Insurance Benefits 2017-18
Insurance

- A practice or arrangement by which a company or agency provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium
Insurance benefits @ EY

- Group medical cover (GMC)
- Group personal accident (GPA)
- Group term life (GTL)

Note: Insurance cover is not optional, its mandatory for all employees
Group medical cover (GMC) – Policy highlights

All GDS India employees and their dependents (as declared by employees’) are covered under the GMC.

Policy coverage:-
► Hospitalization for a minimum of 24 hrs and certain day care procedures are covered
► Utilize cashless facility through over 6400 health care service providers across India or opt for reimbursement
► 60 days pre-hospitalization and 90 days post-hospitalization expenses covered
► All pre-existing diseases are covered
► Employees age used to calculate premium irrespective of number of dependents
► Employees will be expected to bear up to Rs. 3000 and an additional 20% co-pay on all parental claims
► Maternity:
  ► Normal delivery: Rs. 40000
  ► C-section: Rs. 50000

Dependents who can be covered:-
► Self, spouse, 2 dependent children and dependent parents/parent-in-laws (combination is not allowed)
► Mid year inclusions are allowed for new born baby or spouse in the event of marriage
## Group Medical – Sum Insured & Room Rent Eligibility

<table>
<thead>
<tr>
<th>SUM INSURED</th>
<th>Graded sum Insured as below</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees aged Below 35 years</td>
<td>Sum Insured 3 lakhs</td>
</tr>
<tr>
<td></td>
<td>Delhi &amp; NCR -1.5% of sum insured for Normal Hospitalization</td>
</tr>
<tr>
<td></td>
<td>Rest of India - 1% of Sum Insured for Normal Hospitalizations</td>
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<td></td>
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<td></td>
<td>Parent sum insured restricted to 3 lakhs, room rent calculated on 5 Lakhs</td>
</tr>
</tbody>
</table>
Definition of Cashless

➢ Cashless hospitalization means the TPA may authorize (upon an Insured person’s request) for direct settlement of eligible services and the corresponding charges between a Standard Network / PPN Network Hospital and the TPA. In such case, the TPA will directly settle all eligible amounts with the Network Hospital and the Insured Person may not have to pay any deposits at the commencement of the treatment or bills after the end of treatment to the extent these services are covered under the Policy. Denial of cashless does not mean that the treatment is not covered by the policy.

Definition of Reimbursement

➢ In case you choose a non-network hospital, you will have to liaise directly with the hospital for admission. However, you are advised to follow the pre authorization procedure and intimate the TPA about the claim to ensure eligibility for reimbursement of hospitalization expenses from the insurer.

➢ To know about cashless or reimbursement, please visit the desired section mentioned below:
Group Medical – Process for Cashless

Cashless hospitalization means the Administrator may authorizes upon a Policyholder’s request for direct settlement of eligible services and it’s according charges between a Network Hospital and the Administrator. In such case the Administrator will directly settle all eligible amounts with the Network Hospital and the Insured Person may not have to pay any deposits at the commencement of the treatment or bills after the end of treatment to the extent as these services are covered under the Policy.

| List of hospitals in the TPA’s network eligible for cashless hospitalization |
|---|---|
| 1. Click on Website – [www.vidalhealthtpa.com](http://www.vidalhealthtpa.com) | Email ID : EY@globalinsurance.co.in |
| 2. Click on Network Provider | |
| Contact Call center at 24 X 7 Customer Service Center - 1800 425 8885 , 1800 425 7878 | For Assistance : **9901534555** |
# Group Medical – Cashless Hospitalization

## Planned Hospitalization

- Approach hospital 48 hrs. prior to admission, produces TPA card and completes pre-authorization formalities.
- Faxes Pre-Authorization letter to TPA for Approval.
- If all the documents are in order, TPA will issue authorization letter to hospital within 3 hours.
- If the case is Declined, Denial Letter will be issued to hospital. *(denial of cashless does not mean denial of treatment or claim)*
- Incase additional information is required, TPA will inform the Hospital / Employee.

## Emergency Hospitalization

- Admission in Hospital.
- Pre-Authorization formalities to be completed within 24 hrs and sent to TPA for Approval.
- If all the documents are in order, TPA will issue authorization letter to hospital within 3 hours.
- If the case is Declined, Denial Letter will be issued. *(denial of cashless does not mean denial of treatment or claim)*
- Incase additional information is required, TPA will inform the Hospital / Employee.
Group Medical – Reimbursement

Insured visits non network hospital for treatment

Takes discharge, pays for treatment

Collects all original documents, receipts and investigation reports from Hospital

Submits all original Hospital documents along with filled claim form within 30 days from date of discharge to TPA

TPA Helpdesk acknowledges receipt of claim documents via email and commences claim process

In case additional information is required, TPA will inform the employee via email with 3 reminders

If claim is payable, payment will be made to employee via NEFT

If claim is declined, denial mail will be sent. If documents are not submitted within 30 days, claim may be declined
Group personal accident (GPA) - Policy highlights

All GDS employees (employees only) are covered under GPA

**Policy coverage:**

<table>
<thead>
<tr>
<th>Coverage amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ranks 65, 66, 56, 57, 58, 44</td>
</tr>
<tr>
<td>Ranks 64, 42</td>
</tr>
<tr>
<td>Ranks 63, 62, 32, 21, 61, 13, 11</td>
</tr>
</tbody>
</table>

**Disability**
- Partial and permanent disability covered, accidental death is covered under GTL.

**Expenses**
- Up to Rs. 25,000 bill reimbursement for hospitalization which was less than 24 hours
- House/vehicle modification expenses including mobility aids like crutches up to Rs. 25000

**Loss of wages**
- 1% of sum insured or Rs. 25000 whichever is lower, covered up to 104 weeks.
Group term life (GTL) - Policy highlights

All GDS employees (employees only) are covered under GTL

Policy coverage:
Coverage amount

<table>
<thead>
<tr>
<th>Ranks 65, 66, 56, 57, 58, 44</th>
<th>3 X CTC with Minimum of Rs. 10 Lakhs and Maximum of Rs. 40 Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ranks 64, 42</td>
<td>3 X CTC with Minimum of Rs. 20 Lakhs and Maximum of Rs. 40 Lakhs</td>
</tr>
<tr>
<td>Ranks 62, 63, 32, 21, 61, 13, 11</td>
<td>3 X CTC with Maximum of Rs. 80 Lakhs</td>
</tr>
</tbody>
</table>

- The policy covers the unfortunate event of an employee's death
- Maximum of two nominees allowed
Top-up policy benefit

► Employees can opt for a top up policy on the existing base policy for additional coverage.

► National Insurance Co. Ltd. is the service provider to administer the top up policy for GDS employees.

Advantages:

► Acts as an additional cover when the sum insured is exhausted with the base policy

► Income tax benefit under section 80 (D)

► Employee can choose the options for coverage as per their requirements up to a maximum of 2 lakhs or 3 lakh or 5 lakh

► Policy administration is completely independent from the corporate base policy
Important links

Talent Team:

► Please log on to GSS connect Talent Team page and refer to 'other resources' section to understand our current policies.
► Should you have any further questions, please log a Talent Team help desk ticket.

Third Party Administrator (TPA) – Vidal Health Insurance TPA Pvt Ltd

► [www.vidalhealthtpa.com](http://www.vidalhealthtpa.com) for network hospital list.
► Contact the insurance helpdesk SPOC at +91 9901534555 for claim related assistance.
Questions?