Insurance Benefits Guide

# 1. Coverage

The insurance plan covers hospitalization, doctor consultations, and emergency treatments.  
It may also include maternity, dental, and vision benefits.

# 2. Premium

Premium is the fixed amount paid by the employee or employer monthly/annually.  
Higher premiums usually mean more coverage.

# 3. Claim Process

• Inform the insurance provider or HR team in case of hospitalization.  
• Submit the claim form and required documents (bills, prescriptions).  
• Claim is reviewed and approved before reimbursement or direct payment to the hospital.

# 4. Exclusions

Cosmetic treatments, self-inflicted injuries, and experimental procedures may not be covered.