

EMPLOYEE BENEFITS PROGRAMME

RSB INDUSTRIES PVT LTD

Employees Group Mediclaim Policy Details

Please be advised that the write-up is a brief summary of the terms and conditions of the relevant policies. For full details of coverage, Please refer to the actual policy wordings

Year – 2024-25

Prepared by:

Visista Insurance Broking Services Pvt. Ltd.

Office no-104,1st Floor, Manish Plaza, NIBM

Road, Kondhwa, Pune-411001

GROUP MEDICAL INSURANCE COVERAGE

- Insurer : **UNIVERSAL SOMPO GENERAL INSURANCE COMPANY**
- Broker : **Visista Insurance Broking Services Private Limited**
- Third Party Administrator (TPA): **MediAssist Insurance TPA Pvt Ltd**
- Policy Number : **AWAITED**
- Policy Period : **11/05/2024 To 10/05/2025**

Data Declaration

New Joiners should provide their Family details with the date of Birth, Gender and Relation to their plant HR **within 15 days** from date of joining.

Note: Insurance Company is not entitled to pay any claim if the loss/ claim incurred before insurance coverage.

Hospitalization Policy Benefits

1. What does the Medclaim Policy covers?

The policy takes care of medical expenses following Hospitalization of the insured in respect of the following situations:

- In case of sudden illness
- In case of an accident
- In case of any surgery which is required in respect of any disease which has arisen during the policy period.
- Expenses on 'Hospitalization for minimum period of 24 hours is admissible. However, this time limit is not applied to specific treatments, i.e., Dialysis, Chemotherapy, Radiotherapy; Eye Surgery, Lithotripsy (Kidney Stone removal), D&C, etc

2. Who are covered under the Scheme and What is the coverage amount?

All the employees are covered as follows:

Family Definition: Employee + Spouse + 2 Dependent Children+ 2 dependent Parents/in-laws.

Age limits are: For children: Up to 25 years and For parents: Up to 85 years

Sum Insured: Family Floater as per details shared: INR 4,00,000 | INR 5,00,000

3. What are the benefits and add on covers of Grp. Medclaim Insurance?

- Pre-existing diseases to be covered
- Waiver of 30 days waiting period exclusion.
- Waiver of I, II, & IV years waiting period exclusion
- Maternity benefits without 9 Months waiting period up to INR 30,000 & INR 55,000 for Normal & Caesarian cases respectively (For First 2 Living Children Only)
- New Born Baby to be covered from day 1
- Pre-Hospitalization expenses for 30 Days & Post hospitalization expenses for 60 Days except Maternity.
- Hospitalization due to Terrorism
- Room rent is restricted to 1.5% of the Sum insured for Normal & 2% of the Sum insured for ICU Hospitalization respectively.

Note: When higher room category is opted, the subsequent cost of other associated charges to the room also increases. This charge includes everything (like the doctor / nurse fees / Operation theatre etc.) except medicines. The room rent exceeding these limits & proportionate associated increase in other head charges (like doctor fees, have to be paid by employee.



Sum insured for following ailments are restricted to the mentioned diseases:

AILMENT	LIMITS
CATARACT (EACH EYE)	40,000.00
SPANO PLASTY (SEPTOPLASTY)	40,000.00
FISTULA , PILES , HYDROCELE , SINUSITIS (FESS) (EACH)	40,000.00
BENIGN PROSTATATIC HYPERTROPHY (TURP) , HYSTERECTOMY (EACH)	60,000.00
APPENDICITIS , HERNIA (EACH)	40,000.00
CHOLECYSTECTOMY , LAPCHOLE	50,000.00
TONSILLITIS / TONSILLECTOMY	25,000.00
JOINT REPLACEMENT (Each)	1,80,000.00
CEREBRO VASCULAR ATTACK	2,00,000.00
ISCHEMIC HEART DISEASE REQUIRING ANGIOPLASTY	3,05,000.00
MATERNITY COVERAGE ELIGIBILITY -Normal	30,000.00
MATERNITY COVERAGE ELIGIBILITY - C-Section	55,000.00
AMBULANCE	2500

4. What is Claim procedure?

There are two types of claim:

- Cashless Claim
- Reimbursement Claim

The claim must be filed **within 15 days** after discharge from the Hospital along with the Claim Form duly completed.

Reimbursement claims may be filed in the following circumstances 1.Hospitalization at a non-network hospital

2. [Post-hospitalization and pre-hospitalization expenses](#)

3. Denial of preauthorization on application for [cashless facility](#) at a network hospital

Claim intimation - a notice of claim with full particulars of the hospitalization has to be sent to the TPA within 24 hrs from the date of admission. Claim intimation can be registered through mail to rsb@mediassistindia.in and cc to pankajp@visistarisk.com

Sr. No.	Particulars	Details
1	Patient Name	
2	Card Number	
3	Employee Name	
4	Employee Code	
5	Date of Admission	
6	Hospital Name & address	
7	Disease	

Reimbursement claims can be submitted to us through RSB HR - Pune Office. The documents that you need to submit for a hospitalization reimbursement claim as per the checklist.

[Whom to contact in case of claims & queries?](#)

UNIVERSAL SOMPO GENERAL INSURANCE COMPANY

FOR CASHLESS: contact details in Health Administration Team

NETWORK HOSPITAL LIST:

<https://www.medibuddy.in/networkHospitals>

The list keeps updating on regularly. Kindly check before planned hospitalization for cashless.

Download E card – “MediBuddy App” app (Claim Related issues (intimation, status, query, payments, dispatch, etc.)

FOR HELPDESK: Weekly helpdesk in corporate office

FOR REIMBURSEMENT CLAIMS:

Mr. Rahul Kamble | 8669661561 | rahul.kamble@mediassist.in

Ms. Sudhir Kamble | 8600666465 | sudhir.nk@mediassist.in

FOR ESCALATION:

VISISTA INSURANCE BROKING SERVICES PVT LTD

Dr. Pankaj R. Pokharnikar-7741827667 | Pankajp@visistarisk.com

Address - Office no - 104, 1st Floor, Manish Plaza, NIBM ROAD, near maharaja
swwts, Pune-411001