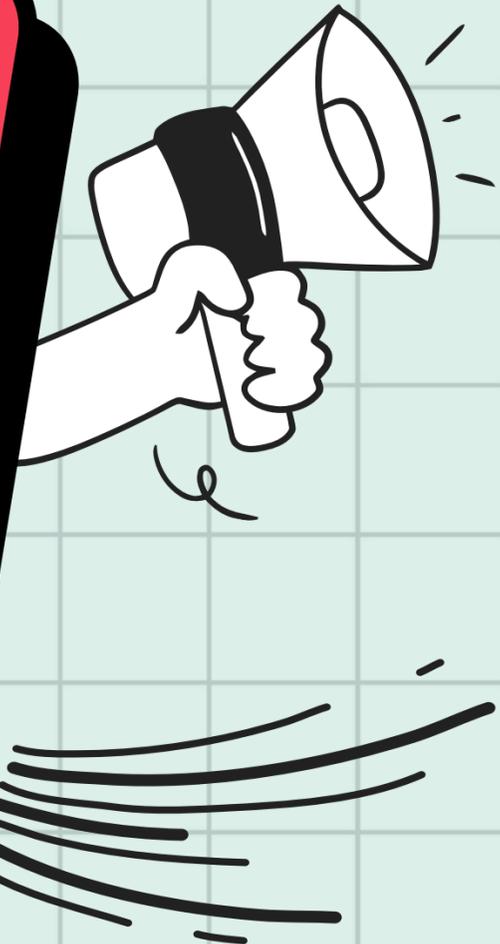




Your Health, Covered

# Group Medical Insurance

**Never Grow Up | Yellow Seed | SPRD**



<https://www.ourway.rocks/healthinsurance>

Company Confidential | For Internal Purposes Only

Insurance Partner: **Niva Bupa**  
In Partnership: **Plum**

# What's changing in our health insurance?

## Why we're updating our insurance experience

- As we grow, our benefits should grow with us
- We wanted simpler access, faster claims, and better visibility
- Most importantly, we wanted a partner that puts people first

# Meet the Partners

## Plum (The Platform)

- Your single dashboard for insurance & benefits
- Easy enrolment, endorsements & claims
- App-first, paperless, transparent experience

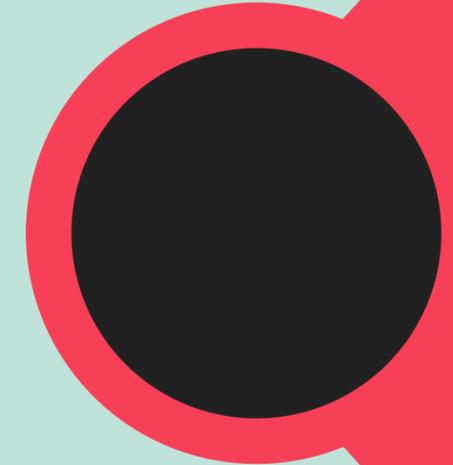
## Niva Bupa (The Insurer)

- Trusted health insurance provider
- Strong hospital network
- In-house claim servicing

The sum insured is the maximum amount any insurer will cover for medical expenses in a policy year, subject to claim approval.

**Under our policy, the sum insured is ₹3,00,000 per family on a floater basis.**

# Sum Insured



# Who is Covered?

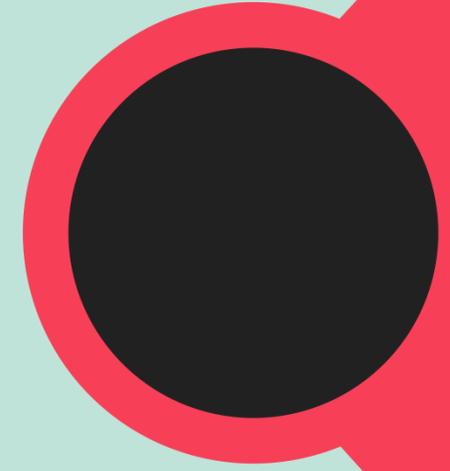
- Employee
- Spouse
- Up to 4 dependent children (up to 25 years)
- LGBTQ partners covered if legally dependent

You can:

- Increase your sum insured
- Add family members (parents, in-laws etc.)

Additional premium will be paid by employee.

# Super Top-Up Option

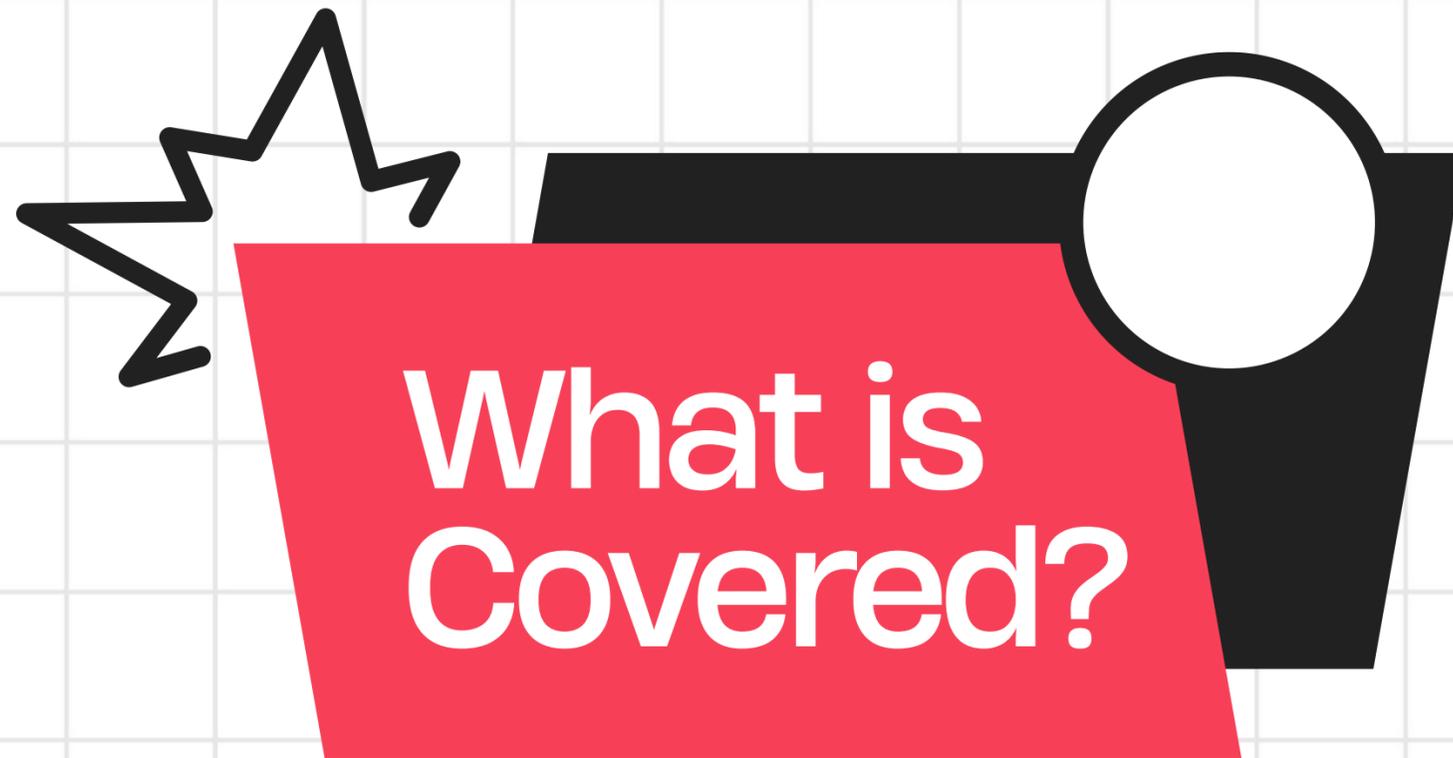


# Who is Covered?

Mid-term additions allowed only for:

- Newborn baby
- Newly married spouse

Must inform within 30 days of joining/separation



# What is Covered?

## ➔ Maternity Cover

- Normal Delivery: ₹50,000
- C-Section: ₹50,000
- Pre & Post Natal: ₹5,000
- Newborn covered from Day 1 (if endorsed within 90 days)

No Waiting Period Applicable

## ➔ Ambulance

- Road Ambulance: ₹1,000 per hospitalization
- Air Ambulance: Up to ₹1,00,000 per event

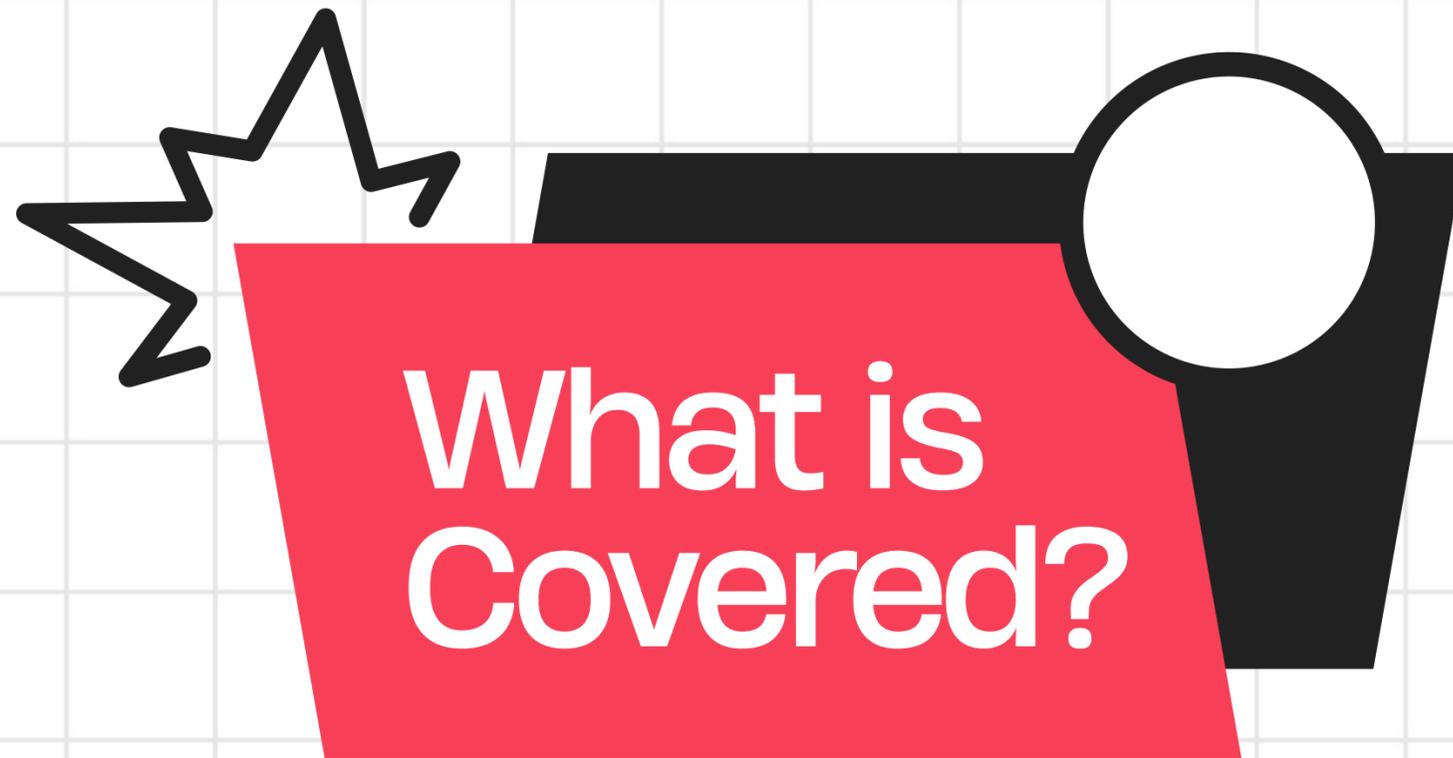
## ➔ Room Rent Limits

- Normal Room: ₹3,000 per day
- ICU: ₹5,000 per day

If you opt for a higher category room, claim settlement will be on a pro-rata basis

## ➔ Hospitalization

- Inpatient treatment up to ₹3,00,000
- Daycare procedures covered
- Organ donor covered (organ cost not covered)



# What is Covered?

## ➔ Mental Health & Psychiatric Care

- Psychiatric ailments covered
- Mental illness covered
- Coverage up to ₹50,000 per family

## ➔ AYUSH

- Covered up to 20–25% of Sum Insured

(Only in Govt. recognized hospitals)

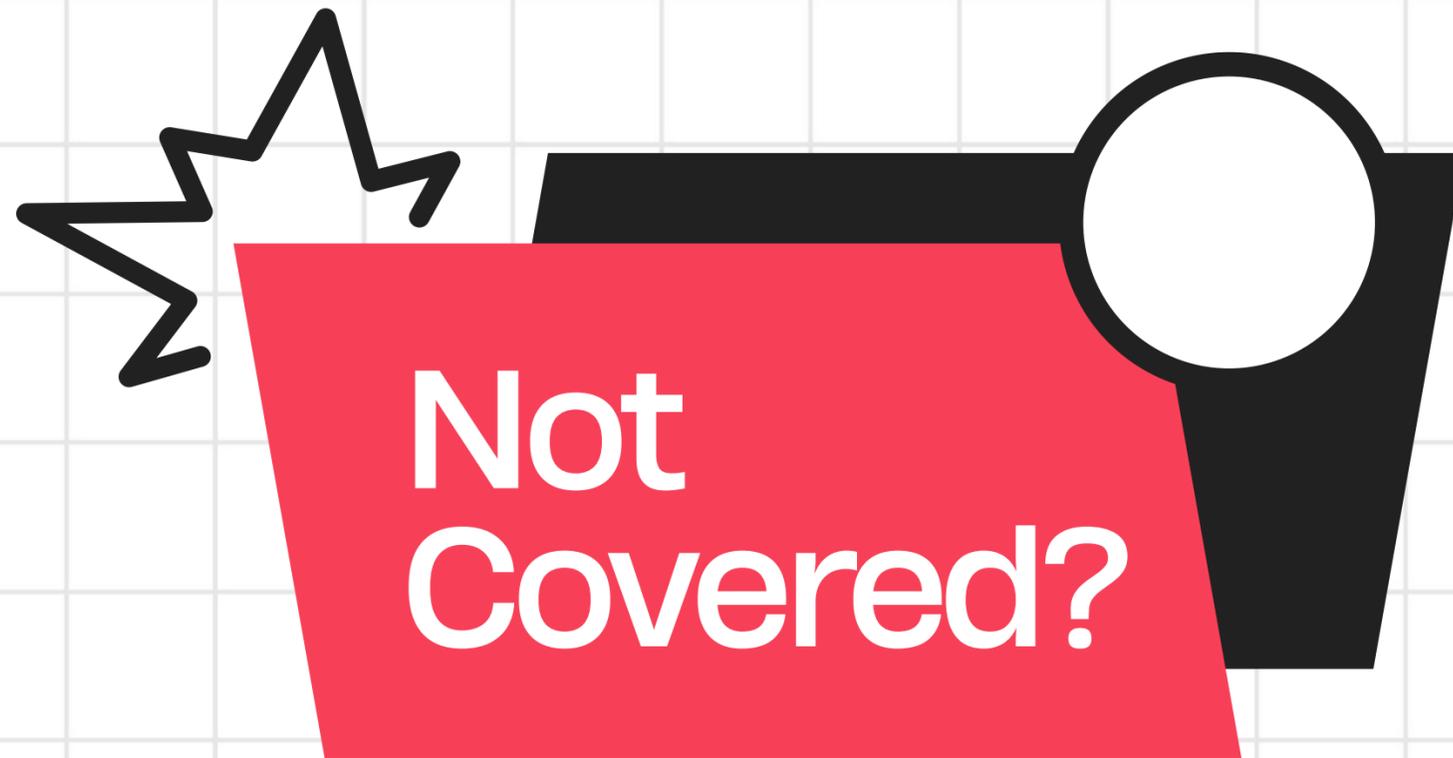
## ➔ Vision

LASIK covered only if eye power > +/- 6.5

## ➔ Room Rent Limits

The following are covered with 50% co-pay:

- Robotic Surgery
- Cyberknife
- Stem Cell Transplant
- Bio-absorbable Stent
- Cochlear Implant (restricted)
- Toric Lenses
- KT Laser Prostate



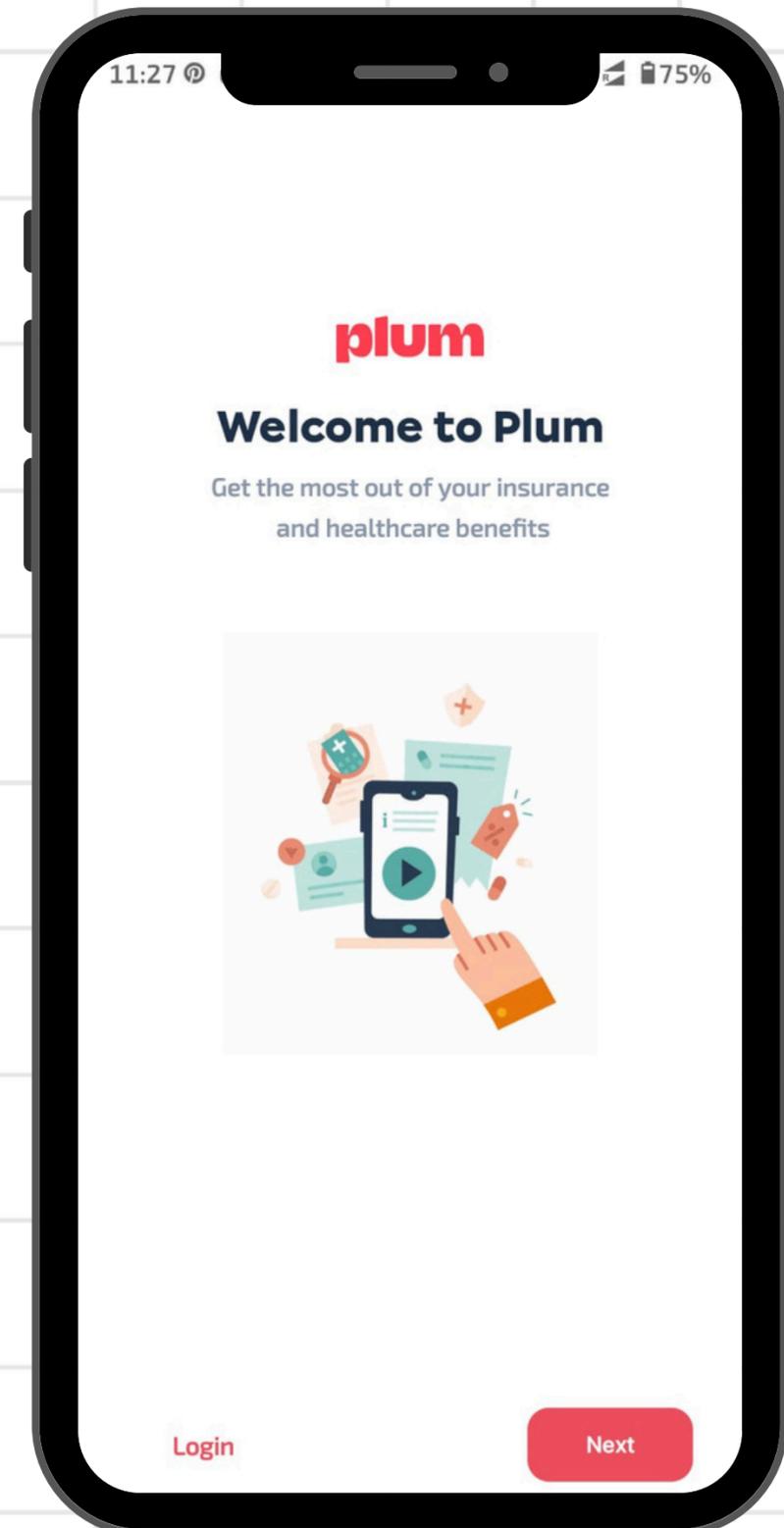
➔ **No Coverage For:**

- Cosmetic surgery (unless accident/cancer reconstruction)
- Infertility treatments (IVF, surrogacy, ICSI etc.)
- Gender reassignment surgery
- Dental (unless accident + hospitalization)
- OPD consultations & diagnostics
- Health check-ups
- Vaccinations (except specific cases)
- Adventure sports
- Self-inflicted injuries
- Alcohol / substance abuse treatments

# How To Access Your Insurance

## Access Your Policy in 3 Steps

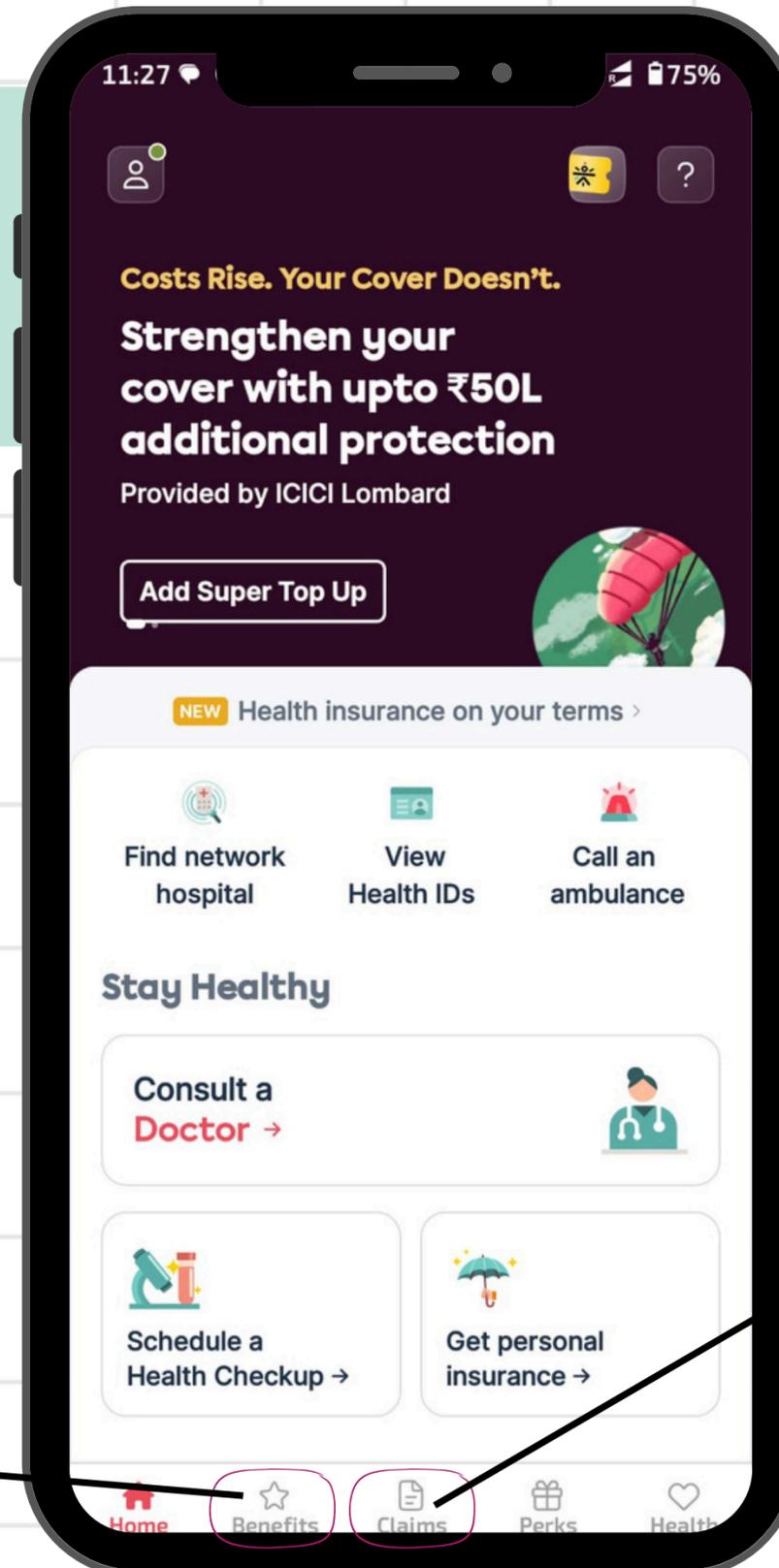
- Download Plum App
- Log in with your mobile number
- Enter the verification code from your mobile no.
- Go through the policy document & perks



# What You Can Do on the App

- View E-Card
- Check policy details
- Track claim status
- Upload claim documents
- Book:
  - Teleconsultations
  - Mental wellness sessions
  - Diet consultations
  - Health check-ups

**Click on the benefits for more details**



## Claim Process:

- Planned Hospitalization:
- Inform insurer at least 48 hours prior to admission
- Emergency Hospitalization:
- Inform insurer within 24 hours of admission

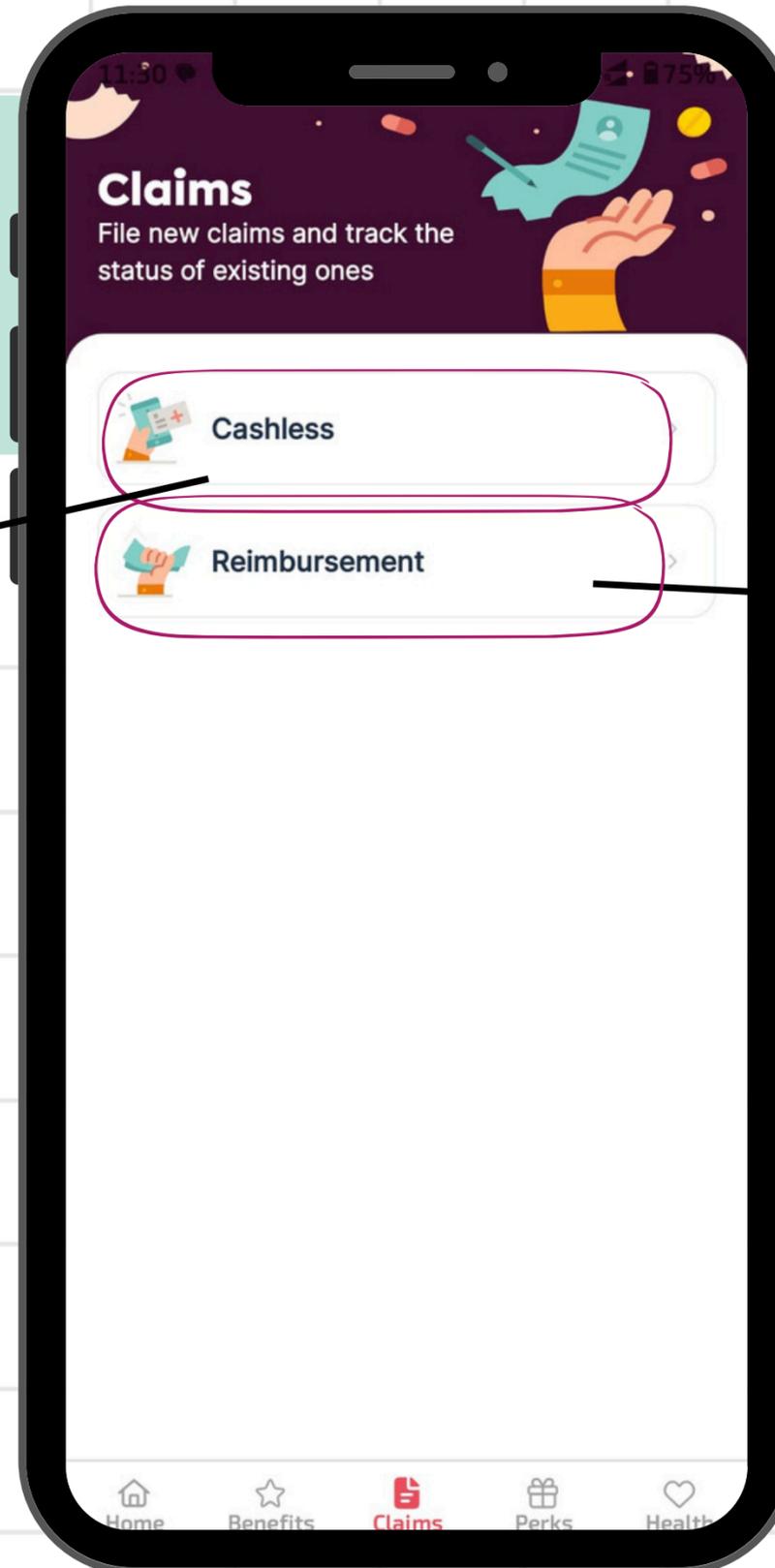
# Types of Claims

## Cashless

- Only at network hospitals
- Show E-Card
- Insurer settles bill directly

### Steps to apply for cashless claim:

- Select the category
  - Hospitalisation
  - Day Care Treatment
  - Only pre and post hospitalisation
- Fill in your treatment details



## Reimbursement

- Pay hospital upfront
- Submit documents within 30 days
- Claim processed after verification

### Steps to apply for reimbursement:

- File a new reimbursement
- Add basic information
- Upload your documents (medical expense bills)
- Documents required:
  - Discharge summary
  - Original hospital bills
  - Payment receipts
  - Prescriptions
  - Diagnostic reports

# FAQ

## Frequently Asked Questions

### What is Sum Insured?

Maximum amount insurer pays in a policy year.

### What is Co-pay?

Percentage of claim amount you pay. Example: 50% co-pay means you pay half.

### What is Room Rent Limit?

Maximum per-day room charge payable by insurer.

### What is Cashless Claim?

Insurer directly settles hospital bill.

# FAQ

## Frequently Asked Questions

### What is Daycare Treatment?

Procedures requiring <24-hour hospitalisation.

### What is Reimbursement Claim?

You pay first, insurer reimburses later.

### Is there a waiting period?

No waiting period under this group policy.

### Is OPD covered?

No, it's not covered.

# Support & Contact Details

## OneTeam Helpdesk

**Octavia Murze**

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 octavia@willnevergrowup.com



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 customersupport@tataaig.com