



HEALTH INSURANCE

GUIDELINES 2021-2022

Company Confidential



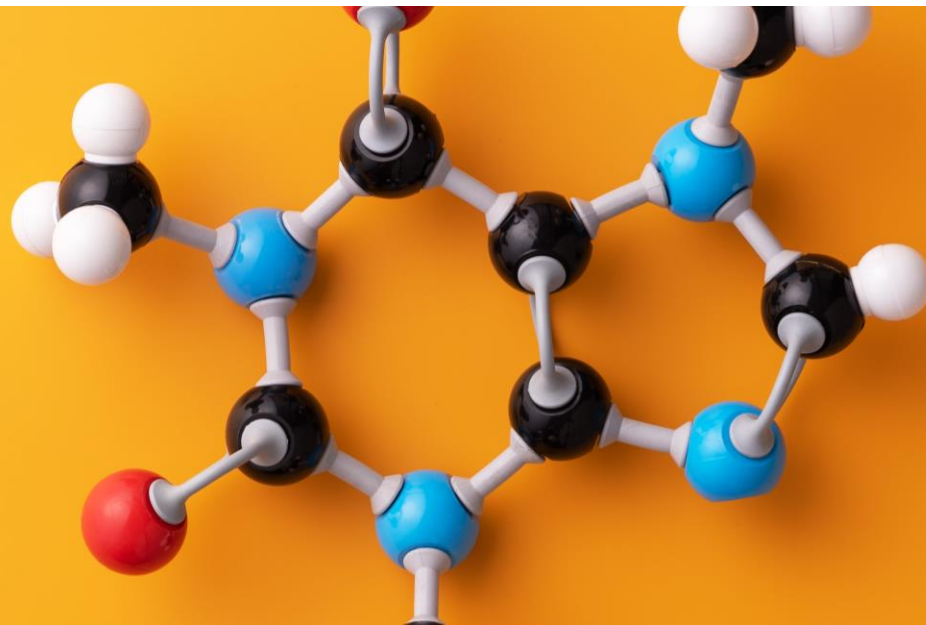
What's In Store?

- Group Mediciam Policy Details
 - Claim Process - Cashless and Reimbursement
 - Paz Care User Dashboard Guide
 - Add On Benefits - Super Top Up
 - FAQs
 - Contact Information
-

Group Medical Policy

At OneTeam*, each team member (full-time employee) is covered under group health insurance provided by **TATA AIG**. PAZ Care are partners who would administer and manage the policy for OneTeam and act as the facilitators to ensure benefits and claim settlements.

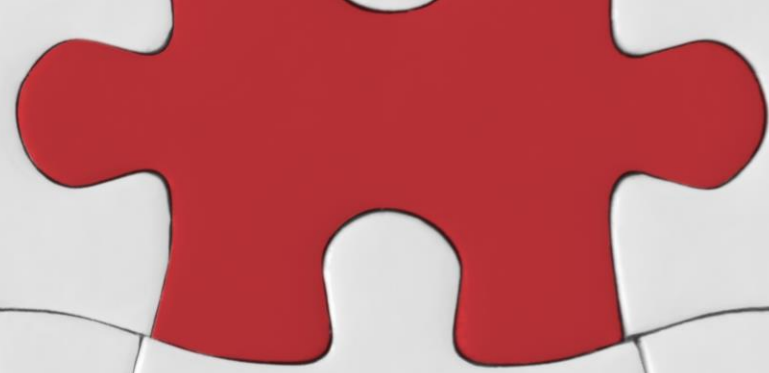
*OneTeam combines all the employees of Never Grow Up, S.P.R.D and Yellow Seed together.





Scope of Cover

- Sum Insured – **INR 3,00,000** per employee per year
- Coverage - **Self, spouse and 2 dependent children.**
- **No Co Pay** in policy.
- **Covid-19 Cover from Day 1** - Inpatient hospitalization cover.
- **Maternity** is covered up to **INR 50,000** for normal and for C-section deliveries.
- **Pre and Post Natal expenses** covered within maternity up to **INR 5,000.**
- **Pre & Post hospitalization** cover for **30 & 60 days** respectively.
- **Day Care Treatment** is covered.
- **Ambulance charges** covered up to **INR 1,000** per case in case of an emergency.
- Room rent limit is **INR 3,500** for a normal room and **INR 7,000** for ICU.
- **AYUSH** treatment is covered up to **25%** of sum insured in a government recognized hospital.



Exclusions

- **Routine eye examinations** and **cost of glasses, contact lenses** and **hearing aids** and all external aids.
- **Infertility** treatment.
- **Congenital** external diseases.
- All expenses arising from **AIDS and related diseases**.
- **Cosmetic** treatment and **Dental** treatments.
- Any routine or **preventive examinations, vaccinations, screening**. Expenses on **vitamins** and **tonics** unless forming part of treatment for injury or disease as certified by the attending Physician.
- **OPD** and Hospitalization expenses purely for investigative procedures.

A background image showing a pair of hands being washed with a clear, foamy sanitizer from a white bottle. The hands are positioned in the center-left of the frame, with the sanitizer being dispensed onto them. The background is a dark, textured surface.

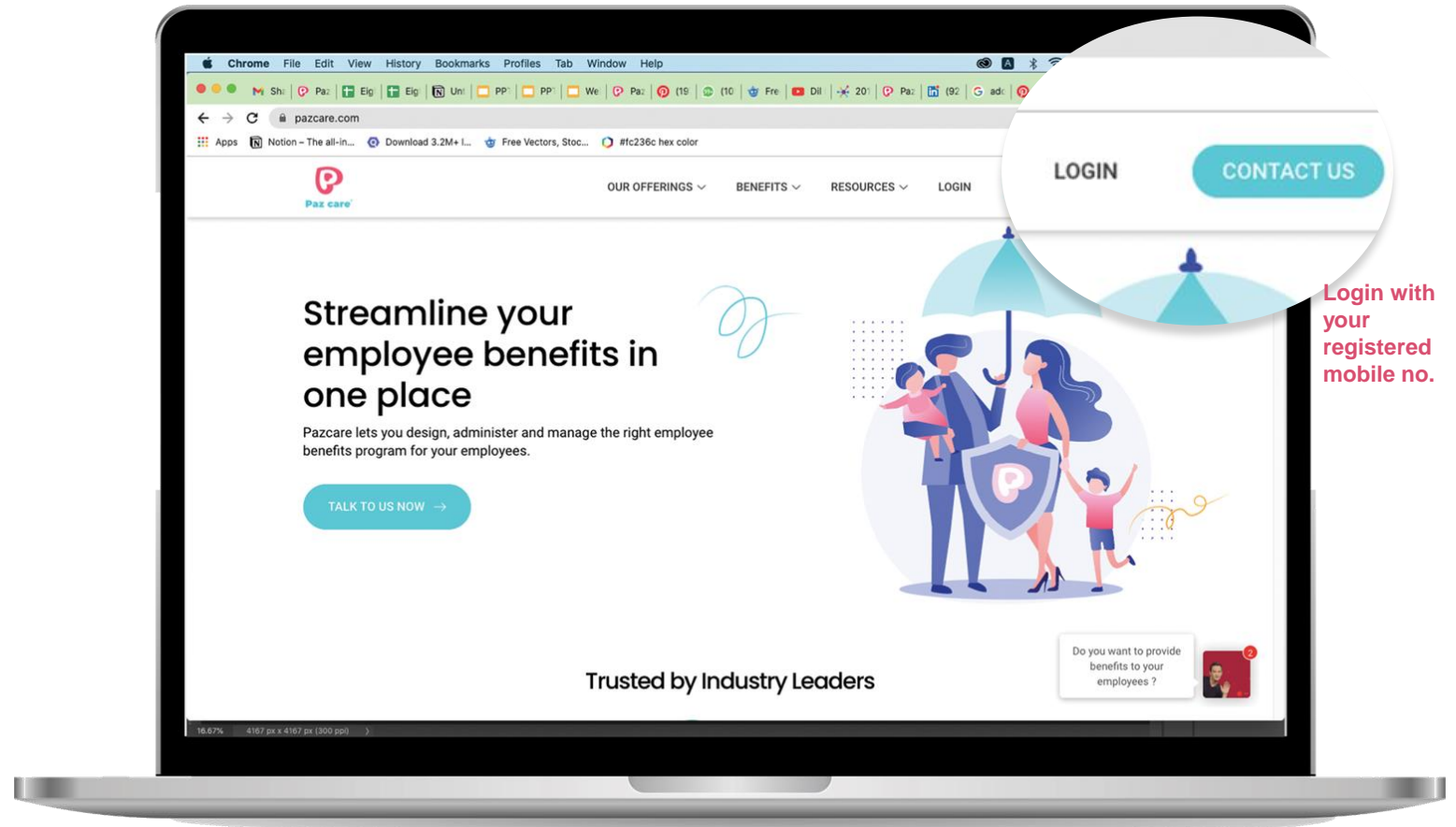
Claim Process

[Cashless Process](#)

[Reimbursement](#)

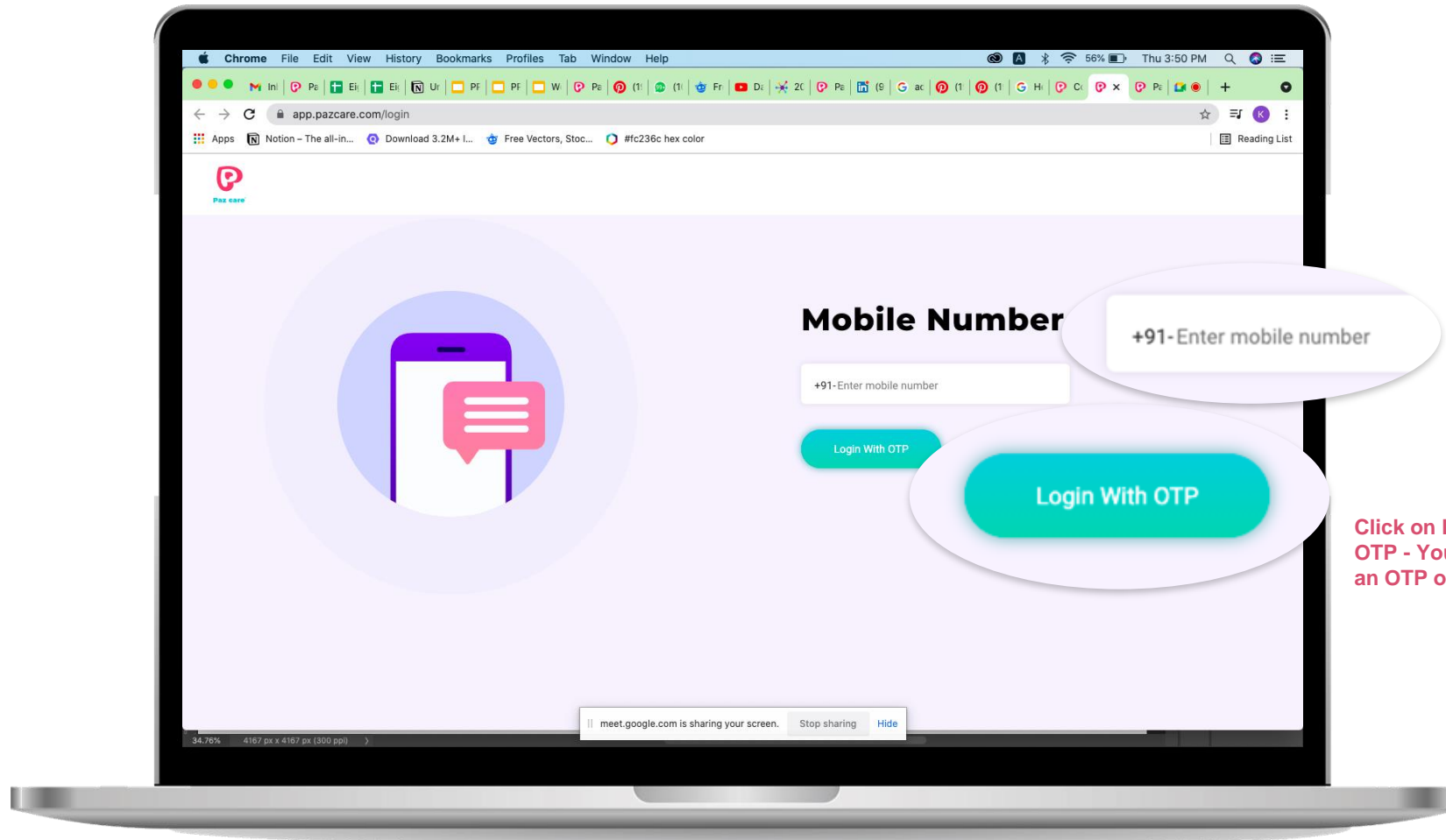
User Guide

Log on to www.pazcare.com



User Guide

<https://app.pazcare.com> > Homepage > HR / Employee login

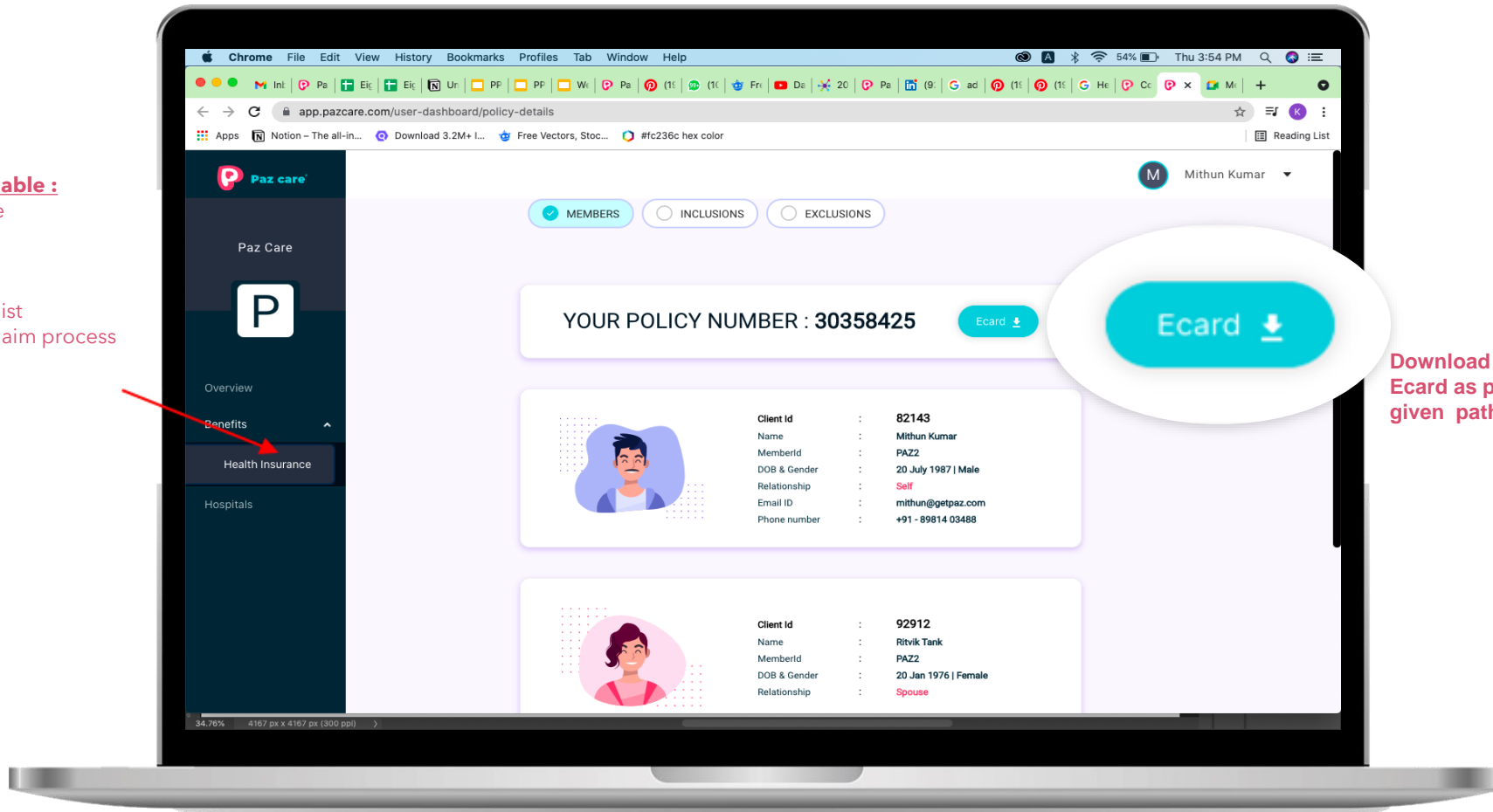


User Guide

<https://app.pazcare.com> > user-dashboard > Benefits > Health Insurance

Information available :

- Member coverage
- Policy benefits
- Policy exclusions
- Medical cards
- Network hospital list
- Reimbursement claim process

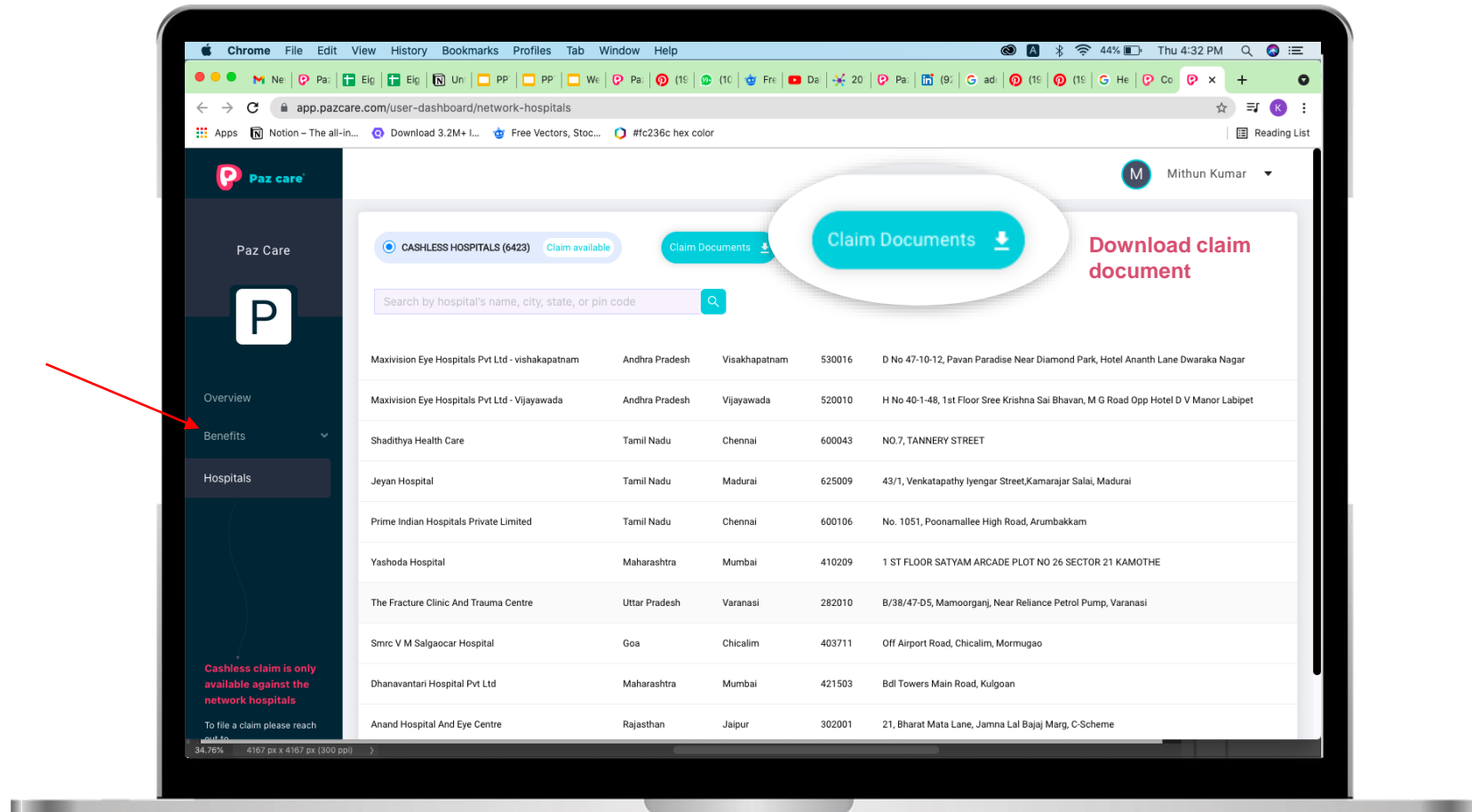


Download your Ecard as per below given path

User Guide

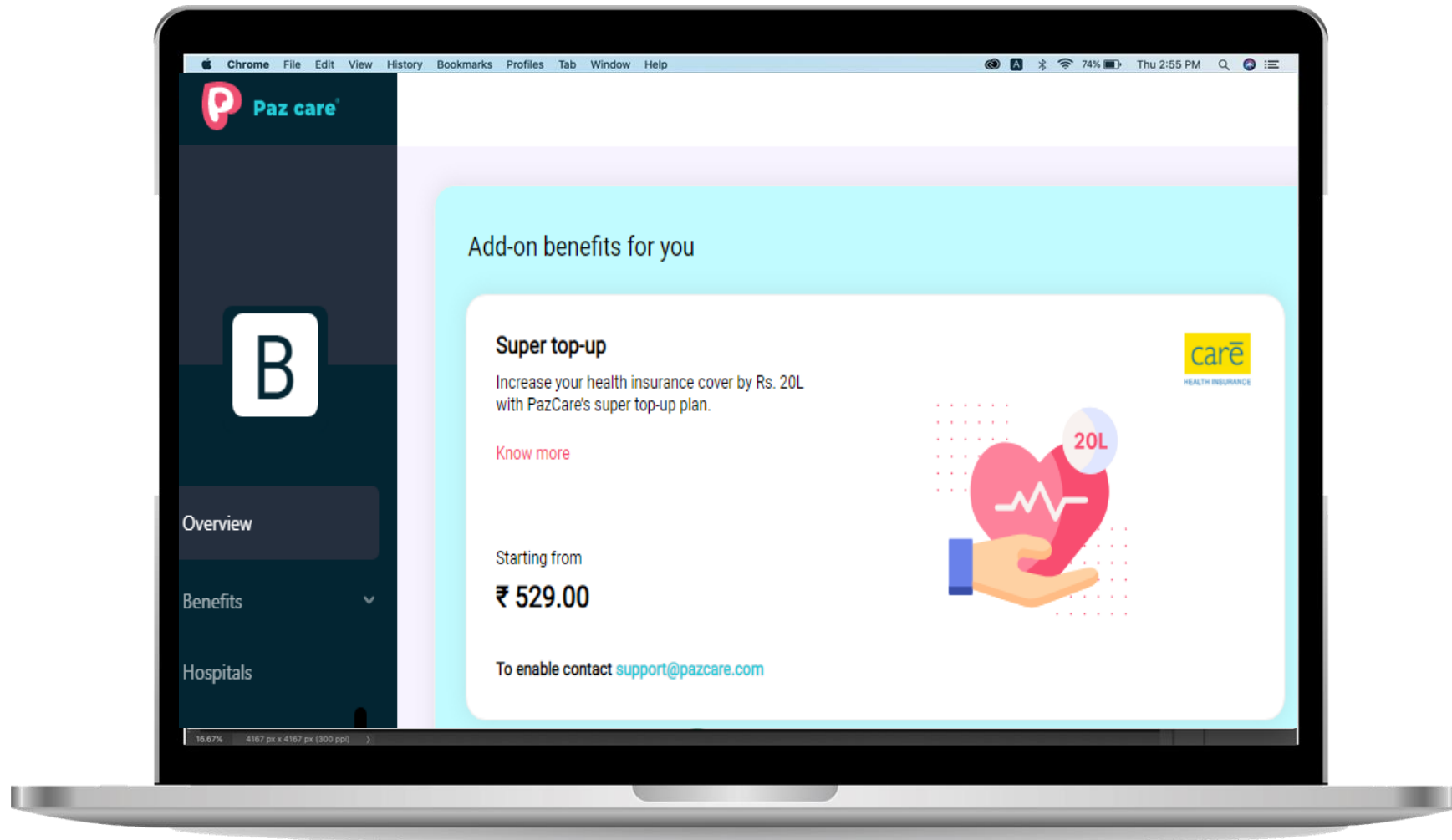
<https://app.pazcare.com> > user-dashboard > Hospitals


Network Hospital list for cashless benefits



User Guide

<https://app.pazcare.com> > user-dashboard > Super top-up



A close-up photograph of a person's hand placing a wooden block onto a tall, slightly wobbly tower of Jenga blocks. The background is a soft, out-of-focus blue and white. The text 'Super Top-up to Increase the Sum Insured' is overlaid on the left side of the image in a white serif font on a dark background.

Super Top-up to Increase the Sum Insured

The clever new-age method

Pay less, cover more

Add ₹ 20 lakhs to your health cover benefits.

Insurance Company : CARE Health Insurance Company

₹ 20 lakhs sum insured.

Cashless facility in 6500+ hospitals.

Medical Test Exempted.

Instant Policy Generation.

₹ 20 Lakhs Sum Insured.

Policies Renewable for Lifetime.

COVID treatment & hospitalization expenses covered.

Includes individual coverage and family floater coverage which protects you, your spouse, and up to two children.

Network hospital list : <https://www.careinsurance.com/health-plan-network-hospitals.html>



The clever new-age method

What is Covered?

- **Hospitalization** expenses.
- **Pre-Hospitalization** and **Post Hospitalization** covered.
- Total Sum Insured with **ZERO Copay**.
- **Room Rent**.
- **Parents** can be covered up to the **age of 70** (under individual plans).

What is not covered ?

- Initial medial expenses within the first **30 days** after policy issuance.
- Children **below 90 days** and adults **above** the age of **70 years**.
- No treatments **outside India**.
- Intentional **self harm** or injury, attempted **suicide** or **drug** abuse.
- After **two years**, any pre-existing condition, illness, injury, or related condition(s) is/are covered.

Group Health Insurance Corporate Plan Vs Super Top-Up Plan

This plan governed by TATA AIG Insurance. Corporate Plan is 3 lacs sum insured policy in which the employees, spouse and 2 children are included. This is a perk provided by the company to every full-time employee. It covers maternity costs up to 50,000/- and covers all the major diseases and pre-existing conditions, including covid, from day 1 of the policy. This is for hospitalization, and not for only medicines.

Whereas in Super Top Up, is a plan an employee can purchase in their personal capacity. This plan is governed by CARE Health Insurance. The top-up can be added up to 20 lacs. Here, parents (up to age of 70 years) can be a part of the policy. One does not have to undergo any medical tests, but a disclosure of any previous history is mandatory. Monthly cost will differ from case to case, age and your medical declaration. Any kind of pre-existing diseases like diabetes, hypertension are not covered for the first 2 years.

What diseases/conditions are covered? (group plan)

The list of diseases cover will be provided you on the PAZ Care portal.

However, COVID related hospitalization is covered from day1. Also, all types of cancer are covered. If the treatment for cancer requires either a surgery or hospitalization. If there are subsequent chemo therapies, it can be considered under day care procedures, which is covered.

In cases of pre-existing medical condition, are medicines, tests and reports covered only if the treatment includes hospitalization. If there is a regular medication is going on and that leads to hospitalization later, then it would be covered in pre and post hospitalization.

Lasik is covered under the policy if your eyesight is +/- 6.5.

There is a limit to Cataract surgery. Monofocal lenses are covered in all the policies as per the insurance guidelines. In cases of multifocal or other lenses, then the difference amount needs to be paid.

Who all are covered in both the plans?

Group Health Insurance Corporate Plan covers employee, spouse and 2 children. If the employees are not married, they cannot substitute spouse coverage with parents/dependents.

In Super Top-Up, one can add parents/dependents up to their age of 70 years.

Is the day care for Mental Health covered? (group plan)

The is not covered if someone is getting admitted only for the tests. There must be an active line of treatment according to diagnosis for the expenses to be covered.



Inclusion and Exclusion for Accident-Related Claims. (group plan)

Accident-related claims will be admissible only if there is hospitalization. If the admission is only for 4-6 hours for observation purposes, that will not be covered.

Fractures and minor injuries that does not require hospitalization, will also not be covered as they fall under OPD.

For dental procedure, in cases of any accident which requires dental surgery, only that shall be covered. Any pre-existing or other dental issues will not be covered.

Claim Process. (group plan)

There are 2 types of claim process – Cashless and Reimbursements. If hospital is listed, then cashless is possible. If the hospital is not listed with us, then the bills will be reimbursed for any hospital within India.

For cashless process, a valid photo ID proof and Policy card/ number is required to be submitted to the hospital. A TAT of 2-4 hours needs to be considered during discharge for the claim settlements. In case of deposit, a few hospitals that require 50% deposit while getting admitted. In case a deposit is paid, it will be reimbursed upon submitting appropriate bills and receipts.

For reimbursement in cases of hospitalization, all the docs are to be submitted within 30 days from date of discharge. For pre and post hospitalization, documents are to be submitted within 60 days of expense. List of the documents is provided on PAZ Care portal.

In case, original documents are not provided by the hospital, PAZ care would need a clarification from hospital and a reason as to why it has not been provided. In case of any delays, intimate Paz care to avoid any rejections of the claim. The TAT to process these claims is 30 days, post verification of the documents.

Policy Number and E-Card. (group plan)

Both policy number and e-cards are there on your PAZ care portal, where user can login with mobile number and OTP.

Hospitals and Hospitalization Process. (group plan)

Any medical facility within India that has more than 10 beds and is registered is considered as a hospital.

The list of in-network hospitals is available on PAZ Care portal as per your location/city.

The lower limit in the hours/ time of hospitalization depends on situation. If the hospitalization is for any kind of investigative procedure that will not be covered and if there is an active line of treatment, then that will be covered.

The home hospitalizations, like a saline or nurse at home, can be covered under the group policy depending on case-to-case basis. If the bed was not available, or any other justifiable reasons are provided, then those cases can be covered as they fall under domiciliary hospitalization.



Contact Information

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