



Group Medical Insurance Policy - Ready Reckoner

Policy No: 4016/80110607/00/000

Policy Period: 01/05/2013 to 30/04/2014

Insurance Company: ICICI Lombard General Insurance.

Broker: Aditya Birla Insurance Brokers Ltd.

TPA: ICICI Lombard I health Care

A) COVERAGE

B) CASHLESS HOSPITALIZATION PROCESS

C) CLAIM INTIMATION

D) REIMBURSEMENT CLAIM PROCESS

E) REIMBURSEMENT CLAIM DOCUMENTS LIST

F) ESCALATION MATRIX & CONTACT DETAILS



A) Coverage:

- Hospitalization Expenses due to illness/accident
- Group Mediclaim policy which includes Floater (Self + Spouse + Dependent Children up to 25 Years)
- 30/60 days pre and post Hospitalization expenses
- Maternity benefit- 9 months waiting period waived off Rs.30,000/- for Normal and Rs.30,000/- for Caesarian
- Sum Insured is grade wise
- Pre-existing disease covered
- Waiver of for 1st 30 Days,
- Waiver of 1st year exclusion
- Ambulance charges payable up to 1000/-
- Day care surgeries will be payable as mentioned in policy
- Baby covered from Day 1 within family floater Sum Insured.



The policy does not cover:

- 1) Intentional self-injury (Suicide)
- 2) Cosmetic Surgery
- 3) AIDS
- 4) Naturopathy Treatments
- 5) Domiciliary hospitalization expenses
- 6) Expenses on fitting of Prosthesis
- 7) Any devise/Instrument / Machine / that does not become part of Human anatomy / Body but would contribute / replace the function of an organ is not covered
- 8) Treatment on trial / Experimental basis (Investigation purpose)
- 9) Lasik Treatment
- 10) Infertility and related ailment , Male sterility
- 11) Administration, registration, service charge, & Miscellaneous charges Etc.
- 12) External medical equipment used as post hospitalization care not covered
- 13) General debility, use of drugs or alcohol, intentional self injury, sterility, venereal disease not covered
- 14) Any device/instrument/machine that does not become part of the human anatomy/body but would contribute/replace the function of an organ is not covered

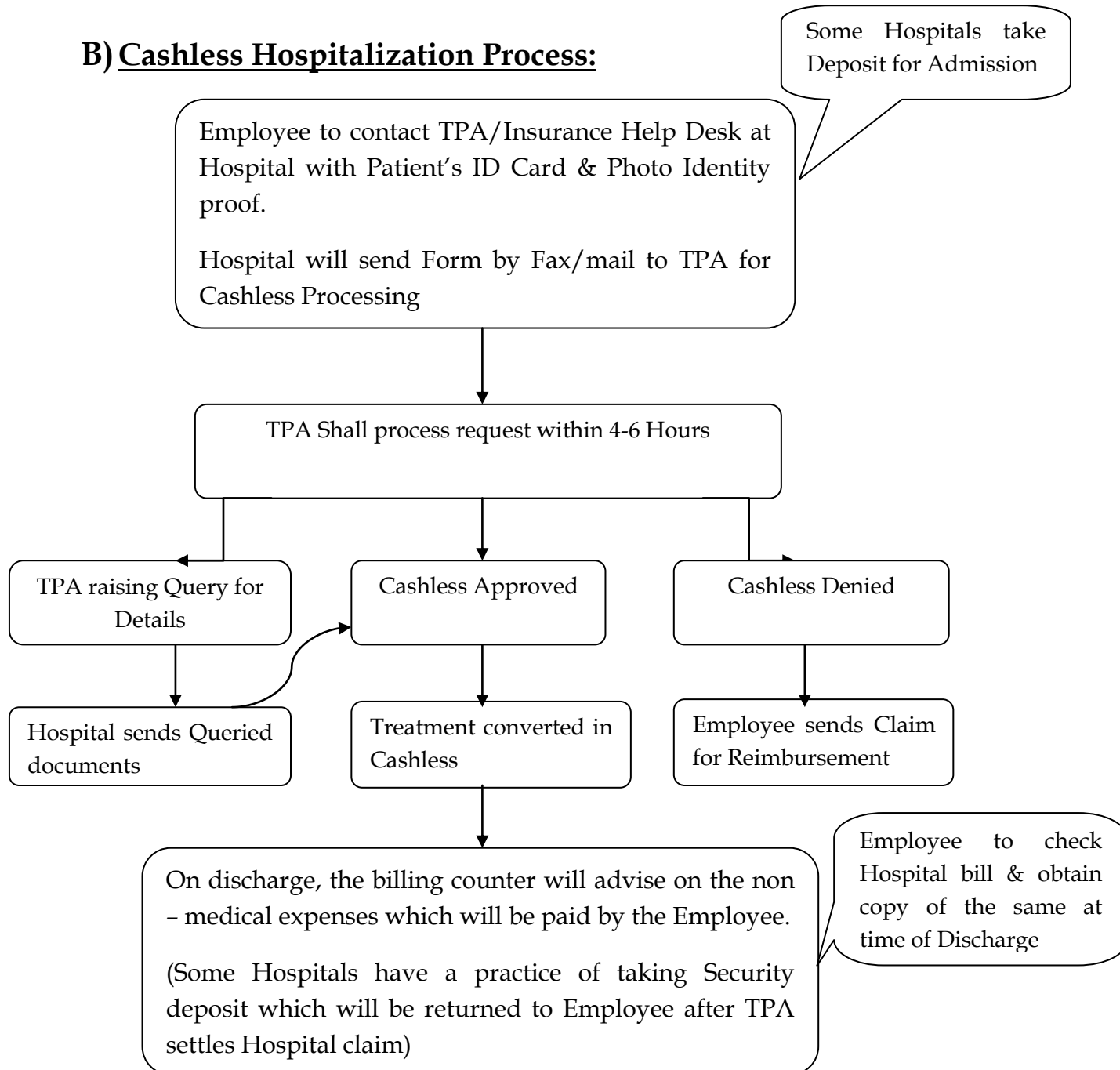


Add on Coverages:

- Coverage of hospitalization due to psychiatric illness and related conditions restricted to Rs.30000/- maximum, as well as treatment of Functional Endoscopic Sinus Surgery (FESS) within a limit of Rs. 35,000.
- 50% copay for cyber knife treatment & stem cell transplantation. Cochlear Implant treatment shall be restricted to 50% of the SI.
- FESS could be covered with maximum liability of Rs.35000/-.
- Kidney Stone- Rs 25,000 incl DJ stent removal (for the same stone) even if at a later admission)



B) Cashless Hospitalization Process:





C) Claim Intimation:

Claim intimation is mandatory within 24 Hrs from date of admission.

Mandatory details for Intimation

- Policy No.
- Corp Name
- Emp code
- Emp Name
- Claimant Name
- Date of Admission
- Hospital Name & Address
- Diagnosis

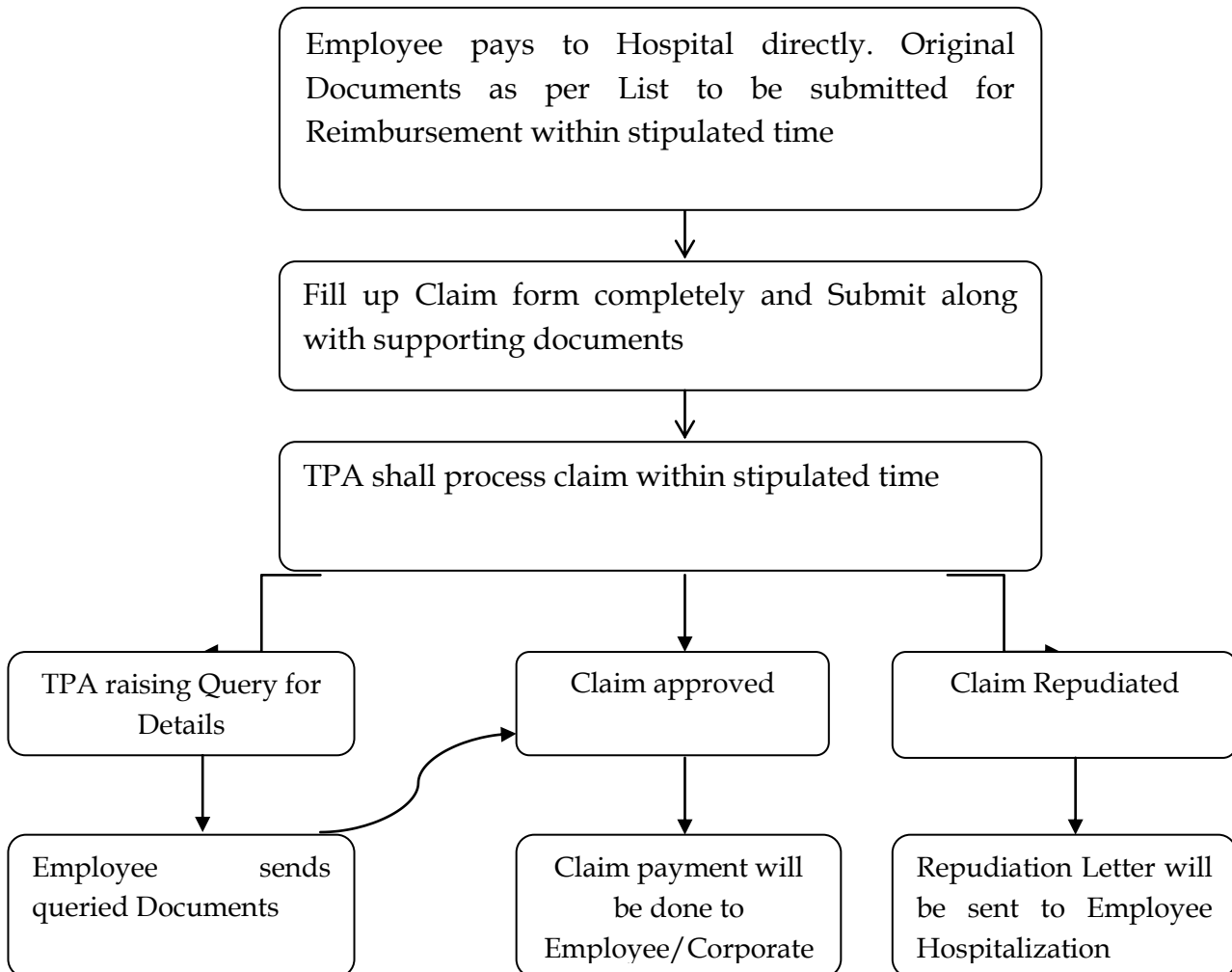
Intimation can be forwarded through mail on. ihealthcare@icicilombard.com

Mark cc to kirti.shivalkar@adityabirla.com; siddhi.warang@adityabirla.com
nitin.rsharma@adityabirla.com & hrd@mindcraft.in

Incase of non availability of Email facility, Intimation can be given on below mentioned no

18002098888

D) Reimbursement Claims Process:





E) Reimbursement Claims Documents List:

- *Claim submission should be within 15 days from the date of Discharge.*
- *Post claim should be submitted within 7 days from completion of post 60 days limit/completion of treatment whichever is earlier.*
- ⇒ Signed Claim Form of the Insurance Company
- ⇒ Original Final Hospital Bill along with Payment Receipt
- ⇒ Original Discharge Summary /Card.
- ⇒ Death Certificate /Death Summary in case of Death
- ⇒ All Investigation Reports in original
- ⇒ Original Bills & Receipts for investigations done outside hospital
- ⇒ Doctors Prescription, Pre & Post Hospitalization bills (in original)
- ⇒ Original Bills of medicines and surgical appliances if purchased
- ⇒ Cancelled cheque for reimbursement through NEFT
- ⇒ COPY OF SET OF ALL SUBMITTED DOCUMENTS INCLUDING BILLS SHOULD BE KEPT WITH EMPLOYEE
- **Note: Claims submitted after stipulated time shall not be considered for the claim processing in any condition**



F) Contact details & Escalation Matrix:

First point of contact

Ms Kirti Shivalkar:

Email ID: kirti.shivalkar@adityabirla.com

Mobile No.: 9594470220

Escalation Point 1

Ms Siddhi M Warang:

Email ID: siddhi.warang@adityabirla.com

Mobile No.: 9975709244

Escalation Point 2

Mr Nitin Sharma:

Email ID: nitin.rsharma@adityabirla.com

Mobile No.: 9594688765