









GUIDE TO EMPLOYEE BENEFITS


Group Health Policy
Group Personal Accident Policy

Quadwave Consulting Private Limited

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POLICY OVERVIEW

General Information	Insurance Company	Bajaj Allianz General Insurance Co Ltd
	TPA	Bajaj Allianz General Insurance Co Ltd
	Your Service provider	Edify Insurance Brokers Pvt. Ltd.
	Policy Start Date	14-05-2023
	Policy Expiry Date	13-05-2024
	Policy Type	Family Floater
	Policy Sum Insured	Covered with Rs.5,00,000 Sum Insured
	Parental SI Restriction	Restricted Rs.2,00,000
Members Covered		Employee, Spouse, 2 Children and 2 Parents or 2 In-laws (Only Female Employees can cover In-laws)



POLICY BENEFITS

Pre - Existing Diseases	Covered from day one	
Waiting periods	Waived off	
Room Rent eligible	Normal	1.5% of Sum Insured
	ICU	4% of Sum Insured
Higher room usage	Room charges (includes Room, Nursing & RMO charges) <i>Proportionate charges become payable by insured using an higher category room or room of higher cost than eligible.</i>	
Pre & Post Hospitalisation	30 days before admission & 60 days after discharge.	
Maternity Benefits	Normal	Caesarean
	Rs. 75000	Rs. 75000
Maternity Cover Condition	Covered for First 2 Deliveries only. Third and forth child covered subject to twins or triplets in second delivery only	
Pre natal and post natal expenses	Covered within Maternity limit on IPD Expenses	



POLICY BENEFITS FOR EMPLOYEE POLICY

Child Day one cover up to family S.I	Covered post intimation
Ambulance	Payable Max Rs.1000 per Incident
Internal congenital disease cover	Covered
External Congenital disease cover	Covered for Life Threatening diseases only
Lasik surgery Cover	Payable if refractive error is + / – 7.5 or above
Co-payment	10% co-pay applicable on Parental claims only
Approved listed Day care procedures	Covered
Special conditions	<ul style="list-style-type: none"> • 50% Co-Pay for cyber-knife treatment, Gamma Knife Treatment and Stem Cell Transplantation, Robotic Surgery, Femto Laser Treatment for Eye. It will be applicable for each eye/each event • Cochlear Implant Limited to 50% SI. • Psychiatric treatments covered up to FSI on IPD basis



POLICY BENEFITS FOR EMPLOYEE POLICY

Maternity Complication cover	Covered up to SI for life Threatening Conditions only
Ayurvedic treatment Cover	Covered up to Sum Insured if treatment taken in Govt. and Approved Hospitals
LGBT Cover	Covered
Domestic Partner Cover	Covered
Modern Treatment Methods & other Procedures cover	Covered up to 25% of Sum Insured
Widow/Widower Cover	In the event of death of an Employee, the dependents will be covered by the policy till the end of policy year.
Ailment Capping	Applicable for specific Ailments (Details available in next slide)

New born baby and Newly wedded Spouse Addition - Please inform your HR with in 15 days from the date of event.



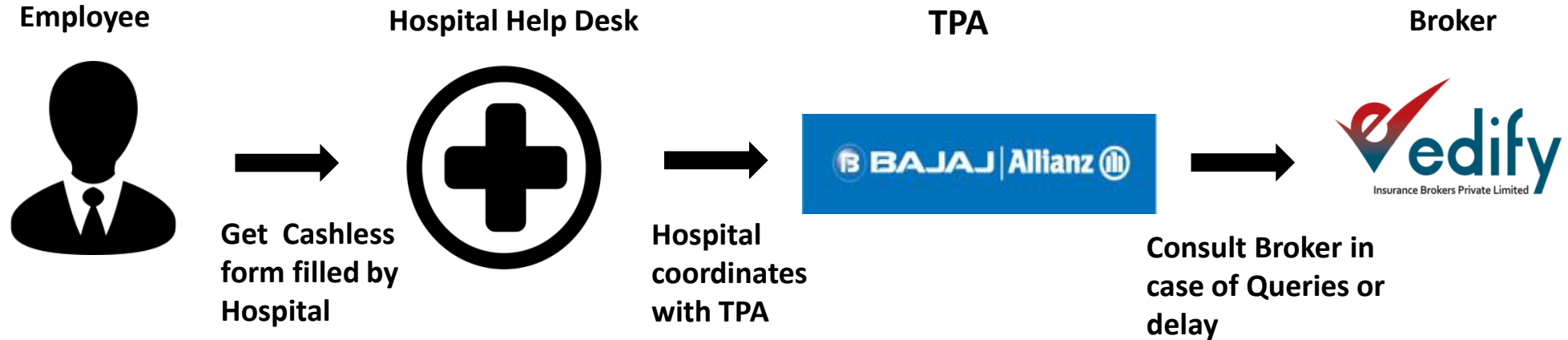
Ailment capping

Name of Ailment / Surgery/ Procedure	Limits
Cataract (each eye)	30000 (Maximum expenses are payable up to a cost of a Unifocal lens only)
Coronary angiography	25000
Tonsillectomy	20000
Piles/ hemorectomy	30000
Hernia repair – open	35000
Hernia repair – laparoscopic	45000
Appendicectomy – open	30000
Appendicectomy – laparoscopic	30000
Cholecystectomy – open	30000
Cholecystectomy – laparoscopic	45000
Hysterectomy – open	35000
Hysterectomy – laparoscopic	45000

- Above limit defines the maximum claim payable for above procedures including all hospital charges.
- Co-payment is not not applied on any of the above caps. They are payable up to defined limit.



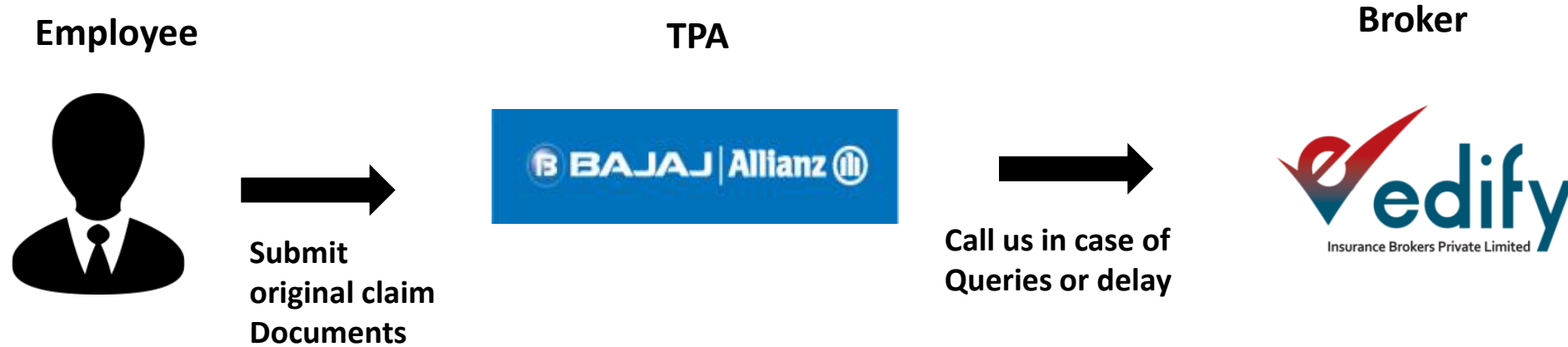
HOW TO MAKE A CASHLESS CLAIM



- Cashless can be provided only by TPA network hospitals. Visit TPA “site” for hospital list.
- It takes a maximum of 2-3 hours to approve cashless (Provided all required documents are correct).
- In planned hospitalization it is advisable to seek approval before 48hrs and 24hrs in the case of emergency hospitalization.
- At discharge, hospital should send full and final bill to TPA for final settlement. In case of any delay escalate to Service provider **EDIFY INSURANCE BROKERS SERVICES**.
- Employee needs to carry a valid ID proof and a TPA card to present at the help desk.



HOW TO REIMBURSE PAID CLAIMS



- Intimate the TPA within 48hrs from the date of admission and submit all documents within 30 days from the date of discharge.
- Please ensure treatment is taken in in Registered Hospital by a Qualified Medical Practitioner with minimum 20 beds and qualified nursing staff.
- Submit **original** bills and payment receipts with their break ups along with the claim form.
- In case of Accidental injury please submit FIR or MLC.
- Include a cancelled cheque for NEFT transfer directly your account.

[Click here](#)

to download your claim form and list of documents to be submitted



SUMMARY OF POLICY EXCLUSIONS

Examples of Treatments not payable

(For complete
exclusion list
click below)

[Click here](#)

- Medical Condition/ Ailment which can be treated on OPD basis or Admission primarily done for evaluation/ investigation or General health check up.
- Treatment with less than 24 hrs. hospitalisation period excepting specified day care procedures.
- Circumcision, cosmetic treatment, plastic surgery unless required due to injury or illness.
- Dental and Optical Treatment unless caused by accident requiring inpatient care.
- Injury by Suicide attempt / Self-inflicted or caused by participation in hazardous sports or criminal acts.
- Congenital External diseases or Genetic Disorders, stem cell implantation
- Drug and Alcohol Induced Illness & AIDS / HIV and all sexually transmitted diseases.
- Family Planning Operations, Fertility, Sub Fertility or Assisted Conception Operation or Sterilization Procedure. Voluntary Termination of Pregnancy. Maternity payable for only two live births if covered.
- Naturopathy. Change from one system of treatment to other unless prescribed as a necessity.
- Expenses of vitamins and tonics, inoculations or vaccinations.
- War invasion, Act of foreign enemy, War like operations, Nuclear contamination
- Treatment for Obesity, Psychiatric or rundown conditions.
- Any experimental or unproven treatment. Procedures of high cost deemed not reasonable or customary.
- Cost of braces, prosthetic devices, implants, hearing aids or durable medical equipment.



EDIFY CO-ORDINATES

In case of any queries/ clarifications or assistance contact Edify through the following mail IDs.

Client Manager:	Vikas	Mobile No: +91 9353100967
Mail Id:	qwave@edifybrokers.com	
Escalation Level 1:	N Yogesh	Mobile No: +91 9353241635
Mail Id:	Yogesh.n@edifybrokers.com	
Escalation Level 2:	Harshavardhan. j	Mobile No: +91 9364005900
Mail Id:	harsha@edifybrokers.com	

Please contact a foresaid Client Manager of **EDIFY INSURANCE BROKERS** in the above-mentioned numbers for any issue during hospitalization (i.e. TPA not approving cashless/ claim, claim approvals delayed beyond normal time, assistance on reimbursement of claims etc.)



POINT OF CONTACT - TPA

Address for reimbursement claims	<p>CLAIMS Department</p> <p>Bajaj Allianz General Insurance Company Limited</p> <p>Golden Heights, 4th Floor.</p> <p>No 1/2,59C cross, 4th M block, Rajajinagar,</p> <p>Bangalore-560010</p> <p>Ph No. 080-67195000</p> <p>HAT.Corpmarketing@bajajallianz.co.in</p>
Claim Forms	https://general.bajajallianz.com/Corp/content/health/health_claim_forms/ReimbursementFormA+B2016.pdf
Network Lists	https://general.bajajallianz.com/BagicNxt/hm/hmSearchState.do
Online Access	http://general.bajajallianz.com/BagicNxt/Health_Ecard/hlth_idcrddwn.jsp



GROUP PERSONAL ACCIDENT POLICY BENEFITS

Policy Benefits	Insurance Company	Bajaj Allianz General Insurance Co Ltd
	Coverage	Only Employees covered under the policy with Rs. 10,00,000 Sum Insured
	Accidental Death Covers	Payable Up to 100% of the Sum Insured
	Permanent Total Disability	Payable Up to 100% of the Sum Insured
	Permanent Partial Disability	As per the disability Table of Insurer
	Total Temporary Disability	Covers up to 1% of the sum insured or Rs.10000 or actual salary per week up to 100 weeks for long absence from work due to injury
	Medical Extension	Covered 10% of SI or 40% of admissible Claim amount or actual whichever is less



GROUP PERSONAL ACCIDENT POLICY BENEFITS

Policy Benefits	Children education	Rs.50000 Per child for up to 2 Children per Annum
	Repatriation of Remains	Payable up to Rs.5000
	Ambulance Charges	Payable up to Rs.2500
	Carriage of Dead body	Payable up to Rs.5000
	Emergency Family Transportation Cost	Payable up to Rs.5000
	Modification Benefit	Payable up to Rs.50,000
	Terrorism	Covered
	Funeral Expenses	Payable up to Rs.5000





GROUP PERSONAL ACCIDENT – WHAT YOU NEED TO KNOW

- The policy is taken by your company as a financial protection for you and your family.
- The policy pays the defined Sum Assured on death and total disability.
- **The Sum Insured for you is Rs. 10,00,000**
- It also pays for partial disability depending on the nature and extent of disability.
- It allows your company to claim weekly expenses when you are not at work due to accident to help continuing pay you a weekly salary as per Total Temporary disability limit.
- The coverage extends to any accidental injury caused to you anytime in any part of the world.
- The policy excludes coverage for any accidents arising out of hazardous sports or activities like parasailing, rock climbing, rappelling etc.
- Policy also does not pay claims when accidents are attributed to drunken driving or use of drugs.
- Any Claim arising out of insured indulging in Criminal acts is not payable.
- The above does not provide complete details of the cover and limitations and you may ask your Client Manager or HR For additional information you may require.



THANK YOU

EXCLUSIONS LIST – Page 1 of 2

1. War invasion, Act of foreign enemy, War like operations, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear weapons, ionizing radiation, contamination by radio activity, by any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.
2. Circumcision, cosmetic or aesthetic treatment, plastic surgery unless required to treat injury or illness.
3. Vaccination & Inoculation.
4. Cost of braces, equipment or external prosthetic devices, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, hearing aids including cochlear implants, durable medical equipment.
5. All types of Dental treatments except arising out of an accident
6. Convalescence, general debility, 'Run-down' condition or rest cure, obesity treatment and its complications, congenital external disease/defects or anomalies, treatment relating to all psychiatric and psychosomatic disorders, treatment of Parkinson and Alzheimer's disease
7. Sterility, treatment whether to effect or to treat infertility, any fertility, sub-fertility or assisted conception procedure, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services and complications arising therefrom
8. Treatment if illness induced due to use of intoxicating drugs/alcohol or use of tobacco leading to cancer.
9. Bodily injury or sickness due to wilful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, , attempted suicide, arising out of non-adherence to medical advice
10. Treatment of any Bodily injury sustained whilst or as a result of active participation in any hazardous sports of any kind.
11. Treatment of any bodily injury sustained whilst or as a result of participating in any criminal act
12. Sexually transmitted diseases, any condition directly or indirectly caused due to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or lymphotrophy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.



EXCLUSIONS LIST – Page 2 of 2

13. Diagnosis, X-Ray or Laboratory examination not consistent with or incidental to the diagnosis of positive existence and treatment of any ailment, sickness or injury, for which confinement is required at a Hospital.
14. Vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Medical Practitioner.
15. Maternity Expense is covered only for two live births. Expenses for Ectopic Pregnancy covered only if it is proved by USG Report and Certified as life threatening.
16. Voluntary termination of pregnancy
17. Naturopathy Treatment.
18. Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and continuous Peritoneal Ambulatory dialysis (C.P.A.D.) and Oxygen Concentrator for Bronchial Asthmatic condition.
19. Genetic disorders and stem cell implantation / surgery.
20. Domiciliary Hospitalization of any kind. Domiciliary cover if given is not available for many illnesses.
21. Treatment taken outside India.
22. Experimental Treatment, Unproven treatment are excluded. If an ailment can be treated by different methods, expenses payable have to be reasonable and in line expenses in similar area.
23. Change of treatment from one system to another unless recommended by the consultant / hospital under whom the treatment is taken.
24. Any expenses relating to cost of items detailed by the regulator and specified as non payable. Refer to [https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/NEWINDIA15/Universal%20Health%20Insurance%20Policy%20\(APL\).pdf](https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/NEWINDIA15/Universal%20Health%20Insurance%20Policy%20(APL).pdf)
25. Service charges or any other charges levied by hospital, except registration/admission charges.
26. Treatment for Age Related Macular Degeneration (ARMD) , treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.



DOCUMENTS FOR REIMBURSEMENT OF CLAIMS

- Download your claim form by using the link below

https://general.bajajallianz.com/Corp/content/health/health_claim_forms/ReimbursementFormA+B2016.pdf

- Please attach the following documents in ORIGINAL with the claim form (Insurer/ TPA may ask for additional documents if required)

- ✓ Detailed discharge summary
- ✓ In Patient bill providing complete breakup of medicines used, room rents billed, diagnostics etc.
- ✓ Cash paid receipt for IP bill for the full amount.
- ✓ Original lab / investigation reports taken during in patient treatment.
- ✓ FIR or MLC in case of any accidental injury treatment.
- ✓ Valid Govt. Id. Proof for both Patient and Employee (ex. PAN Card, Aadhar Card, Passport etc.)
- ✓ Personalized cancelled cheque with Printed employee name on the cheque or Bank Statement.
- ✓ For pre and post hospitalization bills documents should be submitted as below
- ✓ Original prescription and bills to support use of medicines, investigations , consultation etc.
- ✓ Original lab / investigations report.
- ✓ FOR EXHAUSTIVE LIST OF DOCUMENTS PLS CLICK ON THE LINK BELOW
- ✓ https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3916&flag=1

