



**Raghnall**



**iSerrve**  
**BY RAGHNALL**

**FOR CLOUDEXTEL**

**RAGHNALL INSURANCE BROKER AND RISK MANAGEMENT PVT. LTD.**



**YOUR INSURANCE PARTNER**

**FOR EMPLOYEE BENEFIT - GROUP MEDICLAIM POLICY**  
**(ON-ROLL EMPLOYEES)**

# RAGHNALL INSURANCE BROKING & RISK MANAGEMENT PVT LTD

## ONE-STOP SOLUTION



**Priority Claims Management**



**Exclusive benefits available as expert sessions on health & wellness, health check-ups.**



**Dedicated SPOC**



**Hassle-free claim settlement**



**Online Portal access for both HRs and Employees**

# Policy Overview

Policy Parameter	
Policy Type	Group Mediclaim Policy (GMC)
Policy Start Date (Existing Employees)	<b>Commencement Date</b> – 01/04/2024
Policy Start Date (New Joinee)	<b>Commencement Date</b> Date of updating data or Event date (within 30 days)
Sum Insured Per Employee + Dependents	INR 5 lacs
Policy Type	Floater Policy
Family Definition	Employee, Spouse, 2 Children upto 25 yrs. of age.
Insurer	Bajaj Allianz General Insurance Company Limited
Service Provider – TPA	Bajaj In – House
Broker	Ragnall Insurance Broker and Risk Management Pvt. Ltd.

# Benefits Covered

<b>Cashless Facilities</b>	Covered
<b>Maternity Cover</b>	For Metro – INR 50,000 for Normal and C-section for 2 kids. For Non-Metro – INR 40,000 for Normal and C-section for 2 kids.
<b>9 Months waiting period for Maternity</b>	Waived off
<b>Pre and Post Natal Expenses (OPD / IPD Covered)</b>	Pre and Post Natal Expenses to the limit of INR 5,000 are covered above the Maternity Limit
<b>Baby Cover from Day-1</b>	Covered
<b>Pre Existing Ailments</b>	Covered for All from day 1
<b>Room Rental Limit</b>	No Capping upto Sum Insured of 5 lacs
<b>Domiciliary Hospitalisation Cover</b>	Not Covered
<b>Pre - Post Hospitalisation</b>	60 days and 90 days respectively
<b>Ambulance Charges</b>	Ambulance Charges are limited to INR 1000 per person
<b>Congenital</b>	Internal covered & External covered under life threatening
<b>Ailment wise / procedure wise capping</b>	No Capping
<b>Day Care Procedures</b>	Covered
<b>Lasik Treatment</b>	Lasik Surgery is covered if correction index is +/-6.5
<b>Sublimit for Cataract</b>	INR 30,000/- per eye

# Benefits Covered

<b>Ayush Treatment</b>	Ayurveda expenses are covered up to 20% of the Base Sum Insured or a maximum of INR 3 lacs, if treatment does not require 24-hour hospitalization, in an Ayurveda hospital - recognized by govt. This can be covered if advised by a Doctor, due to illness or accidental bodily injury sustained or contracted during the policy period
<b>Health Check-Up</b>	BP, BMI, CBC, HBA1C, Serum Creatinine, Total Cholesterol, T3,T4,TSH

<b>Special Conditions</b>	<u>Hospitalization coverage within the sum insured</u> 1)Psychiatric ailments - within a limit of INR 30,000 2)Functional Endoscopic Sinus Surgery within a limit of INR 35,000 3) Mental illness upto INR 30,000
	Terrorism is covered
	Lucentis - covered upto Rs 50,000 Per family within the Sum Insured
	Air Ambulance - covered upto Rs 100,000
	Attendant charges - covered upto Rs 5,000 (Per Family within the sum insured) if the length of stay for the patient is more than 5 days.  Add-on attendant charges prescribed by the treating Medical Practitioner will be on a reimbursement basis by presenting original Bills for each cost incurred.

# Benefits Covered

<b>Modern Treatment</b>	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation. Cochlear Implant treatment shall be restricted to 50% of the Sum Insured
<b>Midterm additions allowed only for natural additions subject to intimation received within 45 days. Any additions for new employee, spouse / children would be allowed within 45 days of date of joining marriage / birth respectively.</b>	Covered
<b>Addition &amp; Deletion of Employee will be done from Date of Joining &amp; Date of Leaving respectively</b>	On Pro Rata Basis
<b>Portability</b>	Portability is available on this product as per IRDA directive and product Features
<b>Corporate Buffer</b>	15 Lacs Corporate buffer on all ailments excluding the capped ailments and maternity.

## Most Important

<b>Claim Intimation</b>	Waived Off
<b>Claim submission clause</b>	Within 30 days from the date of discharge
<b>Pre Existing Diseases Coverage</b>	Covered from day 1
<b>1st, 2nd, 3rd &amp; 4th Year Waiting Period Waiver</b>	Waived Off

Link for the List of Hospitals → <https://www.bajajallianz.com/branch-locator.html>

## Point of Contact Details

Contact Level	Type	Name	Mobile No.	Email Id
Level 1	1 <sup>st</sup> Point of Contact (CloudExtel)	Ms. Salonee Pattani	8850055163	s.pattani@cloudextel.com
		Mr. Kirtikumar Parekh	9168178675	k.parekh@cloudextel.com
	SPOC (Ragnall)	Ms. Madhura Dsouza	9136020264	madhurad@ragnall.co.in
Level 2	Escalation 1	Ms. Charlotte Fernandes	9930469388	charlottefernandes@ragnall.co.in
Level 3	Escalation 2	Ms. Grinsa Palleri	7400013401	grinsapalleri@ragnall.co.in





## **RIB (RAGHNALL INSURANCE BROKER) ADVANTAGE**

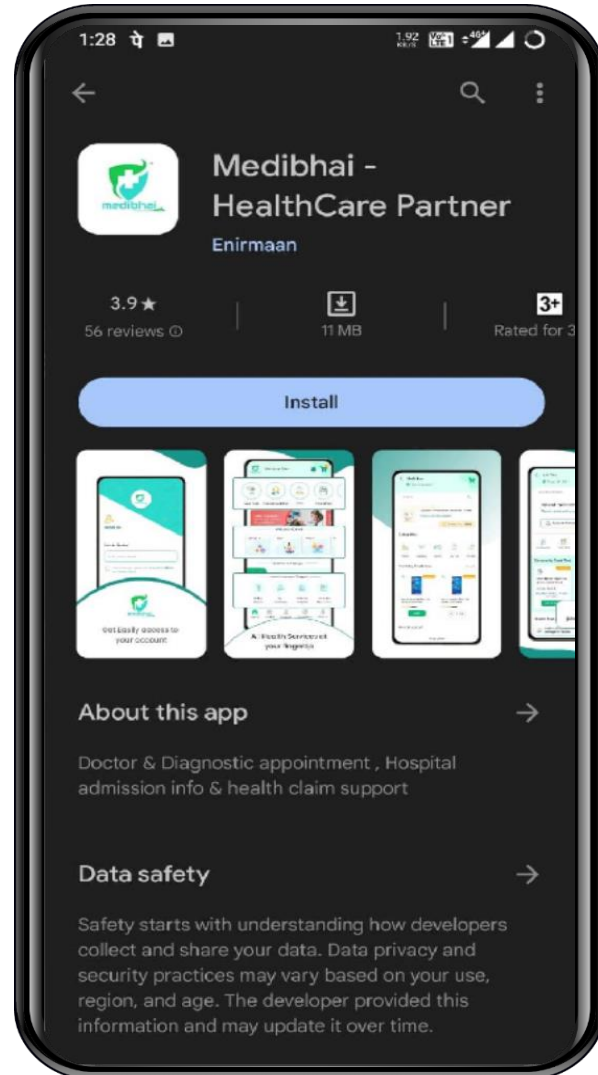
Employee Portal - Desktop Link - [https://www.advantagerib.com/rib\\_console](https://www.advantagerib.com/rib_console)

*And*

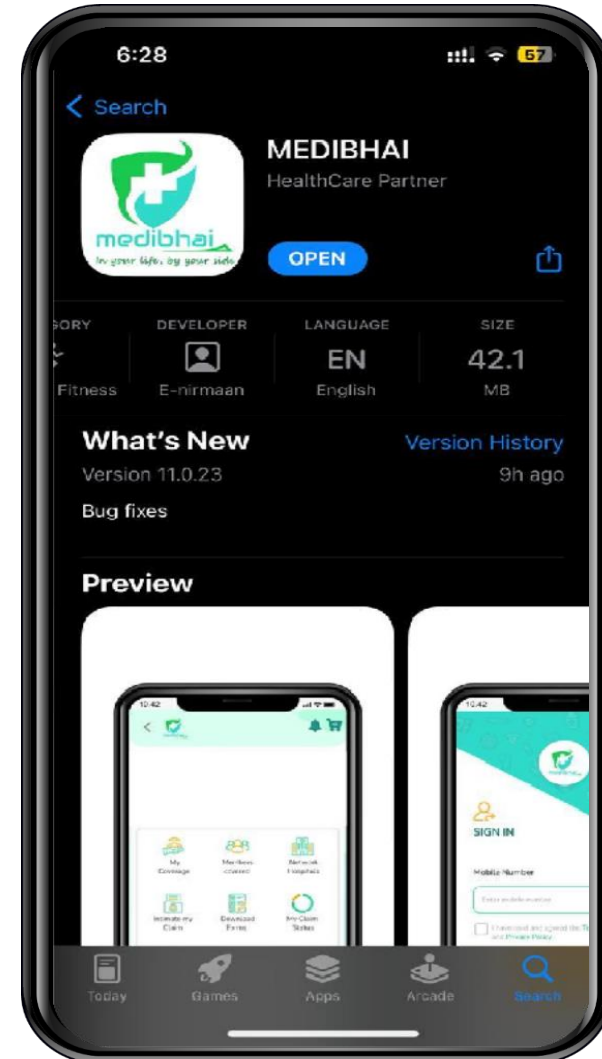
## **MEDIBHAI**

Employee Portal - Mobile Application

GOOGLE PLAY



APP STORE





## STEP 1

INSTALL THE APP  
ON YOUR PHONE



12:37 85%



 SIGN IN

Mobile Number

☐ I have read and accept the [Terms & Condition](#) and [Privacy Policy](#)

**GET OTP**

OR


**CORPORATE SIGN UP** →


## STEP 2

### LOGIN PROCESS



12:37 85%



 OTP VERIFICATION

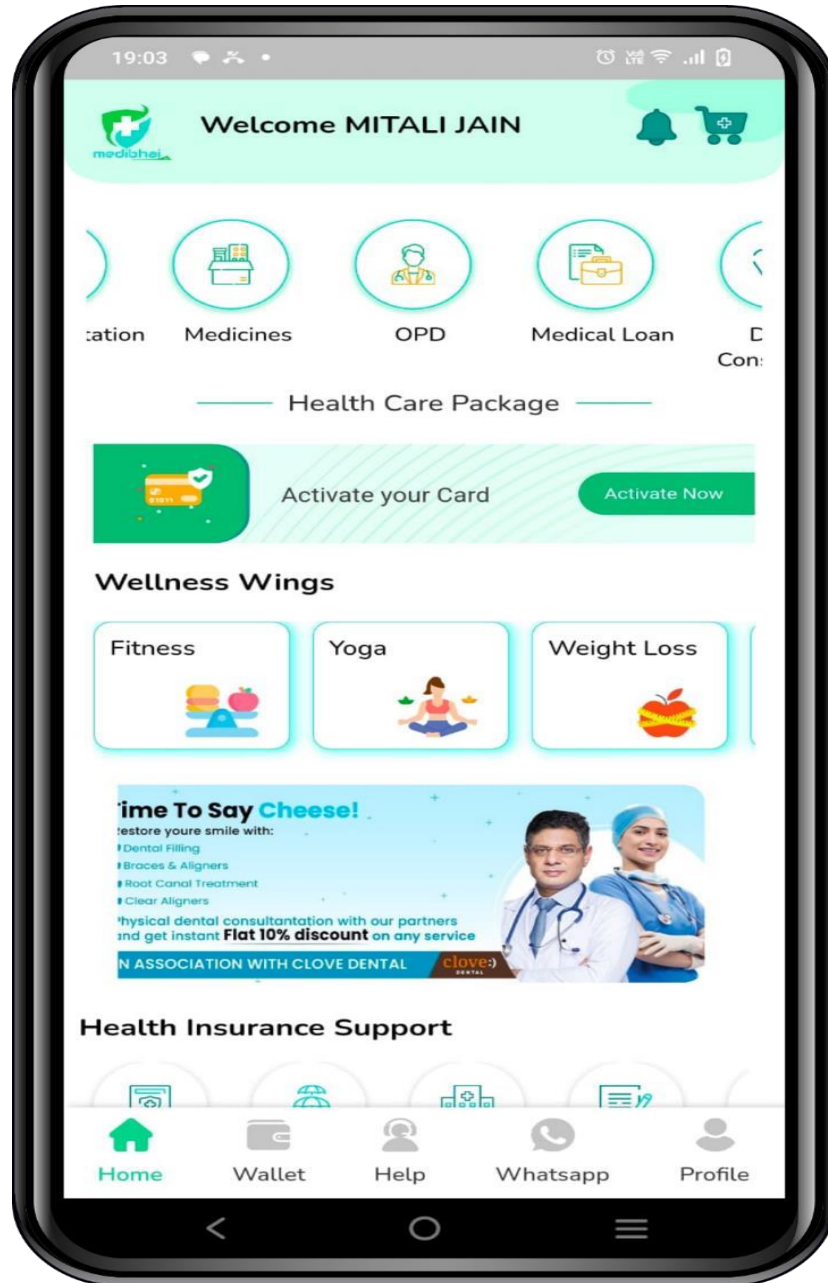
Please enter verification code (OTP) sent to +911475888999 ([Edit](#))

Didn't receive the verification OTP [Request OTP 53 Sec](#)

[Resend OTP](#)

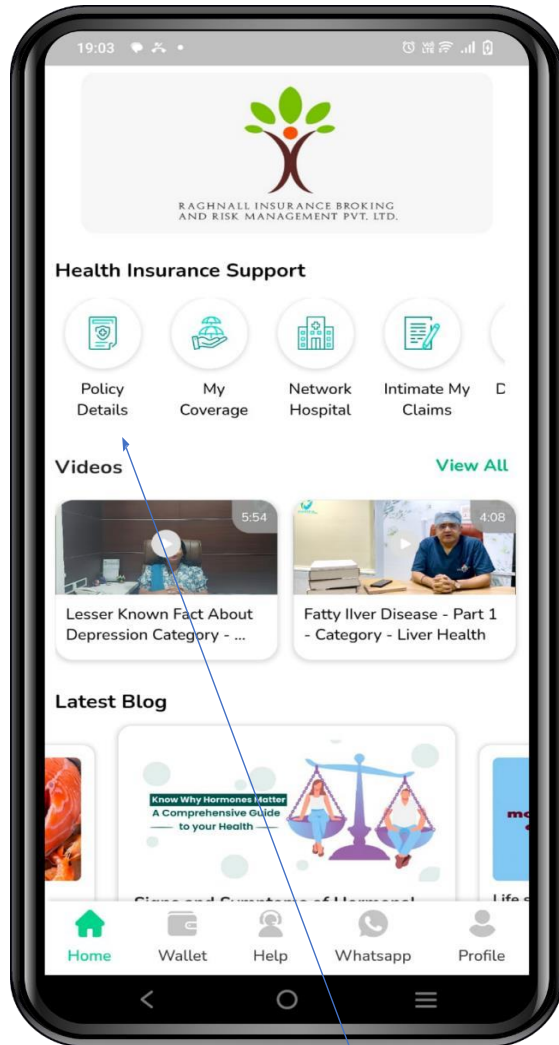
**VERIFY**

**ENTER REGISTERED MOBILE NUMBER AND OTP AND CLICK ON VERIFY TO CONTINUE**



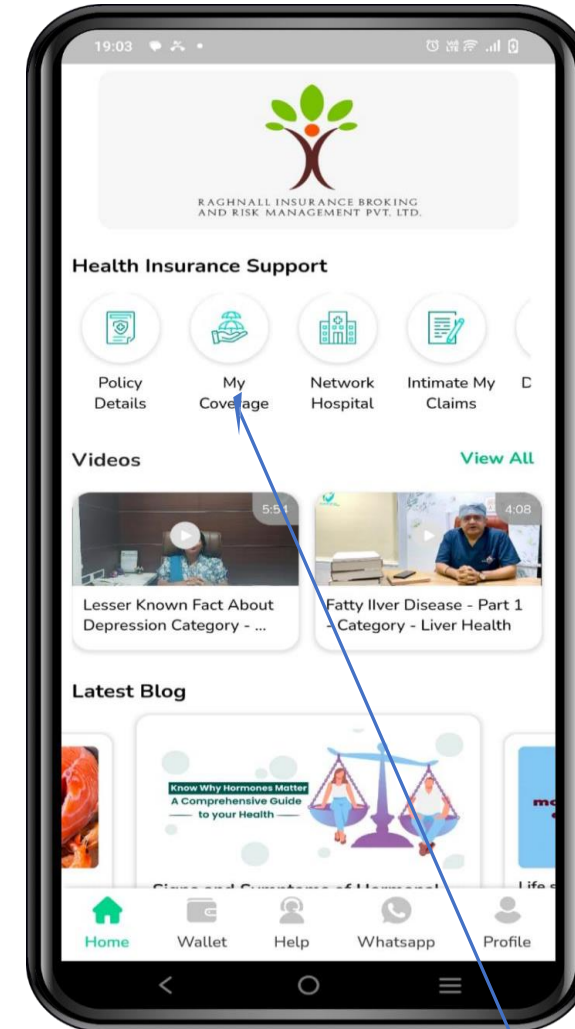
## LOGIN DONE

YOU WILL BE DIRECTED TO THE HOME PAGE OF THE  
EMPLOYEE PORTAL



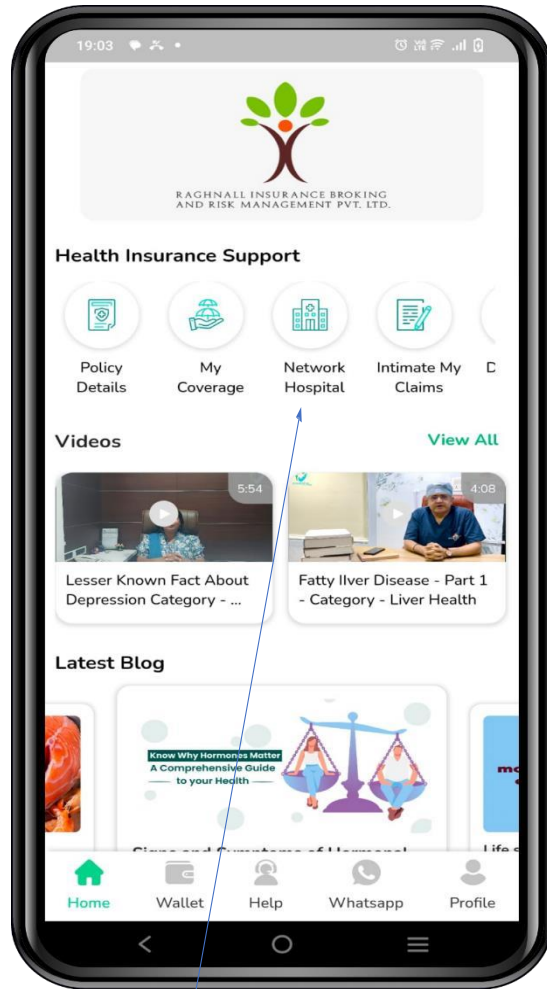
### Policy Details

To View Policy Details like Insurer, Policy No., Expiry Date, etc.



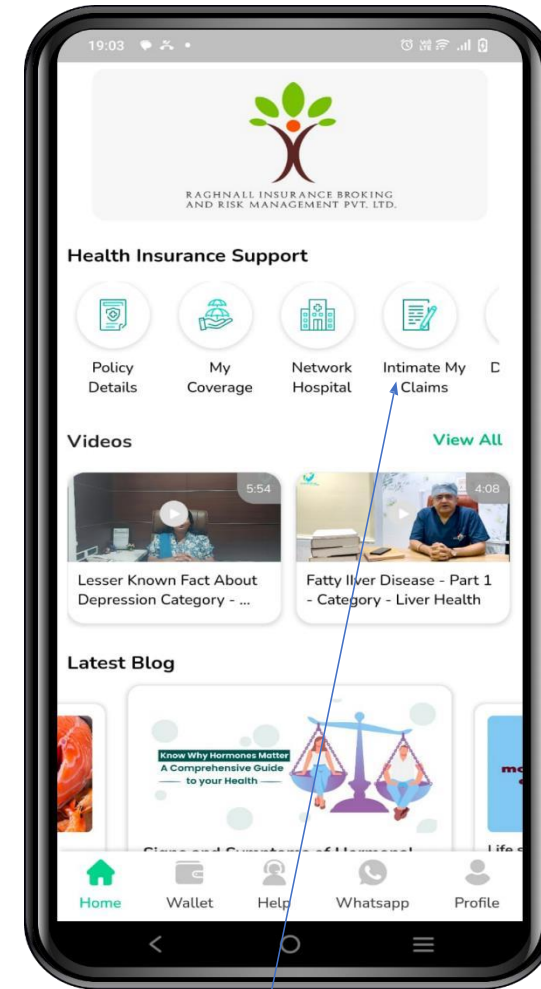
### My Coverage

To View Your Employee Insurance Policy Benefit and Key Features



### Network Hospital

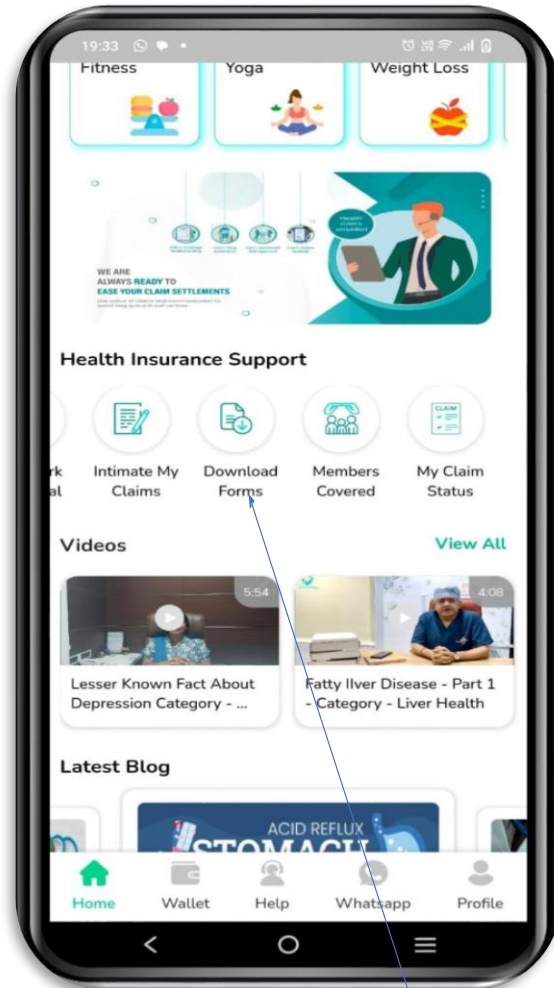
You Can View The List Of Hospitals Where  
Cashless Facility Can Be Availed



### Claim Intimate

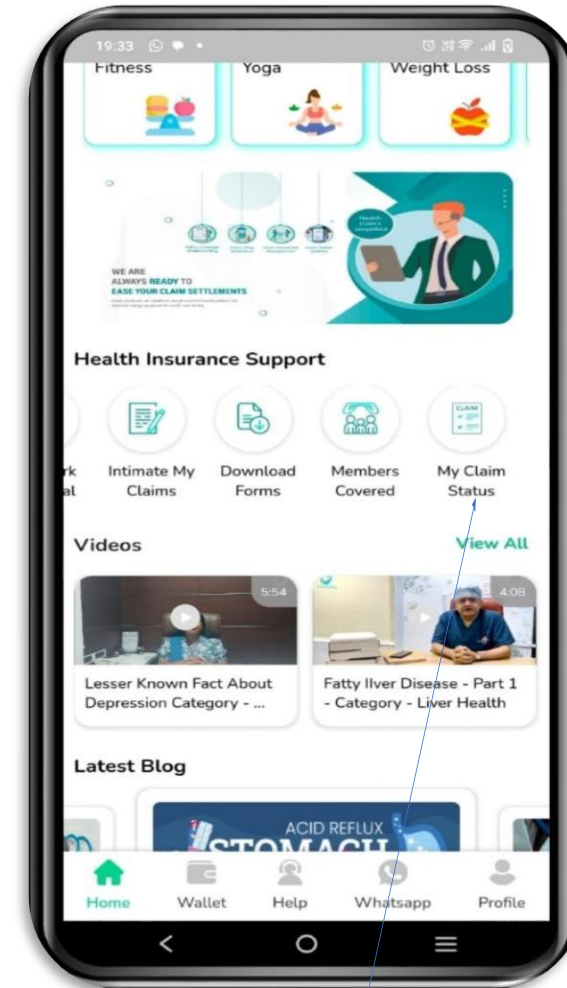
Claim Intimation Can Also Be Availed By  
Providing The Requisite Information





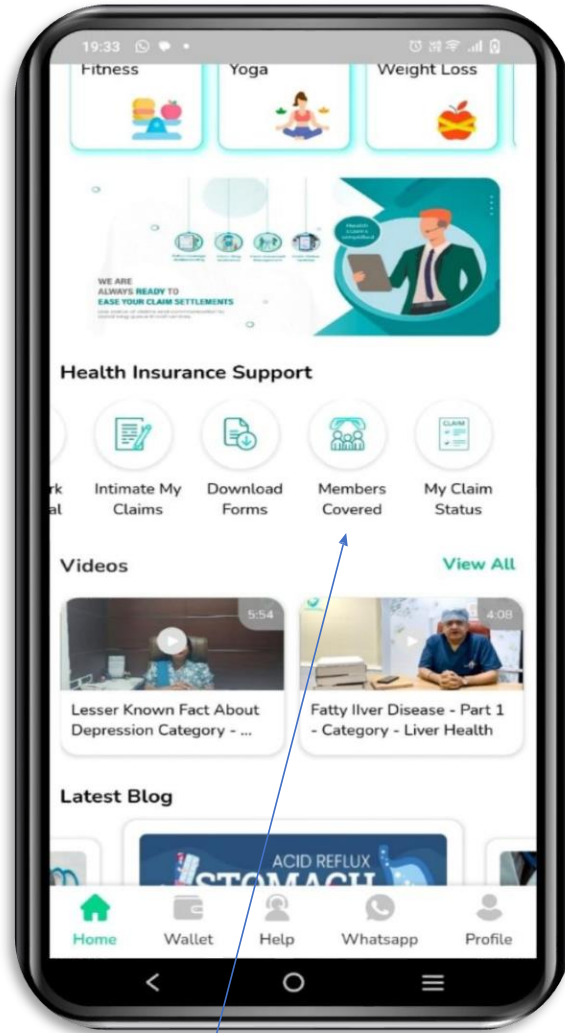
### Download Forms

You Can View & Download All Documents & Checklists related to Claim Submission



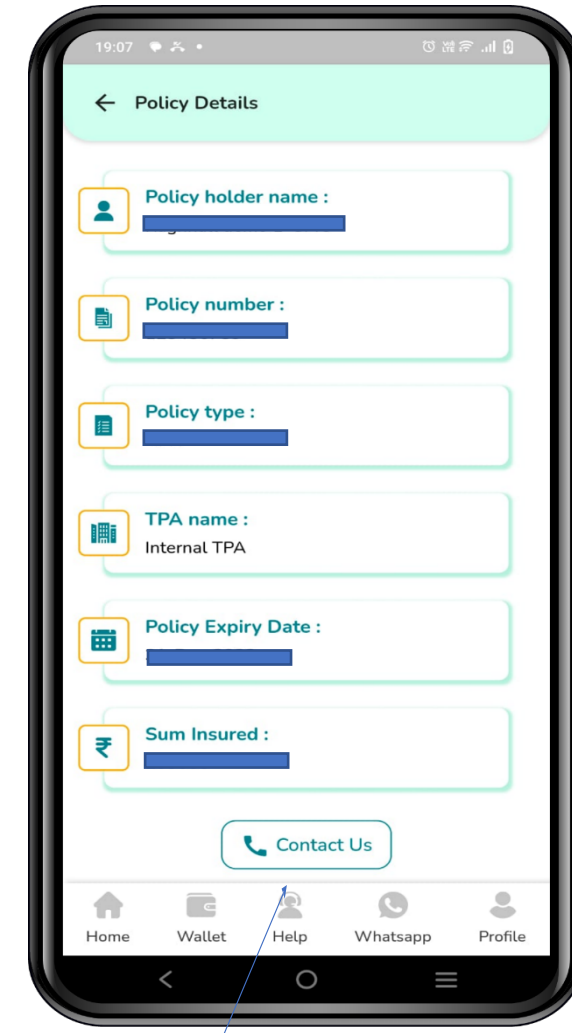
### My Claim Status

You Can View The Progress Of Your Claims



### Members Covered

You Can View The Details Of All Family Members Covered Under The Policy Along With E-Cards

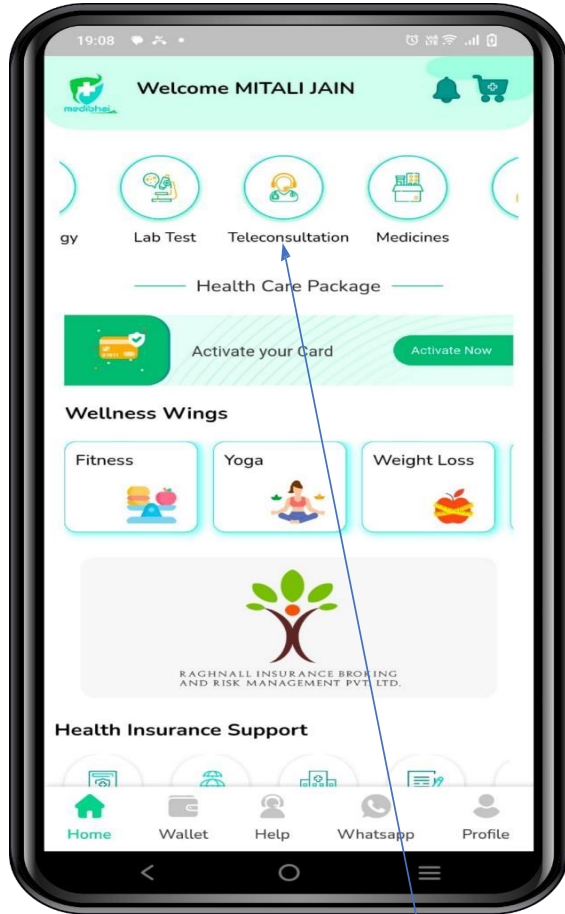


### Contact Us

To get Connected to the Raghnall Team by Call or Email For All Your Insurance Related Queries

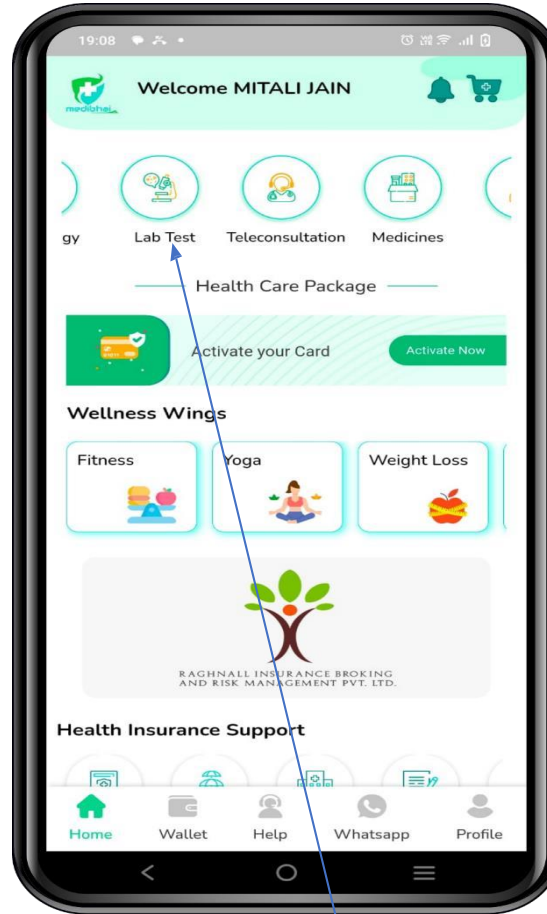


# ADDITIONAL HEALTHCARE SUPPORT



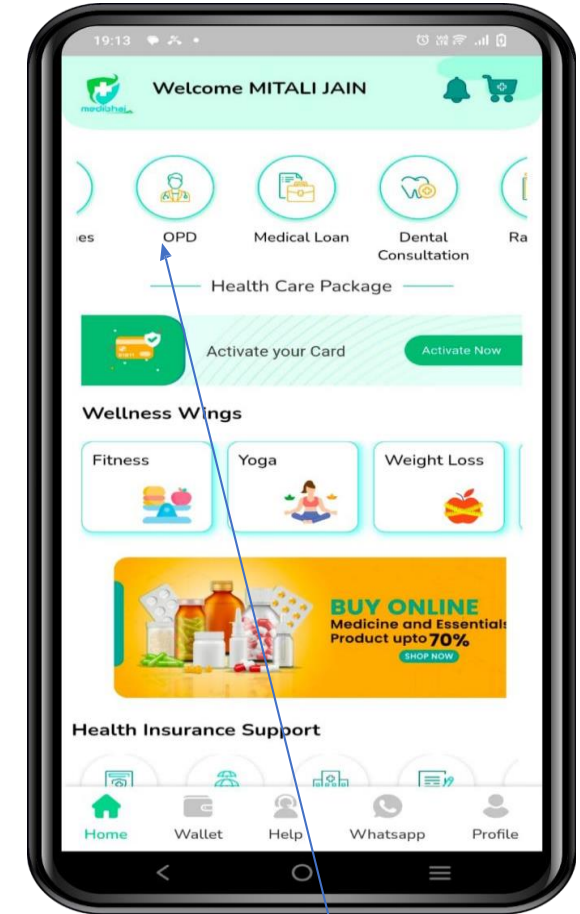
## Teleconsultation

Connect with our panel of doctors across multiple specialties for teleconsultation



## Lab Test

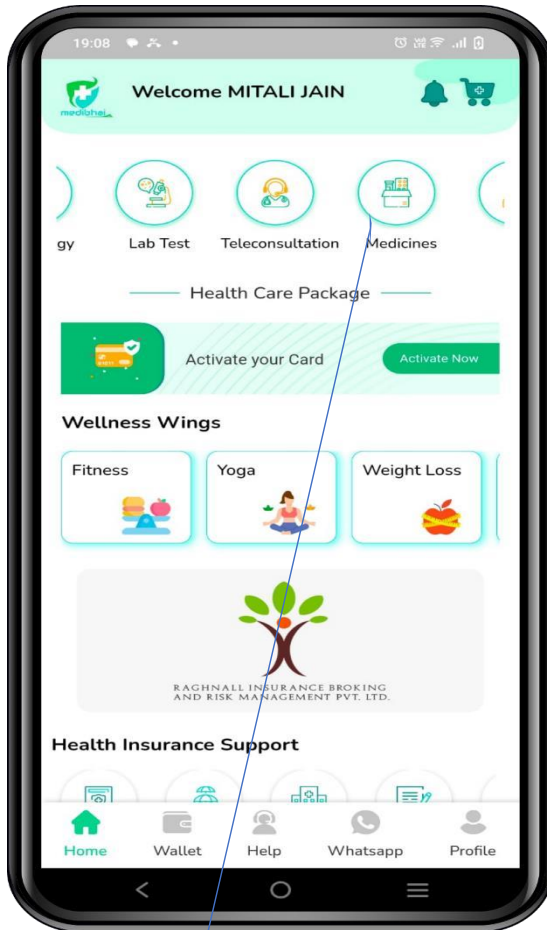
Book Diagnostic Tests And Avail Healthcare Packages With Home Visit Facility In More Than 200 Cities



## OPD

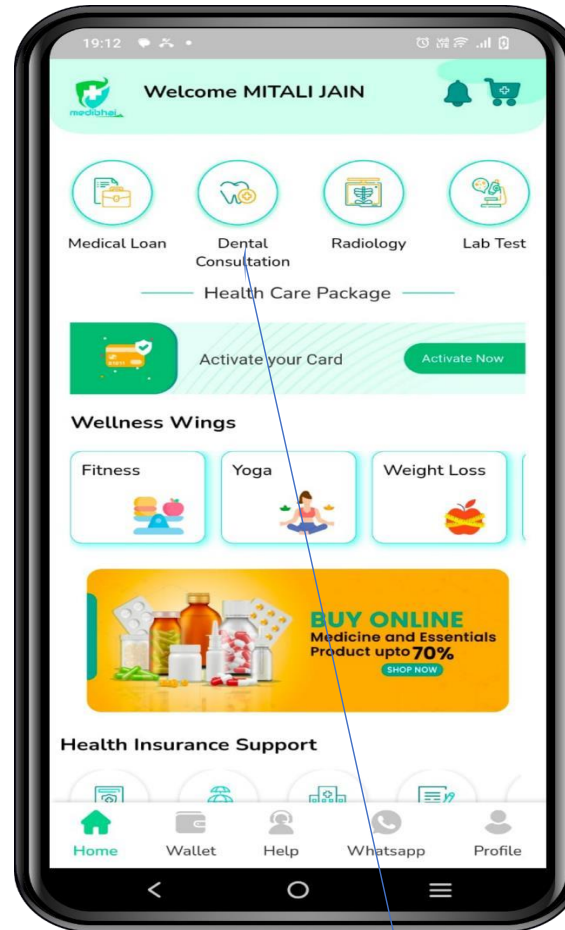
Connect With Our Panel Of Doctors Across Multiple Specialties For Consultation

# ADDITIONAL HEALTHCARE SUPPORT



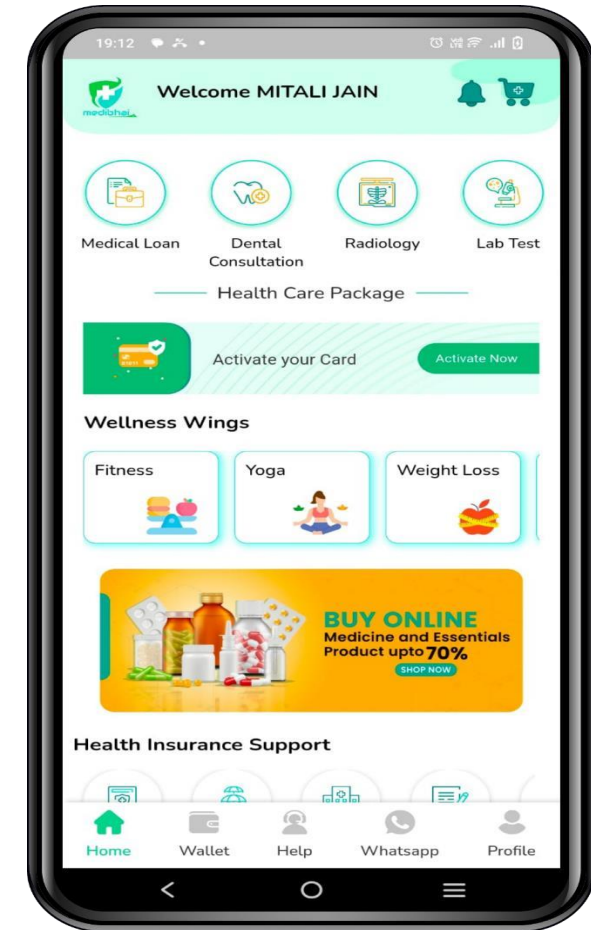
## Medicines

Avail Online Purchase of Medicines With Discounts



## Dental Consultation

Book Your Dental Appointment



## Medical Loan

Avail Financial Medical Assistance During Any Medical Contingencies



*THANK YOU*