



GMC

(Health Insurance Policy)

2020-2021

Insurance Partners		
	Base Plan	Upgraded Plan
Insurance Company	Care Health Insurance	Go Digit
Facilitator	Marsh India	Marsh India
TPA	Care Health	Medi Assist

Enrolment - Points to remember!	
Who can be my dependents?	Spouse, Parents or In-laws (No age limit), Children.
How can I add my dependents?	You need to provide the details of your dependents in the Group medical insurance dependent declaration form
Can I modify my dependents detail during the year?	Only in the occurrence of marriage, newborn, unfortunate demise, or legal divorce.
What should I validate in the Insurance Portal?	1. All my dependents are visible in the portal.
	2. My dependent's information (Name & DOB) is the same as in the Govt. ID Proof.
	3. Your chosen top up coverage is displayed.
Where can I get my e-cards?	E-card for those under Base plan will be available by downloading Care Health Customer App . For details refer the document in E-Card And Mobile App process

	E-cards for those under upgraded plan will be available in portal ecard.medibuddy.in . You will receive the confirmation mail within 3 weeks of DOJ.
What do I do if the hospital is not under network hospital list?	<p>You can pay the bill and request for reimbursement.</p> <p>Reimbursement process is available in:</p> <p>Care Health Customer App – Base plan</p> <p>Medi buddy Portal – Upgraded Plan</p>

Health Insurance Plan Types		
Base Plan		
Definition	Premium per year	Monthly Deduction
Only self can be covered under the base coverage plan	Borne by Neudesic	Nil

Base Coverage: ₹ 200000 floater Coverage

Premium for Upgraded Plan		
You have an option to upgrade your plan by including dependents or add top up to the base coverage		
Definition	Premium** per year (Rs.)	Monthly deduction (Rs.)
Self	₹ 5,900.00	₹ 492.00
Self + Spouse +2 Kids	₹ 16,000.00	₹ 1,333.00
Self + Parents/In laws	₹ 26,000.00	₹ 2,167.00
Self + Spouse +2 Kids + Parents/In-laws	₹ 30,000.00	₹ 2,500.00
Self + Spouse +2 Kids + Parents/In-laws + 3rd Kid	₹ 32,000.00	₹ 2,667.00
Self + Spouse +2 Kids + Parents/In-laws + 3rd Kid+ 4th Kid	₹ 34,000.00	₹ 2,833.00

**premium is inclusive of 18% tax and will be considered for tax exemption

Base Coverage: ₹ 300000 floater Coverage

The corporate GMC provides the facility to cover your aged dependents without premedical. Also, it will cover the existing ailments unlike in the market where it requires premedical and initial waiting period for people above 65.

Premium for Top UP for Upgraded Plan		
Top-Up Sum Insured (INR)	Premium per family (Rs.)	Monthly deduction (Rs.)

₹100,000	₹ 3,062.00	₹ 260.00
₹200,000	₹ 5,900.00	₹ 490.00
₹300,000	₹ 8,600.00	₹ 720.00
₹400,000	₹ 11,278.00	₹ 940.00
₹500,000	₹ 14,072.00	₹ 1,170.00
₹600,000	₹ 16,865.00	₹ 1,410.00
₹700,000	₹ 19,555.00	₹ 1,630.00

Top Up coverage will be in addition to the base coverage per family

Contact Details- Go digit

For claims status/process

Say 'Hi' on Go Digit Whatsapp chatbot + 91-7026061234

General queries about process

Call 1800-258-4242

Contact Details- Care health

1st point of contact

Call 18001024488 & 18605004488

Email: corporateassistance@careinsurance.com

2nd point of contact

Ranjith Kumar Thogaru- 8448695857

Email: ranjith.thogaru@careinsurance.com

Escalation contact

Mohd Faizan Farooque- 7838769686

Email: mohd.farooque@careinsurance.com

In case your queries are not clarified then you can reach out the below team from Medi Assist for further assistance and Marsh team subsequently for grievances/escalation

TPA: Medi Assist Insurance TPA Pvt. Ltd.

1st Point of Contact

Contact Name: Abdul Hakeem

Email ID1: abdul.hakeem@mediassist.in

Contact Number1: 7899467960

1st Escalation Contact

Contact Name2: Inayat Irfan

Email ID2: inayat.irfan@mediassist.in

Contact Number2: 9121020342

Broker: Marsh India Insurance Brokers Pvt. Ltd.

1st Point of Contact

Contact Name1: Sandeep Ramagiri

Email ID1: Sandeep.Ramagiri@marsh.com

Contact Number1: 8886535123

1st Escalation Contact

Contact Name2: Hrushikesh Reddy

Email ID2: Hrushikesh.reddy@marsh.com

Contact Number2: 8297637373