



Voluntary Parents Policy

Mediclaim Insurance



Detailed Coverages

Exclusions

Claims Processing

Contact Details

Detailed Coverages – Mediclaim Insurance

| Policy Parameters | |
|---|---|
| Insurer | Iffco Tokio General Insurance Co Ltd |
| TPA | Family Health Plan (TPA) Ltd. |
| Policy Period | 1st September 2019 to 31st August 2020 |
| Coverage Type (Floater / Individual) | An employee who has both set of parents will have to take a Floater Cover. An employee who is survived by only one parent is allowed to take an Individual Cover for the surviving parent. [Death certificate for the non-surviving parent to be provided on request from the Insurer] |
| Sum Insured Options | Floater - INR 2 Lacs, INR 3 Lacs, INR 5 Lacs, INR 8 Lacs or INR 10 Lacs per set of parents Individual - INR 2 Lacs, INR 3 Lacs, INR 5 Lacs, INR 8 Lacs or INR 10 Lacs per parent [employee survived by a single parent] |
| Family Definition | Parents only |
| Maximum Entry Age for Parents | Maximum entry age limit is 90 years |
| Informing Additions/deletions of employees & dependents | 15 days |

| Benefits covered | |
|---|---|
| Standard Hospitalization | Yes |
| TPA services | Yes |
| Pre existing diseases | Yes |
| Waiver on 1 st year, 30 days exclusion | Yes |
| Room Rent (Floater) | 1% of Sum Insured or Rs3000 for Normal whichever is higher and 2% of Sum Insured for ICU or Rs6000 whichever is higher |
| | (All charges except for medicines to be proportionate to room rent capping) |

| Benefits covered | |
|-------------------------------------|--|
| Cataract | Covered – Capped to INR 30,000 per eye |
| Day Care Surgeries | Covered – As per Insurers Day Care list |
| Ambulance Charges | Covered – Actual Claim with max cap of INR 5,000 per hospitalization |
| Dental and Vision related treatment | Restricted (only in case of accidental cases) |
| Terrorism and Epidemics | Covered |

Premium Details

| Pricing (Floater-per set of parents) | (INR excl GST) |
|---|------------------|
| Sum Insured INR 2 Lac per set of parents | 17,400 |
| Sum Insured INR 3 Lac per set of parents | 21,100 |
| Sum Insured INR 5 Lac per set of parents | 26,500 |
| Sum Insured INR 8 Lac per set of parents | 52,763 |
| Sum Insured INR 10 Lac per set of parents | 58,157 |
| Pricing * (Individual-per surviving parent) | (INR excl GST) |
| Sum Insured INR 2 Lac per parent | 12,450 |
| Sum Insured INR 3 Lac per parent | 16,500 |
| | |
| Sum Insured INR 5 Lac per parent | 21,200 |
| Sum Insured INR 5 Lac per parent Sum Insured INR 8 Lac per parent | 21,200 43,233 |

*Note:

• Individual parental rates will only apply to employees who are survived by one parent with relevant documentation as necessary

Key Points-

- Parental coverage to continue till the end of the policy period, even if the employee resigns and exits the Bank
- Tax rebate for insurance premium paid towards dependent parents under Section 80D on submission of relevant proofs
- Portability of Voluntary Parental Plan is allowed only along with the Corporate Medical Plan. Employee has to send
 a written request one month prior to his exit from the organization expressing his intent to port the policy. Post which
 one month prior to the renewal date, he should avail the quote from the insurer and make the premium payment in
 advance of the renewal date for policy to start.

Standard Hospitalization

Reimbursement of expenses related to

- · Room and boarding
- Doctors/Consulting
- Intensive Care Unit ,Nursing
- Physical therapy
- Surgical fees, operating theatre, anesthesia and oxygen and their administration
- 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
- Organ transplantation including the treatment costs of the donor but excluding the costs of the organ
- A) The expenses shall be reimbursed provided they are incurred in India and within the policy period. Expenses will be reimbursed to the covered member depending on the level of cover that he/she is entitled to
- B) Expenses on Hospitalization for minimum period of 24 hours are admissible. However this time limit will not apply for specific treatments i.e. Dialysis, Chemotherapy, Radiotherapy, Eye surgery, Dental Surgery, Lithotripsy (kidney stone removal), Tonsillectomy, D & C taken in the Hospital/Nursing home and the insured is discharged on the same day of the treatment will be considered to be taken under Hospitalization Benefit
- C) A security deposit of a minimum of 10,000 or more may be collected from the empanelled hospitals which may be reimbursed fully or partially post deduction of non admissible expenses and once cashless settlement is done by the TPA



Room Rent Capping





| Room Rent Capping | Room Rent / Nursing / Bed Expenses charged by the hospital / nursing home applicable as follows: Floater: 1% of Sum Insured or INR 3000 whichever is higher for Normal and 2% of Sum Insured for ICU or INR 6000 whichever is higher |
|-------------------|--|
| Example | Floater: For a sum insured of Rs.3 lakhs the room rent cap shall be Rs.3,000/- per day for normal room and Rs.6,000/- for ICU per day For a sum insured of Rs.5 lakhs the room rent cap shall be Rs.5,000/- per day for normal room and Rs10,000/- for ICU per day |

Note:

1. In the event of the insured utilizing room rent higher than his/her limits, expenses for all associated charges will be derived as per actuals wherever the hospital has a schedule of charges. However, in cases where hospitals does not have a tariff list, deduction will be on prorata basis except for medicines which will be paid on actuals

Pre & Post Hospitalization expenses



| Pre-hospitalization Expenses | |
|------------------------------|--|
| Definition | 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-hospitalization Expenses incurred towards that illness for which hospitalization is done for up to 30 days prior to his / her Hospitalization. |
| Covered | Yes |
| Duration | 30 Days |

| Post-hospitalization Expenses | |
|-------------------------------|---|
| Definition | 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 | Yes |
| Duration | 60 Days |

Customized Benefits

Pre existing diseases

Definition

Any Pre-Existing Condition or related condition for which care, treatment or advice was recommended by or received from a Doctor or which was first manifested prior to the commencement date of the Insured Person's first Health Insurance policy with the Insurer



Covered

First 30 day waiting period

Definition

Any disease contracted by the Insured Person during the first 30 days from the commencement date of the Policy is also covered



Covered

First Year Waiting period

Definition

During the first year/second year of the operation of the policy, the expenses on treatment of diseases such as Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Congenital Internal Diseases, Fistula in anus, Piles, Sinusitis and related disorders are also payable



Covered

Customized Benefits

| Day Care | | | |
|----------------------|--|---|------------|
| Definition | Day Care Procedure means the course of medical treatment or a surgical procedure listed in the policy schedule which is undertaken under general or local anesthesia in a Hospital by a Doctor in not less than 2 hours and not more than 24 hours | R | Restricted |
| Restriction | List of day care procedures as named in the Policy schedule | | |
| Dental Treati | nent | | |
| Definition | Any dental treatment or surgery of a corrective, cosmetic or aesthetic nature unless it requires Hospitalisation; is carried out under general anesthesia and is necessitated by Illness or Accidental Bodily Injury | R | Restricted |
| Restriction | Expenses arising only by way of an accident or illness are payable | | |
| Vision & Hearing aid | | | Dootwioted |
| Definition | The cost of spectacles and contact lenses, hearing aids | R | Restricted |
| Diagnostics Expenses | | | |
| Definition | Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-Ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence of any ailment, sickness or injury for which confinement is required at a Hospital/Nursing Home | R | Restricted |
| Restriction | Expenses arising only by way of an accident or illness are payable | | |

Ambulance services



Payable

| Ambulance Services | |
|--------------------|---|
| Definition | The Insurer will pay in case the patient has to be shifted from residence to hospital or from accidental spot to the hospital for admission in Emergency Ward or ICU or from one Hospital/Nursing Home to another Hospital/Nursing Home by fully equipped ambulance for better medical facilities |
| Amount restriction | Ambulance charges – Actuals with maximum up to INR 5,000/- per hospitalization |



Domiciliary Hospitalization



Payable

| Domiciliary Hospitalization | | |
|-----------------------------|---|--|
| Definition | DOMICILIARY HOSPITALISATION BENEFIT means Medical treatment for a period exceeding three days for such illness/disease/injury which in the normal course would require care and treatment at a hospital/ nursing home but actually taken whilst confined at home in India under any of the following circumstances, namely: | |
| | -The condition of the patient is such that he/she cannot be removed to the hospital/nursing home or | |
| | -The patient cannot be removed to the hospital/nursing home for lack of accommodation therein | |
| | expenses incurred for pre and post hospital treatment, and expenses incurred for the treatment for any of the following diseases: —Asthma | |
| | -Bronchitis | |
| Benefits not covered | -Chronic Nephritis and Nephritic Syndrome -Diarrhea and all types of dysenteries including Gastroenteritis -Diabetes Mellitus and Insipidus | |
| | –Epilepsy–Hypertension | |
| | –Influenza, Cough, and Cold | |
| | –All Psychiatric or Psychosomatic disorders | |
| | –Pyrexia of unknown origin for less than 10 days | |
| | -Tonsillitis and upper respiratory tract infection including Laryngitis and Pharyngitis -Arthritis, Gout and Rheumatism | |

Note: When treatment such as Dialysis, Chemotherapy, Radiotherapy is taken in the Hospital/Nursing Home/Clinic and the insured is discharged the same day the treatment will be considered to be taken under Hospitalization Benefit section. It can be claimed under Day Care

General Exclusions - Mediclaim

- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations
- If there is no active line of treatment claim will not be admissible
- Circumcision unless necessary for treatment of disease, vaccination, inoculation
- Dental treatment or surgery of any kind unless requiring hospitalization.
- Congenital external diseases or defects/anomalies
- HIV and AIDS
- Hospitalization for convalescence, general debility, run down condition or rest cure, intentional self-injury, use of intoxicating drugs/alcohol
- Venereal diseases
- Injury or disease caused directly or indirectly by nuclear weapons
- Naturopathy/acupressure/acupuncture, magnetic and such other therapies
- Any non-medical expenses like registration fees, service charges, surcharges, admission fees, charges for medical records, cafeteria charges, telephone charges, etc.
- Ayurvedic treatment -Permitted only if taken in a government hospital as in-patient
- · Cost of spectacles, contact lenses, hearing aids
- Any cosmetic or plastic surgery except for correction of injury/as part of any illness
- Hospitalization for diagnostic tests only
- •Vitamins and tonics unless used for treatment of injury or disease
- Infertility treatment/sterilization
- •Voluntary termination of pregnancy during first 12 weeks (MTP)
- •Procedures/treatments normally done on OPD even if converted as inpatient in hospital for more than 24 hours or carried out in day care centers
- •External and or durable Medical/Non medical equipment of any kind used for diagnosis and or treatment including CPAP,CAPD infusion, ambulatory devices like walkers, crutches, braces, glucometer and any medical equipment which subsequently is used at home Note: The above are only indicative and not exhaustive



Non Payable Expenses - Mediclaim



- Admission charges or Kit / Registration/Token/Supplementary /service charges/Pre post Consultants home visit charges
- Transportation/Ambulance/Local conveyance charges where ambulance is not required medically
- Administrative/Charges of Identification Band/Identification card
- Attendee or attendance staff /cleaner charges
- Amenity of the hospital/water, electricity, luxurious utility charges/establishment charges/ charges related to linen/laundry/washing charges/establishment charges/any sort of overhead/lodging charges.
- Any charges named as Sundry/Stationary/File/Folder/Documentation/Xerox charges/medico legal charges/ charges of birth or medical certificate or related to any certificate issuance.
- Telephone charges/TV charges/Video charges/Cable charges/internet charges/AC charges/cost of cassette/CD charges in case of endoscopy, colour Doppler etc./camera and related charges
- Mess/ Food charges/Diet charges/Nutrition and nutrition planning charges/Diabetic charges/cost related to mineral water
- Input & Output charges/Daily pass charges,/relative stay/extra bed charges/companion stay or related charges/donor screening/organ harvesting charges/,private nursing charges during hospitalisation
- Biomedical waste charges/waste maintenance charges
- Note: The above are only indicative and not exhaustive

Non Payable Expenses - Mediclaim

- Rehabilitation charges/charity or charity related charges/donations, miscellaneous charges whose details are not provided and details which are not related to the treatment
- Charges of nebuliser/mask with T pipe/bandages/ dynaplast/ dynacrepe/ oxygen cylinder/mask/tissue papers/diapers/underpads/head caps/face mask/under sheet/gloves/gown/baby powder/oil/tooth paste/ brush/soap/bathing charges/sponging charges/cologne/spray/room freshener/olive oil/soap charges/ mouth wash/ear buds/hair removers/ razors/gallant blades/ glucotrend strips/ECG electrodes/Diasticks/ glucometer/stockings/nasal CPAP machine charges or rentals/vaccination/ vaccination charges/rentals or charges of any machinery billed in the hospitalisation bill
- Any type of belt charges/knee caps/braces/walker charges, arm pouch/arm sling charges/crutches/ wheel chair charges/hot
 water bottle charges/ baby kit/urine pot charges/charges of urometer/ spirometer/thermometer/commode/nursing charges
 related to commode maintenance
- Cardiac rehabilitation charges
- The above are only indicative and not exhaustive



Enrollment in the program

When To Enroll:

The annual Enrollment period is 1st September to 15th September 2016. For existing employees, you need to log in and enroll your eligible parents within the window period on the BenefitsAsia portal.

All new hires would receive a welcome mailer from Marsh with Login ID and password to the BenefitsAsia enrollment portal. New Hires will have to complete their online enrollment and register their dependent parents within two weeks from the date of receiving the welcome mailer.

How To Enroll:

You can enroll into Voluntary Parents plan online through BenefitsAsia. Follow this path:

Please log on to **DBS India Intranet**

- Go to Departments > DBS Asia Hub 2 > Resources > My e-Services
- Click on iFlex@DBS Enrollment
- Use 1bank credentials to login

Verify your Personal and Dependants information. Add dependants if required through "My Profile" -> "Dependant Profile" Menu option

Have better understanding of the benefits by going through Product guides / other Reference materials Click on "**Start Enrollment**" to complete your enrollment

Cashless Hospitalization

The cashless hospitalization is the benefit given to the insured, where you need not pay the expenses incurred due to hospitalization. The bill will be paid by the TPA to the network hospital directly after deducting the non-medical expenses. The Insured Person may have to pay some deposit amount at the commencement of the treatment or at the end of treatment for any non medical expenses incurred during hospitalization which would be outside the scope of the policy coverage. Please intimate the TPA of such deposit parked at the hospital

List of hospitals in the TPA's network eligible for cashless hospitalization

24 X 7 Customer Care Center –Toll free help line 1800 425 4033

Cashless coordinator: 09223329005 Relationship Manager: 9004062994 Email:- mumbaiPreauth@fhpl.net To view the list of network hospitals

Log on to - https://m.fhpl.net/

Step 1. Login to the Portal

Step 2: Select Network hospital list

Note: The network hospital is subject to change, hence please reconfirm with TPA before admission into any hospital or you may check the above link for an updated list

Planned Hospitalization

Emergency Hospitalization



Planned Hospitalization

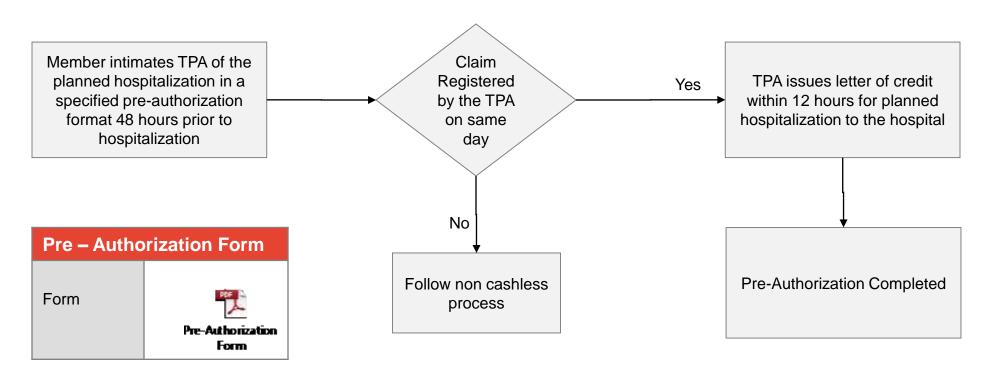


All non-emergency hospitalization instances must be pre-authorized with the TPA, as per the pre-auth procedure detailed below. This is done to ensure that the best healthcare possible, is obtained, and the Insured Member is not inconvenienced when taking admission into a Network Hospital

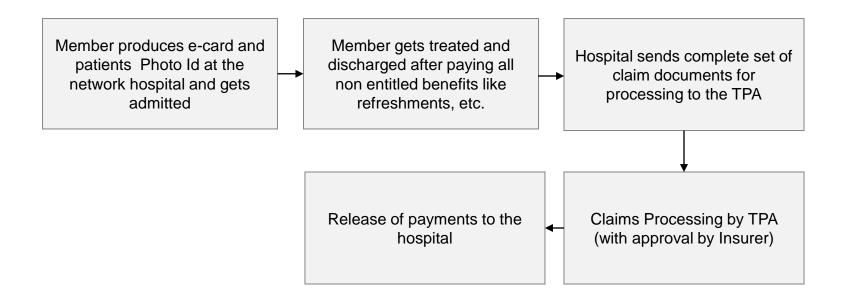
After your hospitalization has been pre-authorized, you need to secure admission to a hospital. A letter of credit will be issued by TPA to the hospital. Kindly present your e-card at the Hospital admission desk. The Insured Member is not required to pay the hospitalization bill in case of a network hospital. The bill will be sent directly to, and settled by, TPA

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 need to be submitted separately as part of non-cashless claims

Pre-Authorization



Admission, Treatment & Discharge



Note: Employee /Insured is requested to check details of the Final Bill for its correctness before signing the same

Emergency Hospitalization

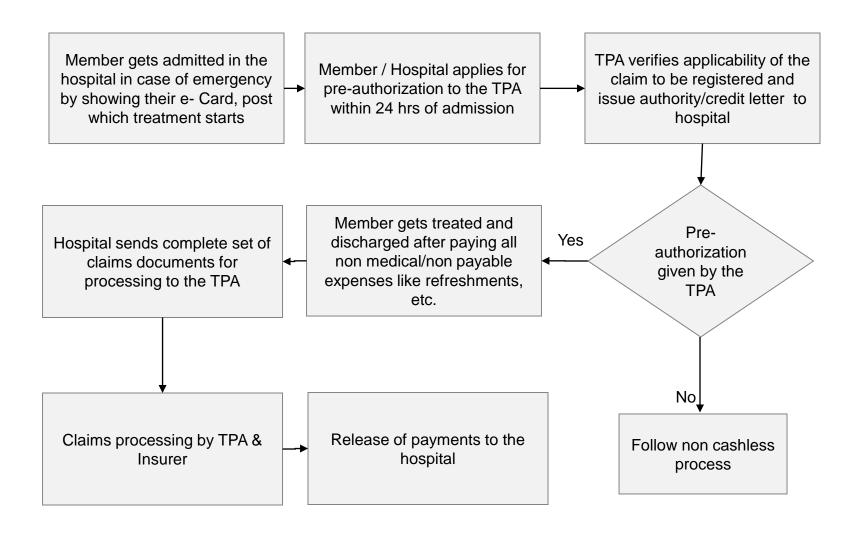


In cases of emergency, the member should get admitted in the nearest network hospital by showing their ecard. The treatment should not be put on hold irrespective of the time of receipt of pre-authorization

Relatives of admitted member should inform the call center /TPA Helpdesk within 24 hours of hospitalization & seek pre authorization. The letter of credit would be directly given to the hospital. In case of denial, relative /member would be informed directly by TPA

After your hospitalization has been pre-authorized, the employee is not required to pay the hospitalization bill (except for the non-medical/non-payable expenses) in case of a network hospital. The bill will be sent directly to and settled by TPA to the hospital

Emergency Hospitalization Process



Non-Cashless Hospitalization

Admission procedure

In case you choose a non-network hospital, you will have to liaise with hospital directly for admission. You are advised to intimate TPA of the hospitalization for their records

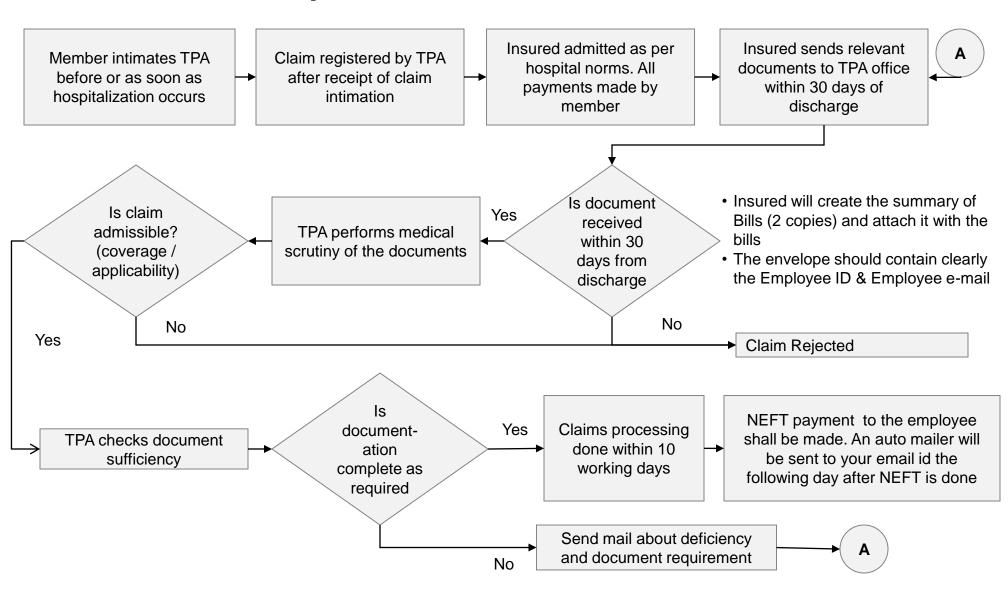
Discharge procedure

In case of non network hospital, you will be required to clear the bill 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

- 1. After the hospitalization is complete and the patient has been discharged from the hospital, you must submit the final claim within 30 days from the date of discharge from the hospital.
- 2. Under hospitalization claims, you are also permitted to claim for treatment expenses 30days prior to hospitalization and 60 days after the date of discharge. This is applicable for both network and non-network hospitalization. You are advised to file for reimbursement within 7 days from the completion of 60 days post discharge

Non cashless Hospitalization Process



Claims document checklist-Reimbursement & Pre-Post claims

Signed Claim form

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

Discharge Card (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

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

Break up with details of 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 hospitalization, please get the hospital and doctor's registration number in Hospital letterhead and get the same signed and stamped by the hospital.

Cancelled copy of cheque in original - mandatory





Mediclaim – General Definitions & Day Care List

| Attachments – Group Mediclaim | |
|-------------------------------|---------------|
| General Definitions for GMC | Definitions |
| Day Care List | Day Care list |

Prudent Utilization of Benefit

Health Insurance is a benefit for the employee and their dependents. One has to utilize the benefit with utmost caution and prudence.

The following steps are recommended, ensuring the benefits is prudently utilized by the employee and dependents covered

The ever increasing cost for the benefits require a proactive involvement from all of us.

Please ensure to crosscheck the final bill sent to the TPA for the following:

✓ You are Billed only for the services utilized for e.g. category of room, diagnostics undergone, medicines consumed

✓ Total of the bill

In case of any planned hospitalization, approach the hospital in advance(48 hrs.) and request pre authorization- this enables TPA to further negotiate the rates

To approach hospitals with caution - most expensive is not necessarily the best.

To cross check the tariff with the **Bench Mark Rates** provided- the benchmark rates would give an idea the general spend for the treatment or procedure.

Try to negotiate

Ask WHY & WHAT is billed to you (as a consumer, we have the right to know)

E- Card & Claim Status



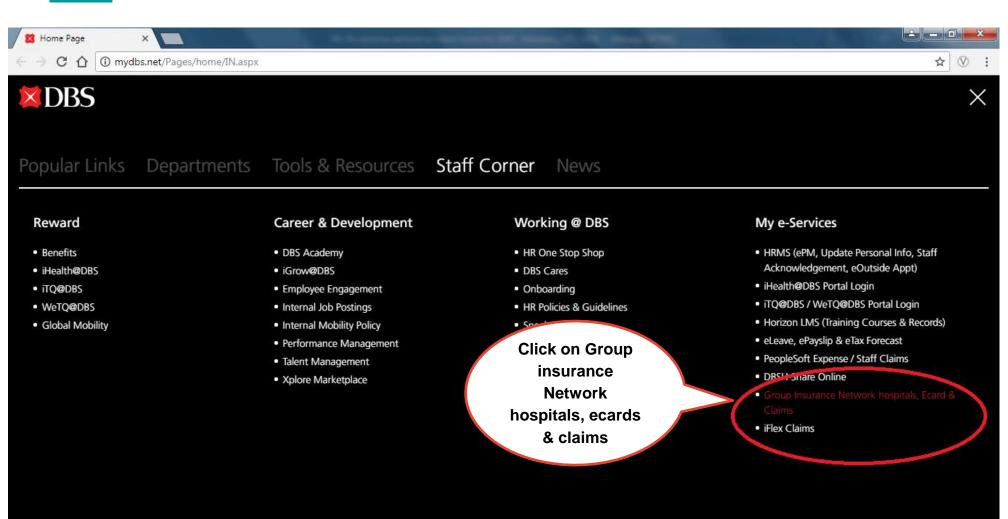


How to get your E-Card

How to check your claim status

Click on the below link-





https://sts.dbs.com/adfs/ls/idpinitiatedsignon.aspx?RelayState=RPID%3Dhttps%25...

















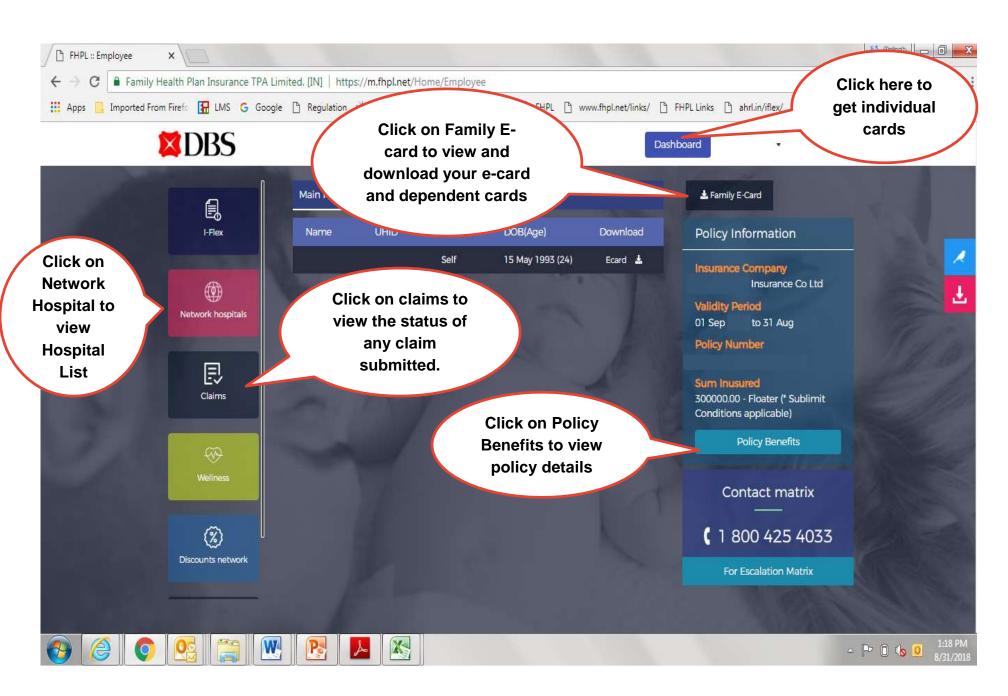


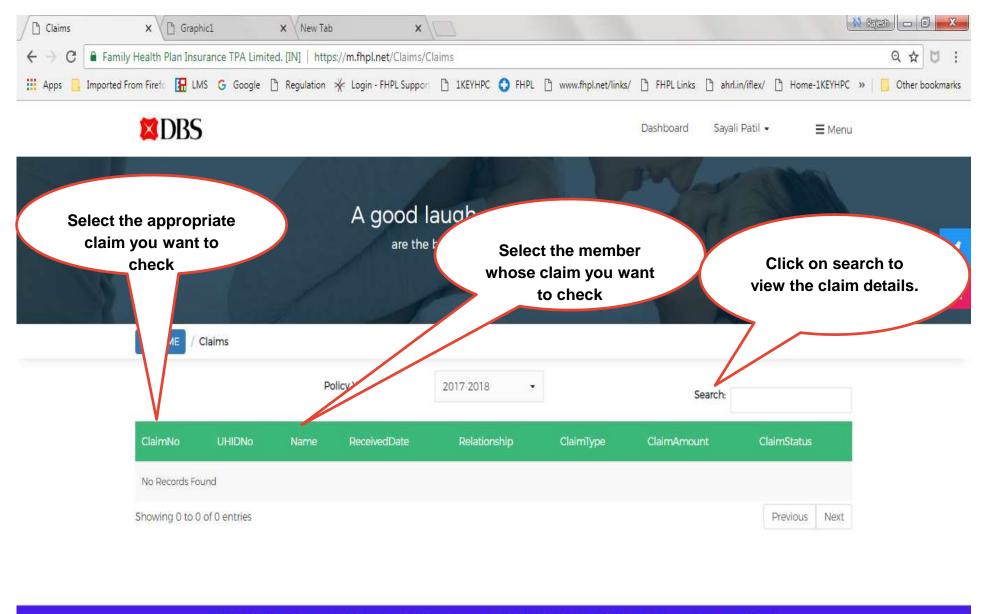












An ISO 9001:2015 Certified TPA---FHPL is the first TPA in the country to get certified for ISO/IEC 27001:2013 (Information Security Management System)















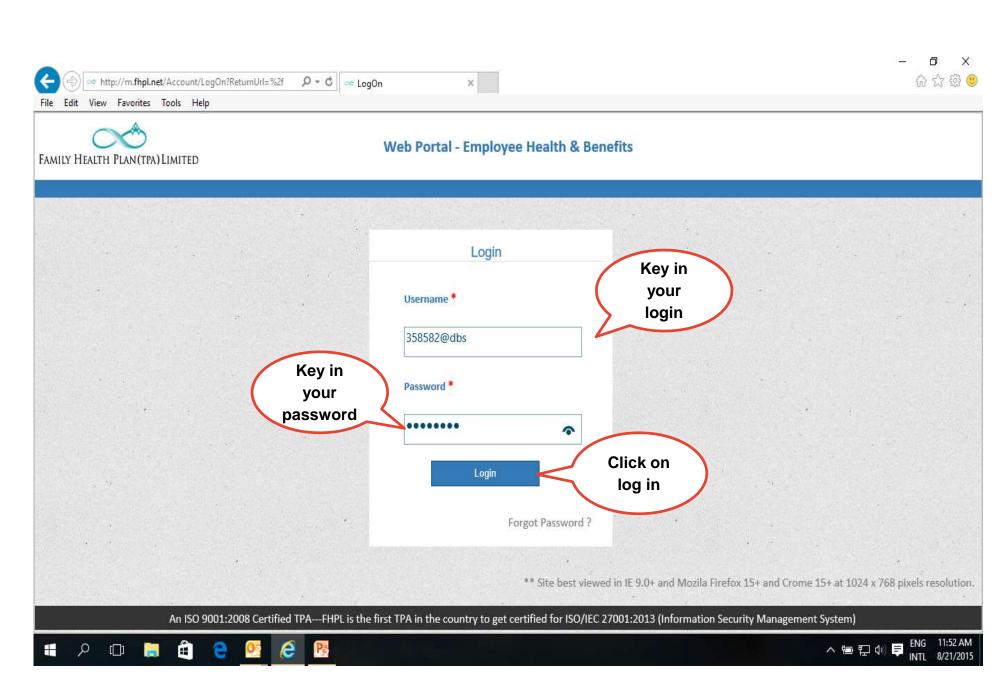


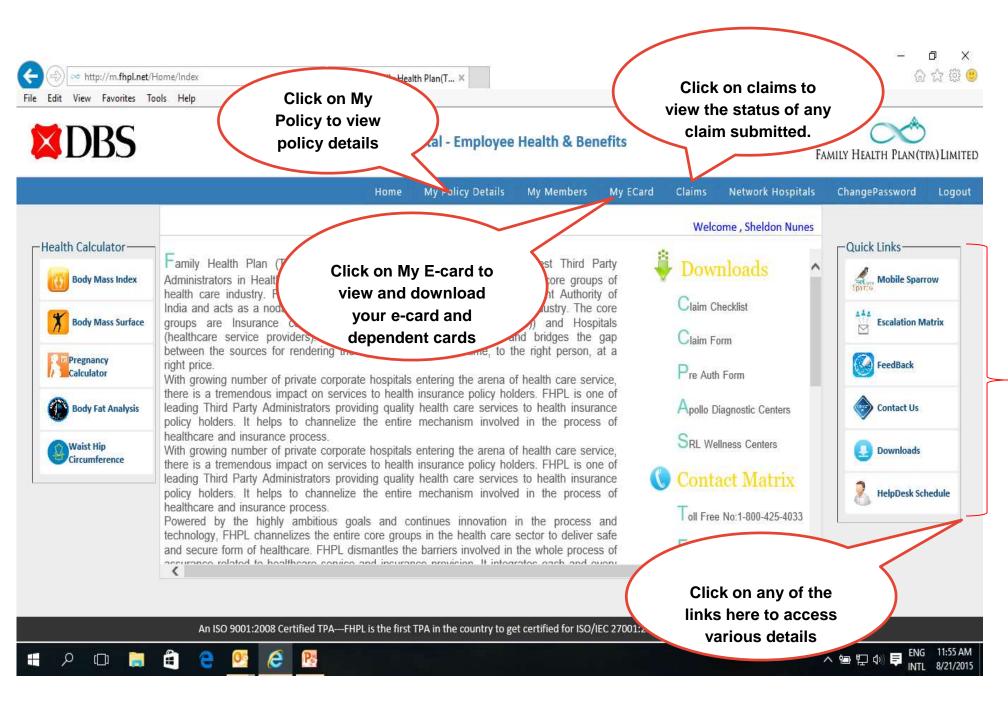


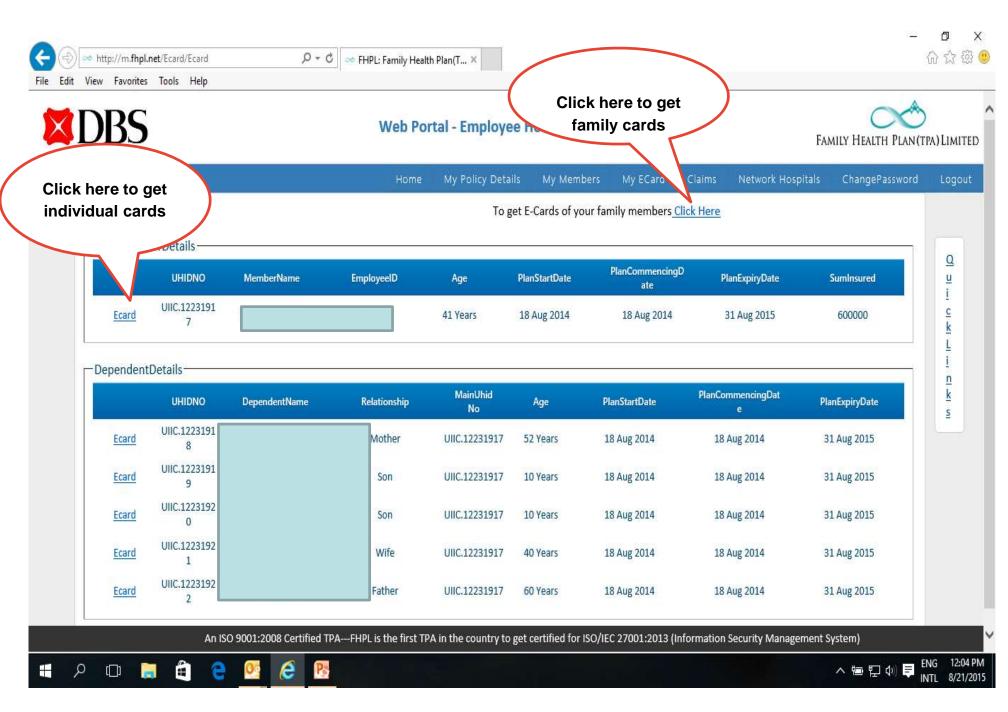


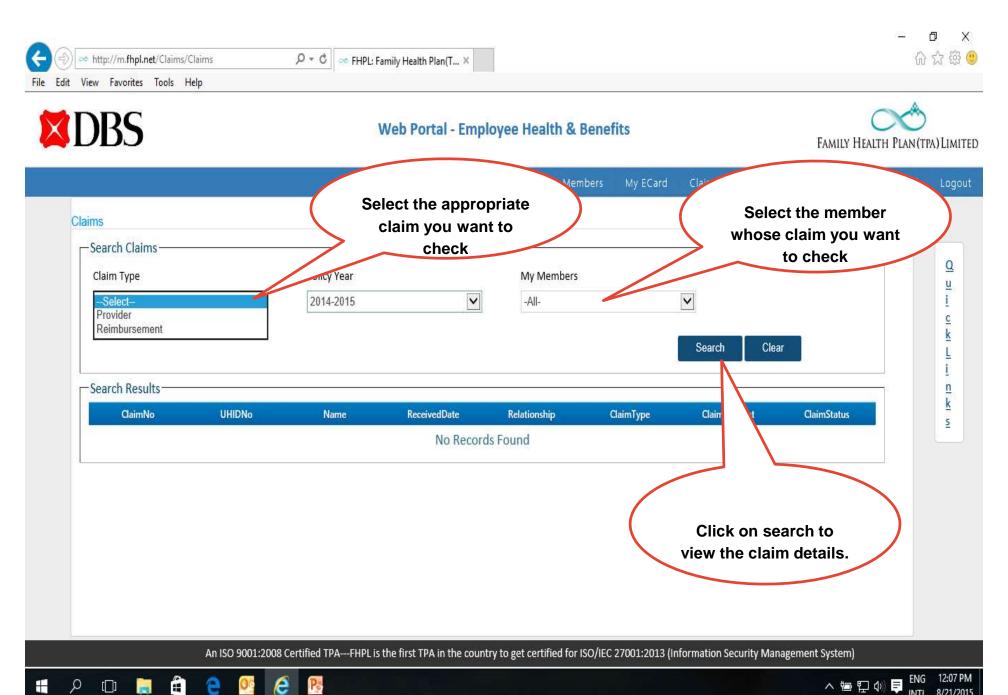












FAQs

FAQs for Voluntary Parental Plan FAQ-Vol Parents

| Important Websites | | |
|---|---------------------------|--|
| IRDA (Insurance Regulatory and Development Authority) | http://www.irdaindia.org/ | |

Important contact points

Group Mediclaim

Family Health Plan (TPA)

Website: www.fhpl.net

General Queries (Mon to Fri – 09:00 am to 05:00pm)

Toll free: (Customer Service)

1800 425 4033

Fax No.: 022 - 66314781 Email:- info@fhpl.net

1st Level Contact

Ms Rakhi Bait Mobile: 9004062994 E-mail id: rakhi.bait@fhpl.net

2nd Level Contact

Mr. Rajesh Thakur Mobile No: 9223329006 E-mail id: rajesh.t@fhpl.net

Escalation Point:

Mr. Rupesh Kulkarni Mobile No: 09223329001 E-mail id: kulkarni@fhpl.net

Dr. Nitin Ghadi Mobile No: 09223329002 E-mail id: dr.nitin@fhpl.net

DBS HR Helpdesk

For all policy related queries:

Visit: Staff corner on the DBS intranet Email: HRHelpDeskIndia@dbs.com

Enrollment queries/ Benefits Asia

Email: dbsadmin@marsh.com



Thank You!!