

Health Insurance Policy

Group Medical Insurance

YELLOW SEED WPL



Partner – ICICI LOMABRD



Scope of Cover

- **Sum Insured:** INR 3,00,000 per employee per year.
- **Coverage:** Self, spouse & 4 dependent children (up to 25 years, LGBTQ inclusive)*
- **Pre & Post Hospitalization:** Covered for 30 & 60 days respectively
- **Day Care Treatment:** Covered

* Gender reassignment surgery & hormonal therapy excluded



Scope of Cover

- **Road Ambulance:** Up to INR 1,000 per hospitalization
- **Maternity Coverage:**
 - Normal Delivery – INR 50,000
 - C-Section – INR 50,000
- **Pre & Post Natal Expenses:** INR 5,000
- **Family Transportation Benefit:** NA



Scope of Cover

- **Nursing Allowance:** Included
- **Refractive Error Correction:** Covered if correction index is $\pm 7.5D$
- **Emergency Air Ambulance:** Up to INR 1,00,000 per event
- **Co-pay for Specified Illness:** Cyberknife treatment is covered with a 50% co-pay
- **Psychiatric Ailment Coverage:** INR 30,000 per family



Scope of Cover

- **Special Condition 1:** Functional Endoscopic Sinus Surgery is covered up to INR 35,000. Treatment for mental illness is also included up to INR 30,000 within the sum insured.
- **Special Condition 2:** Lucentis is covered up to Rs 50,000 Per family within the Sum Insured
- **Room rent limit:** INR 3500 for normal room & INR 5000 for ICU
- **AYUSH Treatment:** Covered



Key Exclusions

- **Investigation & Evaluation:**
Admissions solely for diagnostics or unrelated tests are excluded.
- **Rest Cure & Rehabilitation:** Excludes enforced bed rest, custodial care, and terminal illness support services.
- **Obesity/Weight Control:** Surgery covered only if medically necessary (BMI \geq 40 or BMI \geq 35 with severe co-morbidities).
- **Change-of-Gender Treatment:**
Gender transition procedures not covered.
- **Cosmetic/Plastic Surgery:**
Covered only for accidents, burns, or cancer-related reconstruction.
- **Alcoholism & Substance Abuse:**
No coverage for addiction treatment or consequences.
- **Alternative & Non-Hospital Treatments:** Excludes nature cure, health hydros, spas, and non-prescribed supplements.



Key Exclusions

- **Dietary Supplements and Non-Prescription Substances:**

Vitamins, minerals, and organic supplements unless prescribed during hospitalization or as part of a day-care procedure.

- **Vision & Experimental**

Treatments: No coverage for refractive error < 7.5D or unproven treatments.

- **Infertility & Sterility:** No coverage for IVF, surrogacy, sterilization, or reversal.

- **Maternity:** Childbirth is covered, but miscarriage and elective terminations are excluded (except accidents).

- **Unproven Treatments:**

Excludes expenses for treatments, services, and supplies lacking significant medical documentation to support effectiveness.



Exclusions

NON-MEDICAL / WAITING PERIODS

- **Hazardous or Adventure Sports**
- **Breach of Law**
- **War-Related Activities:** Any disease, illness, accident, or injury resulting directly or indirectly from war, invasion, or war-like operations is excluded. This applies whether war is declared or not.
- **Treatment in Non-Approved Hospitals/Providers**
 - Expenses at excluded hospitals/providers are not covered. In life-threatening cases or accidents, costs up to stabilization are payable.
- **External Medical Appliances:** Cost of spectacles and contact lenses, hearing aid



Exclusions

NON-MEDICAL / WAITING PERIODS

- **Maternity:** 9-month waiting period (waived off)
- **Waiting Period** – Fistula in anus, piles, sinusitis, and related disorders are not covered in the first year of this policy. If pre-existing, they remain uncovered in subsequent renewals.
- **Medical Exclusions:** Congenital external disease or defects or anomalies, intentional self-injury (whether arising from an attempt to suicide or otherwise) and use of intoxicating drugs and/or alcohol.
- **Non-allopathic treatment:** Not covered



Exclusions

NON-MEDICAL / WAITING PERIODS

- **Medication-Specific Exclusions:** No coverage for admissions solely for injections (e.g., Zoledronic Acid), immunoglobulin infusions, or supplementary drugs.
- **Venereal & Infectious Diseases:** Excludes STDs, venereal diseases, and related illnesses.
- **Preventive Care & Vaccinations:** Not covered, except for post-bite treatment or specified vaccines.
- **Dental Procedures:** Excludes dental treatments unless due to illness or accident requiring hospitalization.



Exclusions

NON-MEDICAL / WAITING PERIODS

- **Voluntary medical termination of pregnancy** during the first 12 weeks from the date of conception
- **Military Operations, War-related injuries, Self-inflicted harm**
- **Personal Comfort & Convenience Items:** TV, internet, cosmetics, wigs, diabetes strips, etc.
- Charges for diagnostic tests, X-rays, or lab exams not directly related to the diagnosis or treatment of a confirmed disease, illness, or injury, regardless of hospitalization.



Claim Procedure

Planned Hospitalization

Inform insurer/TPA at least 48 hours prior to admission

Emergency Hospitalization

Inform insurer/TPA within 24 hours of admission

How to raise a claim?

Download the **IL TakeCare** app from your app store.
Login via name, company name, DOB and employee code.
It will automatically fetch your policy details.
You can file for cashless or reimbursement claims (next slide)

OR Contact your HR / Insurance provider to raise claims under cashless or reimbursement process.



Download IL TakeCare App!

Book Free or Discounted:

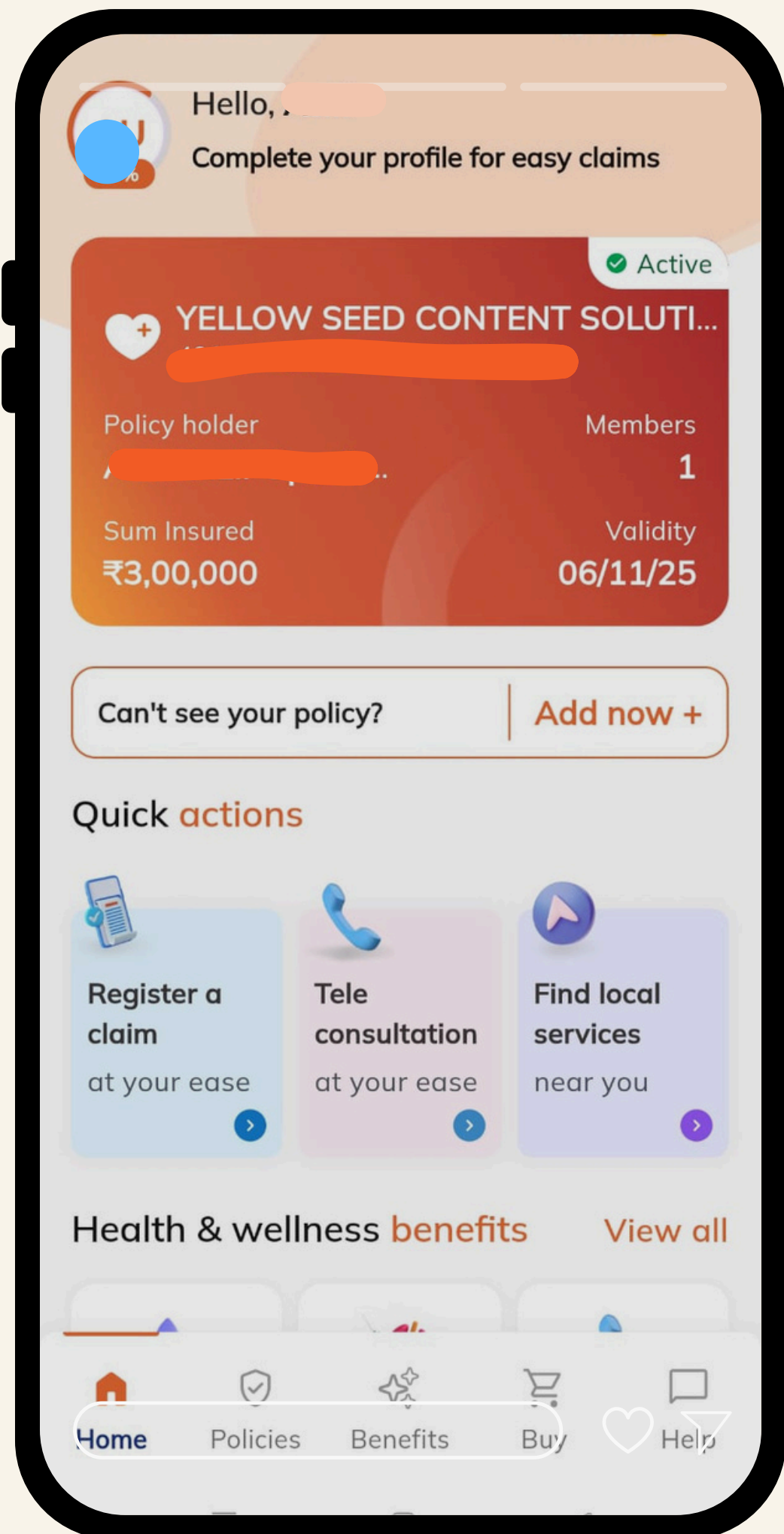
- Tele Medical Consultation
- Diet & Wellness Consultation
- Vaccinations
- Mental Wellbeing Consultations
- Health Check-ups
- Diet and Health Tracker

Details available on App:

- Insurance Card
- Member details
- Policy details
- Claim documents
- Claim status
- Customer care

Super Top Ups:

- Buy or upgrade your health insurance plan to the one that suits your requirements.
- Add your family members – spouse, children, parents, in-laws, etc. by contacting customer care.
- The additional cost for the top-up/upgrade depends on the plan and family members added. *This will be charged to the team member.*



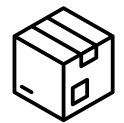
Contact Information

INSURANCE PROVIDER - ICICI LOMBARD

To Claim & check your claim


 **+91 77382 82666**

 **ihealthcare@icicilombard.com**



Courier: ICICI Lombard Health Care, 1st, 4th (Half), 5th and 6th floors, Varun TowersII, Opp. Hyderabad Public school, Begumpet, Hyderabad, District Hyderabad, Telangana. Pin Code -500016

For Queries of TPA/Insurer

 **+91 77382 82666**

 **ihealthcare@icicilombard.com**

Grievances/Complaints

 **1800 2 666 (Toll Free)**

 **customersupport@icicilombard.com**



OneTeam Helpdesk

Shared Services Team

☎ Saima Shaikh - +91 73033 19828

✉ saima@willnevergrowup.com

☎ Ankita Jangid - +91 96196 90386

✉ ankita@willnevergrowup.com



FAQ



What is the sum insured under the Group Health Policy?

The sum insured is the maximum amount your insurer will cover for medical expenses under your policy upon claim approval.

How does cashless reimbursement work?

Cashless claims ease financial stress during medical emergencies. The insurer directly settles the bill with the hospital, but this applies only if the policyholder is admitted to a network hospital.

What are network hospitals?

Network hospitals have agreements with insurers to offer cashless treatment to policyholders. By presenting your health card at a network hospital, you can receive treatment free of cost for ailments covered under your insurance plan.

What is claim reimbursement?

In a reimbursement claim, the policyholder pays all medical expenses upfront and later files for reimbursement, ideally within 30 days of discharge. Ensure you have all original documents and medical bills for a smooth claim process.

FAQ



What is room rent limit?

The room rent limit is the room/bed charges the hospital collects from the patient on per day basis. Every insurer will have a limit on the rent for standard and ICU rooms. This is the maximum amount of per-day charges paid by the insurer.

What is the Health Card?

A health card is like an insurance identity proof with all your personal details and policy information under your insurance plan. With a health card, you can avail of a cashless experience in network hospitals.

What is waiting period?

A waiting period is a period you need to wait before you start getting insurance benefits for specific ailments. Usually, in group health insurance, there is no waiting period.

What is DayCare treatment?

A medical or surgical procedure that earlier needed multiple days of hospitalization but now due to advancement in technology only needs hospitalization of less than 24 hours.

FAQ



What are pre-hospitalization & post-hospitalization expenses?

Pre-hospitalisation expenses are medical costs incurred by the insured before hospital admission. In contrast, post-hospitalisation expenses refer to the medical costs incurred by the insured after discharge from the hospital.

What is Co-pay?

Co-pay is the percentage of the amount a policyholder has agreed to pay from their own pocket in case of claim settlement, whereas the insurance company will pay the rest.

What is Super Top Up?

Super top-up is the add-on to your health insurance plan that you can buy over and above what your company provides for you. But why? You can level up your security with an additional sum insured or you can also add your loved ones in your existing plan by paying some additional premium amount.