

FAQ - Medical Insurance Scheme

1. I am an Integra employee. Am I covered under the medical insurance scheme? If I am covered, what are the expenses covered under this scheme?

All Integra employees (including contract employees and consultants), who are not covered under the Employees State Insurance (ESI) scheme, are covered under this group medical insurance scheme. The amount of coverage depends on your cadre and age at the time of joining the company. When the cadre of appointment changes your insurance coverage changes as per the prevailing personnel policy.

Generally, the appointment order or the salary revision letter informs the coverage details. For further details, you can contact HRD.

This scheme covers the expenses of only treatments that require hospitalization. The upper limit of coverage for hospitalization claims has been provided in the individual appointment letters or in the latest salary revision letters.

2. Which is the insurance company Integra is tied up with and how are the claims processed?

Integra is tied up with Prudent Insurance Brokers (they tied up with National Insurance and appointed third party agency (TPA) called Family Health Plan Limited (FHPL) to handle all the claims from Integra and its employees. When an employee is submitting the hospitalization bills for claim (post hospitalization), then it is enough if the employee submits the bills to the HR department. In the event the employee would like to avail the hospitalization from the Insurance company directly (during the hospitalization), then they are required to interact with Prudent Insurance Brokers through the hospital in which the patient has been admitted.

3. I have joined the organisation recently (during the last six months), am I eligible for hospitalization claims?

Is there a condition that an employee has to serve the organisation for a minimum period, before he/she becomes eligible for hospitalization claims?

Hospitalization is being currently done to the new joiners from the date we include the names in the insurance policy. There is no waiting period at present.

All hospitalization expenses are not reimbursable. The policy has certain terms and conditions of inclusions and exclusions of eligibility criteria. Please contact Prudent Insurance Broker for more details.

4. Are my dependents automatically covered under this hospitalization scheme?

As per policy the company includes only you in the scheme. Your dependents are not automatically covered. If your cadre/grade of employment entitles the coverage of hospitalization for your dependents, it would be mentioned in your appointment letter or the latest salary revision letter.

In the event your dependents are not automatically covered, then you can include one or more of your direct dependents. The premiums for this coverage have to be borne by you. This premium can be adjusted in your medical reimbursement or can be deducted from your salary, based on your written advice. A written application has to be submitted to HR mentioning the details of the dependents to be covered and also the mode of payment.

5. My parents/dependents are old. Are there any additional procedures for covering them under this insurance scheme?

- No separate procedures to cover parents/dependents. The name, relationship with employee, age, date of birth and the insurance amount has to be declared to HR through a mail.

6. What are the steps to be followed before, during and after hospitalization?

- Contact Prudent Insurance Broker as per escalation matrix.

7. Where can I get more details about my policy and procedures for hospitalization claims?

Please visit the website of FHPL www.fhpl.net. Go to the link FAQ www.fhpl.net/faqs.html The list of categories that can be viewed for further information are:

- Medclaim
- Admission protocol
- Documents for claims
- Network Hospitals
- Corporate queries

8. Where can I get the claim form?

Download it from the Family Health Plan Limited (FHPL) website: www.fhpl.net. Please log and search for claim form. Use the user ID and password provided to you by HR in this regard

9. Is there any time limit for submitting my hospitalization claim?

Claim reporting /submission period within 45 days from the Date of Discharge.

10. Whom can I contact if I have any difficulties during hospitalization?

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Escalations – 1 Level

Ms. Sarita Nair
(Asst. Vice President – Employee Benefits Practice) - +91 89715 96999

Final Escalation

Mr. Gurupal Singh Dhingra
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Email ID: integra@prudentbrokers.com

More information on claims:

Please refer our PCC - <http://182.72.231.117:3495/IMSWiki/index.php/HR>