INR 1000/- per hospitalization (GHI)
- Animal attacks/ snake attacks are covered under the care procedure
- Family Composition: Self + Spouse
- Maternity Waiting period: 0 Months
- Ayush Treatment: Covered up to 25% of Sum Insured
- Infertility is covered within Maternity limits on IPD basis.

3.3 Exclusions:

- Change of life or cosmetic or aesthetic treatment of any description such as correction of eyesight etc.,
- Cost of Spectacles and contact lenses, hearing aids
- Dental treatment or surgery of any kind unless necessitated by accident and requiring hospitalization
- Plastic surgery other than as may be necessitated due to an accident or as part of any illness
- Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations

3.4 Other Benefits:

Hospitalization Benefit	Sum Insured
Cap on room rent	NO Cap on room rent
Dialysis	100% on billing/sum insured (whichever is less)
Hospitalization due to terrorism	100% on billing/sum insured (whichever is less)
Hernia & Hysterectomy	Actual expenses incurred or 25% of the sum insured (whichever is less)
Maternity	Under Caesarian & normal delivery - up to INR. 50,000.
**Major surgeries	Actual expenses incurred or 70% of the sum insured (whichever is less)
Treatment for a newborn child	Covered within maternity limit

**Major surgeries include cardiac, brain tumor, cancer, hip, knee, joint replacement, and organ transplant.

***Correction of eyesight is payable if the error is greater than (+/-) 7.0 at the time of treatment.

3.5 Procedure to add NEW nominees:

- **Newly married**

You can contact the HR department within 30 days from the date of marriage and submit the "addition-deletion form" or send a mail to the HR Team.

- **Newborn baby**

You can contact the HR Department within 30 days of your child's date of birth and submit the "addition-deletion form" or send a mail to the HR Team.

3.6 Medical Card

- Employee can access/ download the **Medical Card / e-Card** within 10 to 15 days from the date of enrollment from the portal

- **To download the e-Card:**

<https://portal.starhealth.in/agent/newgen/generateidcard.aspx>

Policy No: P/130000/01/2025/01758

- In case of any emergency, you can print the (self & dependents) e-card within 5 days of the enrollment date and submit it to the hospital at the time of hospitalization to avail of the benefit.

3.7 SPOC & Network hospitals

- **List of Hospitals with your preferred TPA:** www.starhealth.in/lookup/hospital
- **POC for Employee's reference:**

DESIGNATION	POINT OF CONTACT PERSONS
1. Claims (Cashless & Reimbursement)	J. Emmanuel - 7075506144 - claims@insugo.in
2. Claims (Cashless & Reimbursement)	Mahendar - 95339 92544 -
Hyderabad Level 1	hyderabadgmc.claims@starhealth.in
3. Claims (Cashless & Reimbursement)	Selvi Suresh - 7904579667-
Hyderabad Level 2	v.tamilselvisuresh@starinsurance.in
4. Claims (Cashless & Reimbursement)	Hajira Khatoon - 8951036794 -
Bangalore Level 1	hajira.khatoon@starinsurance.in
5. Claims (Cashless & Reimbursement)	Selvi Suresh - 7904579667 -
Bangalore Level 2	v.tamilselvisuresh@starinsurance.in
Escalation – 1	Giri Prasad Reddy - 9030080659 -
	giriprasad.reddy@starhealth.in
Final Escalation	P. Phani Kumar - 8886883983 -
	phani.pillella@insugo.in

24*7 Toll-Free Number: 18004252255

4. Group Personal Accident Insurance (GPA) Policy

4.1 Insurance Provider: Kotak Mahindra General Insurance Company Limited

The Group Personal Accident (GPA) Policy is designed to provide comprehensive support in the event of unforeseen accidents caused by external, violent, and visible means. This policy offers benefits such as accidental death cover, disability cover, and more, ensuring you have the protection you need.

Eligibility: This policy exclusively covers employees.

Here are some important details:

Coverage Commencement: Your coverage begins on your first day of employment with the company.

Scope: The policy is designed to cover medical expenses related to accidents and provides global coverage, 24/7, whether you are on or off duty. However, claims are processed and paid in Indian rupees.

- *In Case of an Accident:* In the unfortunate event of an accident, the insured sum will be provided to your immediate family members, including parents, spouse, and children.

Support: Your safety and peace of mind are our priorities. For any questions or assistance, please contact our HR team.

4.2 Inclusions:

- Accidental death
- Accidental Permanent Total Disability (PTD)
- Accidental Permanent Partial Disability (PPD)
- Accidental Temporary Total Disability (TTD)
- Accidental medical expenses benefit
- Dismemberment
- Repatriation of remains
- Modification benefit
- Injury due to terrorist attack
- Emergency family travel
- Accidents arising out of adventure sports, provided employees are participating as an amateur and not as a professional

COVERAGE DETAILS		
Member/ Employee Category/ Loan Type: Employee		
Sr. No.	Coverage Opted	Description/ Sum Insured Limits
Section A - Benefits		
1	Accidental Death	Upto 100% sum insured
2	Permanent Total Disablement	Upto 100% sum insured
3	Permanent Partial Disablement	Upto 100% sum insured
4	Temporary Total Disablement	1% of sum insured maximum upto INR 5,000/- or actual weekly salary whichever is less up to 100 weeks
Section B - Benefits		
1	Childrens Education Grant	INR 10,000/- per child maximum 2 child upto 25 years
2	Funeral Expenses	Upto INR 5,000
3	Carriage of Dead Body	Upto INR 2,500
4	Compassionate Visit	Upto INR 20,000
5	Modification of Residence Vehicle	Upto INR 25,000
Section C - Benefits		
1	Ambulance Charges	Upto INR 2,000
2	Burns Benefit	Upto INR 15,000
3	Broken Bones Benefit	Upto INR 15,000
4	Accidental Hospitalization Inpatient	Upto INR 50,000 or actuals whichever is lower

4.3 Exclusions:

- Service on duty with any armed force
- Insanity
- Venereal disease
- AIDS
- Influence of intoxicating drinks or drugs
- Aviation other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- Nuclear radiation or nuclear weapons material
- Any consequence of war, invasion, the act of a foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military, or usurped power, seizure, capture, arrest, restraint, detainments of all kings, princes, and people of whatever nation, conditions and qualities so ever.

- While committing any breach of law with criminal intent

4.4 Sum Insured:

Features	Sum Insured
Accidental death	100% of the sum insured
Accidental Permanent Total Disability	100% of the sum insured
Loss of Income Benefit	1 % of SI or INR 5,000 or 25% of monthly Gross Salary, whichever is lower, for up to 104 weeks
Children's Education Benefit	10% of the Sum Insured subject to a maximum of INR 10000 per child, for up to 2 kids
Transportation Expenses	2.5% of the Sum Insured subject to a maximum of INR 10000
Accidental Hospitalization Cover	Up to INR 100000 or 50% of SI or actuals, whichever is less
Lifestyle Modification	15% of the Sum Insured subject to a maximum of INR 20000
Compassionate Visit	15% of the Sum Insured subject to a maximum of INR 20000

5. References

Not Applicable

6. Exclusion

Contractors, Interns

7. Non-Compliance

Non-compliance will have consequences as per the company policy.

8. Revision of the Policy

The Company reserves the right to revise, modify any or all clauses of this Policy, at its discretion and in consonance with the extant laws

9. Explanation/Deviation of Policy

The management will be the sole authority to interpret the content of this Policy. Any deviation to this Policy needs to be approved by the management.

10. Annexure

Not Applicable