



EMPLOYEE BENEFITS MANUAL



EMPLOYEE BENEFITS PROGRAM 2023-24



WELCOME NOTE

Dear Associates,

We are happy to announce that we have renewed our Employees Group Medicaclaim Parents Policy 23-24. We recommend you go through the policy benefits and approach our Insurance Brokers on the provided contact numbers in last page of the manual in case of any queries or assistance required.

Ethika Team will assist you with understanding the benefits of the policies, Cashless & Re-imbusement claims Settlement, distribution of cashless cards, and any other queries that you may have.

Note: All Coverages provided are subject to the overall policy conditions and exclusions.

GROUP PARENTS POLICY

- Eligible for Coverage: 2 Dependent Parents / In Laws
- Sum Insured: INR. 5,00,000/- for both the Parents/ In Laws on Floater Basis
- Maternity is not covered
- Pre-existing diseases are covered
- No waiting periods applicable in the Policy
- Pre and Post hospitalization expenses covered for 60 & 90 days respectively
- Room Rent: 1% Normal Room and 2% for ICU Room Per Day includes Nursing, DMO Charges and other charges associated to room (If opted Room Rent is more than the eligible limit, then proportionate incremental deductions will be applicable on over all Final Bill).
- Ailment-wise Capping: Hospitalization for Functional Endoscopic Sinus Surgery within a limit of INR. 35,000/-, Psychiatric ailments & Mental illness covered upto INR. 30,000/- within the Sum Insured
- Copayment: 10% copay on all parental claims.
- Ambulance charges are covered up to INR 2,000/- per Claim
- Minimum 24hrs hospitalization is required with active line of treatment for all the cases except for the Day Care Surgeries
- Reimbursement Claim Intimation to be provided with in 24hrs from the date of admission and claim documents to be submitted within 15 days from the date of discharge
- Insurance Company: ICICI Lombard General Ins Co. Ltd
- Cashless & Reimbursement facility is available through ICICI Inhouse TPA
- Link for accessing cashless hospital : <https://ilhc.icicilombard.com/Customer/GetHospitalList>
- All other terms and coverages are as per policy



TECHNOLOGY ENABLED END-TO-END INSURANCE BENEFITS MANAGEMENT TOOL

Manage Flexi-benefits using our Web-Based tool

MAIN BENEFITS OF THE TOOL

- Policy Benefits at your fingertips
- Instant access to eCards anytime
- Instant access to Network hospitals, claims process, contacts
- Handy Insurance upgrading options



Home | Insurance | Total Health | Employee Assist | Management Dashboard | CRM

Insurance Benefits

End-to-end Insurance Benefits Management Tool

Group Health Insurance

Group Accidental

Group Term Life

Upgrade Your Insurance

Ethika Group Medicalim Policy

[SWITCH TO OTHER POLICY](#)

Insurance Benefits

Summary

Members & E cards
Introduction
Policy at a Glance
Coverages
Restrictions
General Exclusions

Summary

- Members Eligible for Coverage: 1+3 (Self, Spouse, 2 Dependent Children)
- Sum Insured: Graded as per eligibility of the Employee. (NR 2 Lacs & INR 5 lacs per Family)
- Maternity benefit is covered up to INR 50000/- for both Normal C section delivery for first two Living Children only
- Pre & Post-natal expenses are not covered
- Newborn Baby is covered from Day 1 with In Family Sum Insured (Please declare Baby details to HR for addition within 15 days from Date of Birth)
- Pre-existing diseases are covered
- No waiting periods applicable in the Policy
- Pre and Post hospitalization expenses covered for 30 & 60 days respectively
- Room Rent : Single standard AC for Normal and AI Actuals for ICU including Nursing and DMO Charges. (If

Please read Insurance Policy and conditions. Health Insurance covers the cost of medical expenses only. It does not cover non-medical expenses.

INSURANCE ENROLLMENT

Enroll your dependents for insurance benefits Now !

[Enroll Now](#)

Ethika Group Medicalim Policy

Below details are as per your last coverage. In case you want to add or delete the dependents please do it now. Please note that the next opportunity to make these changes will only be in next policy year and no mid term requests will be accepted by insurer for making these changes. Please make sure all the dependent details are as per the government ID proof.

Sameena	18-Jun-88						CLEAR MEMBER
Spouse Name	DOB						CLEAR MEMBER
child_1 Name	DOB						CLEAR MEMBER
child_2 Name	DOB						CLEAR MEMBER

Cover Parents in Group Health Insurance Policy

☒ No ☐ Yes

Employee Premium Payable 0
Organisation Premium Payable \$900

Policy Coverages

Network Hospitals

Sl no	Ref No	Hospital Name	Address	Area	City	State	Contact
1	WTH0000001	Shreevastu Specialty Hospital	6-65, Adarsh Nagar, Saranagar		Hyderabad	Telangana	
2	WTH0000002	Shreevastu Eye Center	3-6-103, Chaitanyam Road, Adarsh Nagar		Hyderabad	Telangana	40220540
3	WTH0000003	Shreevastu Hospital	3-4-103, 10-11-4776, Opp. Pata Road, Shreevastu Road, Shreevastu Road, Chaitanyam		Hyderabad	Telangana	

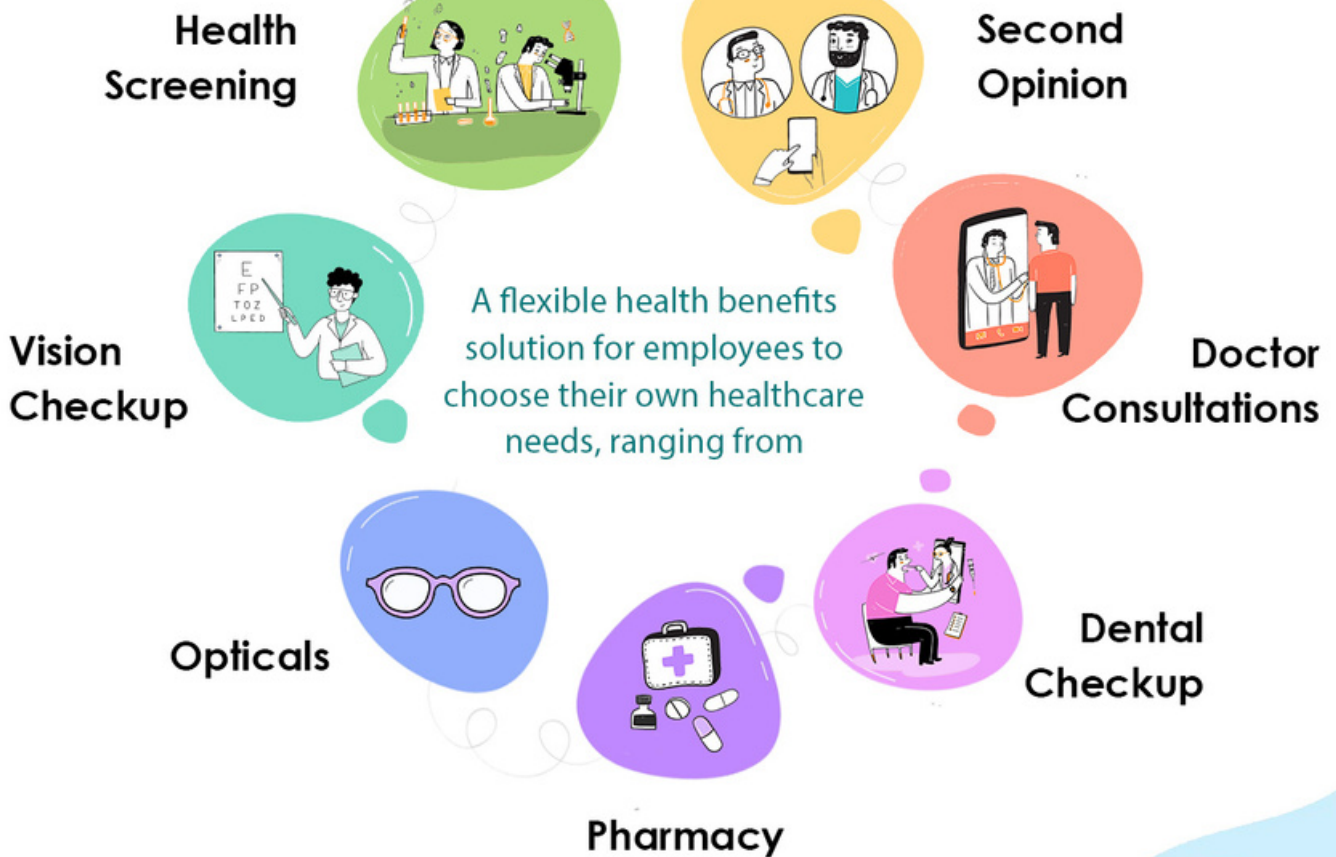


EMPLOYEE WELLNESS BENEFITS

Employee Wellness Program



Healthy Employees = Healthy Business

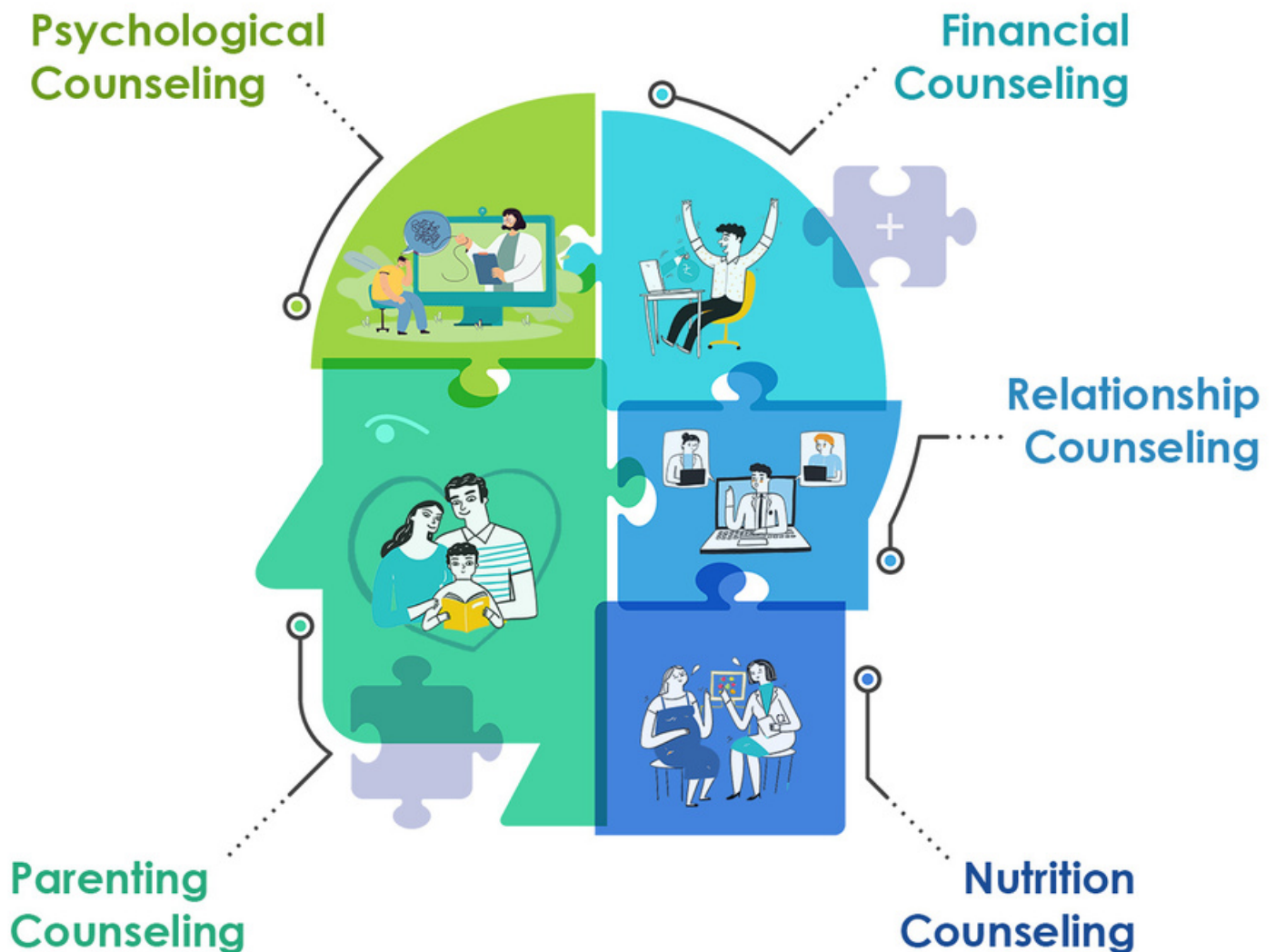


Employee Assistance Program



EXPERT, PERSONALIZED, AND CONFIDENTIAL EMPLOYEE COUNSELING SUPPORT

Delivering emotional wellbeing to individuals through our EAP services, which leads to increased productivity and positive outcome for your business.



Employee Engagement Program

The Most Scientifically Designed and Easy To Implement Employee Engagement Program,
that not only Engages Employees but their Families too.



DAILY GUIDED MEDITATION



WEEKLY WELLNESS WEBINARS

MONTHLY FLAGSHIP WORKSHOP





CONTACT INFORMATION



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