



EMPLOYEE BENEFITS MANUAL

# Group health insurance

Experience simplified insurance and health benefits like never before with Pazcare. Digitally supported claim settlement process, a mobile app to access your insurance any minute, 24/7 support, everything is a few clicks away.





# Contents

This manual will help you navigate your group health insurance and the affinity benefits provided by your company to make the most of them.

Overview of your Group Health Policy

Inclusions in your policy

Exclusions in your policy

Add-on benefits

Employee User Guide

Support

Employee FAQs



# Overview of your group health insurance policy



## Group health insurance

Policy date 10-11-2023 - 09-11-2024

Sum Insured

**300000**



Covers

**Self + Spouse +**   
**Children**



Yellow Seed  
the content for



Small text below the logo.

# Inclusions in your policy

Inclusions are procedures and services that are covered in your policy. If you make a claim for any of the following all/part of the costs will be covered by the policy.



Sum insured of ₹<3,00,000> for you and your family.



Hospitalization arising out of Psychiatric ailments within a limit of 50000 per family



Congenital Internal disease cover



Normal room rent covered upto 3000



Maternity coverage for normal and cesarean upto 50,000



Cover of 1,000 for ambulance charges



ICU room rent covered upto 6000



Pre or Post Natal Covered upto Rs 5000 within Maternity Limit on IPD and OPD basis



Daycare expenses are covered. (Hospitalization for less than 24 hours)



Pre-existing diseases are covered from day 1



Covid-19 treatment is covered



Lasik surgery is covered if the correction index is more than +/- 6.5D



Cochlear Implant treatment restricted to 50% of SI,



30 days of pre-hospitalization expenses are covered



Ayush treatment Covered in Govt. Recognised hospitals only upto 25% of Sum Insured.



60 days of post-hospitalization expenses are covered





# Exclusions in your policy

Exclusions are procedures and services that are not covered in your policy.



OPD benefits are not included



Congenital External diseases, Covered in Life threatening condition only



Infertility treatment is not covered



The cost of spectacles, lenses, and hearing aids is not covered



Home treatment on a cashless basis is not covered



Cosmetic, aesthetic or related treatment, Use influence of intoxicating drugs, alcohol & intentional self injury, Dental treatment or surgery of any kind unless requiring hospitalisation. Cosmetic dental treatment shall not be reimbursed under any circumstances



Miscellaneous expenses such as registration fees, admin fees, service charges, and non-medical expenses in the hospital are not covered



Cost of the treatment availed out of India will not be covered



Any routine or preventive examinations, vaccinations, screening.



Dental surgeries of any kind unless it requires any hospitalization are not covered



Plastic surgery is not covered unless it is a part of a treatment of a disease or is necessitated due to an accident



# Claims

There are two types of claim settlement:  
Cashless claims and reimbursement claims

[Download Claim Form](#)



**Cashless claims** can be used in two ways. It can either be used in times of medical emergency or can be used during planned treatments like surgery. You can choose to get treatment from a network hospital covered by your insurer and avail of treatment with just your digital health card.



In **reimbursement claims**, you avail of the treatment and file for reimbursement for the hospital bills. File for reimbursement within 30 days of discharge from the hospital. Make sure you have all the original documents including the medical bills to ensure a smooth claim process. Just fill out the form and we'll take care of the rest.

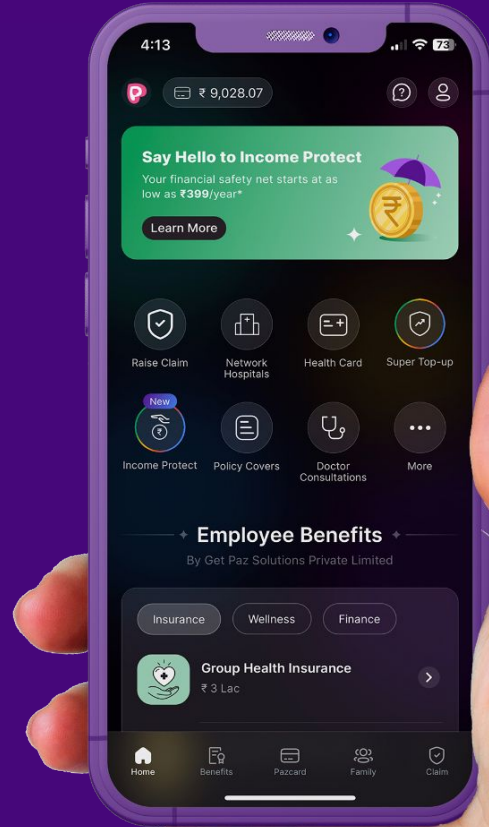
Everyone thinks insurance is complicated because of the sloppy claims processes that make you feel exhausted by the time you get your reimbursement.



# Employee User Guide

Unlike before, you can access your medical policy digitally with the help of the Pazcare dashboard or Pazcare mobile app.

01. How to access your Group Health insurance policy?
02. Claims
03. Benefits
04. Hospitals



Scan this to download the Pazcare app now



# How to access your Group Health insurance policy?

**To get started, you need to register yourself and your family members.**

For that, you will receive an email with the registration link which will take you to the Pazcare app. Here fill out the personal details (Name, Date of Birth, Date of joining, Email ID, Phone number) and submit. You're good to go.

On the app, you will be able to see all the details regarding your insurance policy and other benefits.

Let's see how to use them.

Log in to the app using your registered mobile number.

**If you haven't already, download the Pazcare app here**



Once you log in, you will be able to see your policy details and all your benefits on the home page itself.



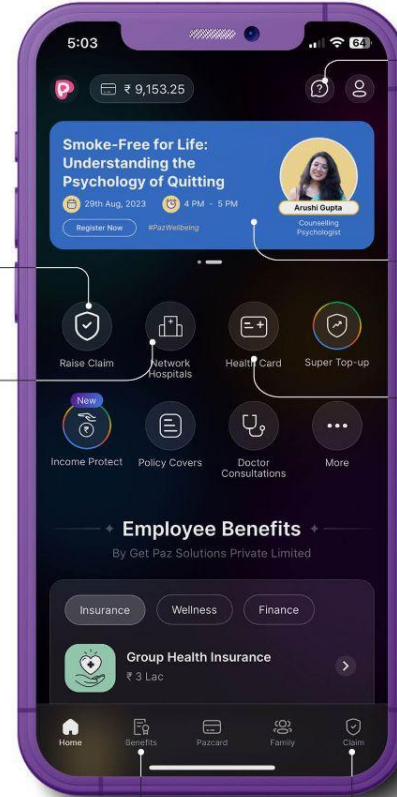
# Pazcare app

On the home page, you will find your **policy details, the additional benefits, the option to raise a claim, and more.**

You can easily raise your claims from here.

You can view the list of cashless hospitals covered in your policy here.

**Benefits section** - to find details of your insurance policies, network hospitals & policy documents.



You can contact support from here.

You can register for upcoming wellness sessions from here.

You can download your policy health cards here

**Claims** - to file for a digital reimbursement claim or raise a cashless claim request



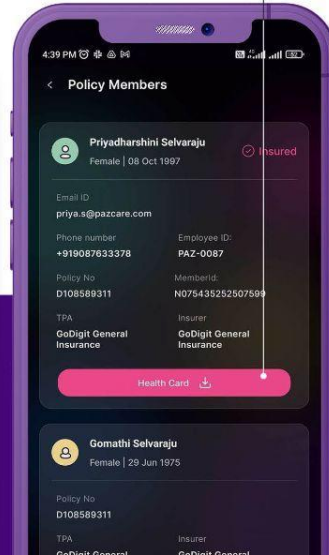
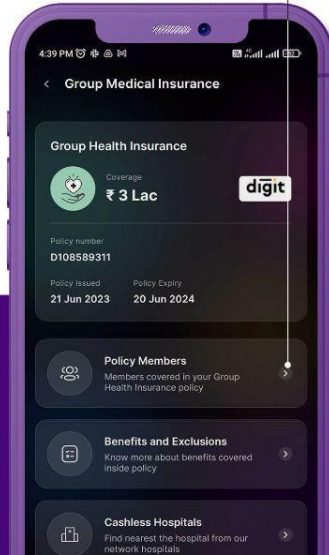
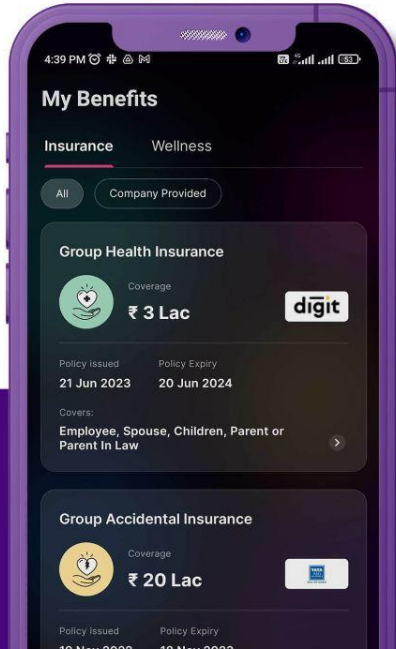


## Benefits section

Under benefits, you can find the details of your policy such as the **sum insured, the policy period, members covered**, etc for insurance benefits. You can also start using your other benefits such as **medical consultation, mental wellness, and discounted health checkups** from here.

Click on "Policy members" to find your family members covered under the policy.

Click on "Health Card" for the desired member to download their health card.



### What is this health card?

Usually, what happens when someone gets hospitalized? You get the hospital bills and reimburse them by the insurance company. Again, it is a complicated process.

But 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 get a cashless experience at hospitals and don't have to go through the reimbursement claim process.

The E-card is generally provided by the TPA. There will be a TPA desk at the hospital which will ask for this health card and ID proof. Once you submit this, you will be able to get a cashless experience for your treatment instead of going through the reimbursement process. (It is also known as an Ecard number)

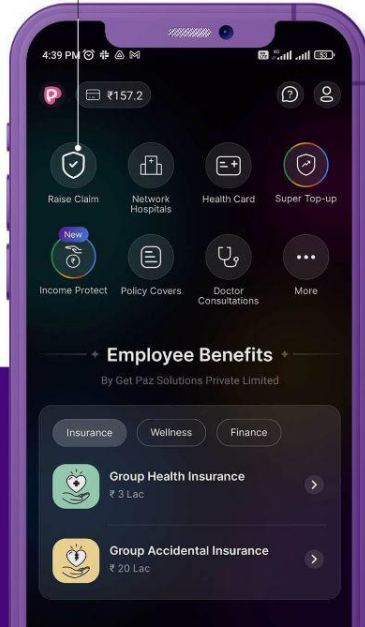
## Claim section

You can **raise and track claims** from the claims section.

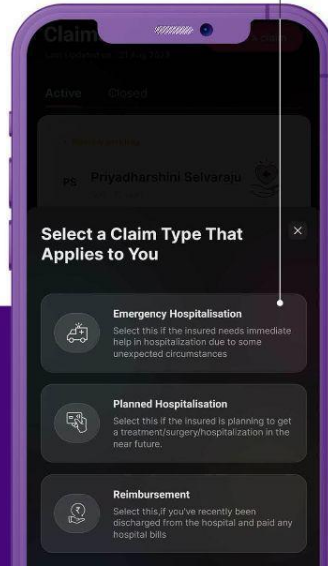
To check out the step-by-step process of raising your claim on the Pazcare app, check out this video

[How to raise and track claims on the Pazcare app?](#)

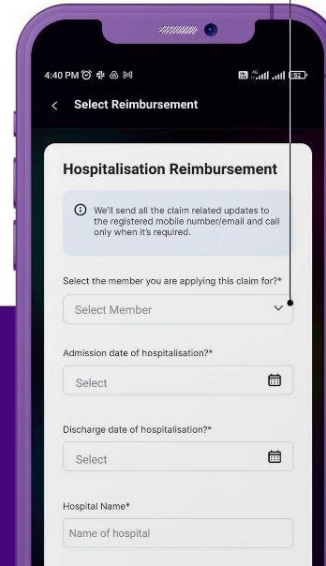
Click on the **“Raise a claim”** option found under **“Claim”** section on the home page.



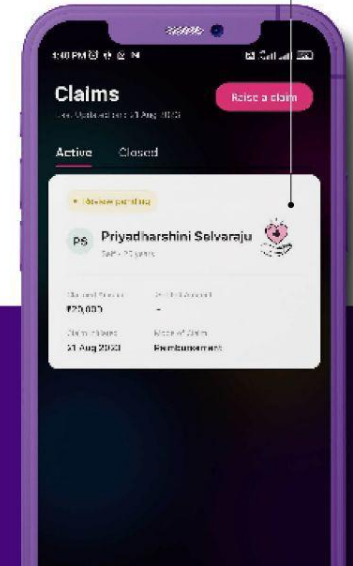
Select the **claim type** that you need.




Fill the **necessary details** that are needed as per the type of claim.

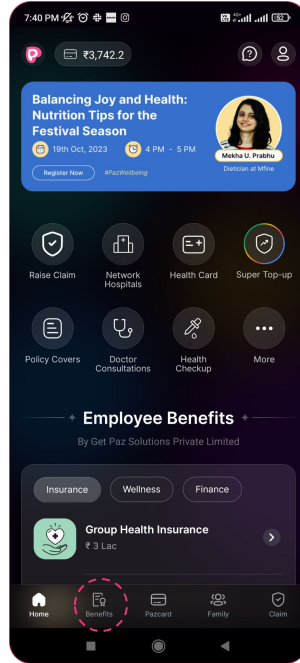


**A ticket will be generated.** You can then follow the next specified steps to raise the claim successfully.



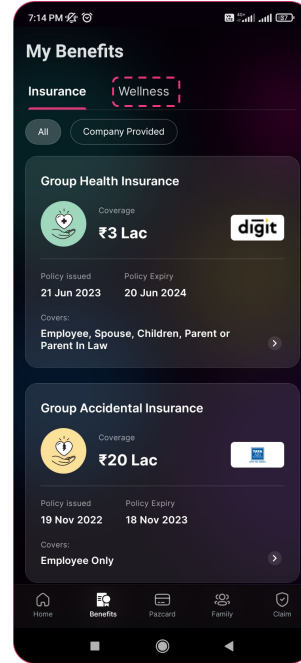
# How to access your benefits on the Pazcare app?

If you haven't already downloaded the Pazcare app. Download it here 



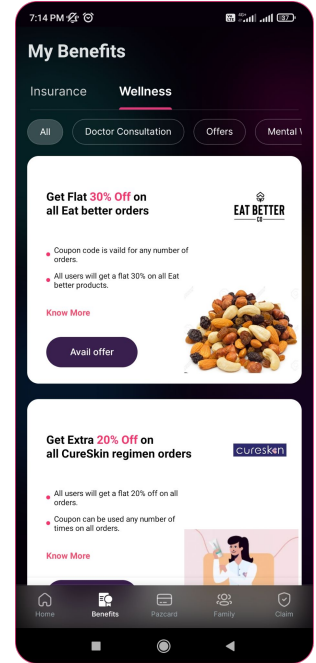
1

Log in to your Pazcare app and click on "Benefits" section at the bottom



2

On this page, switch to "Wellness" section.



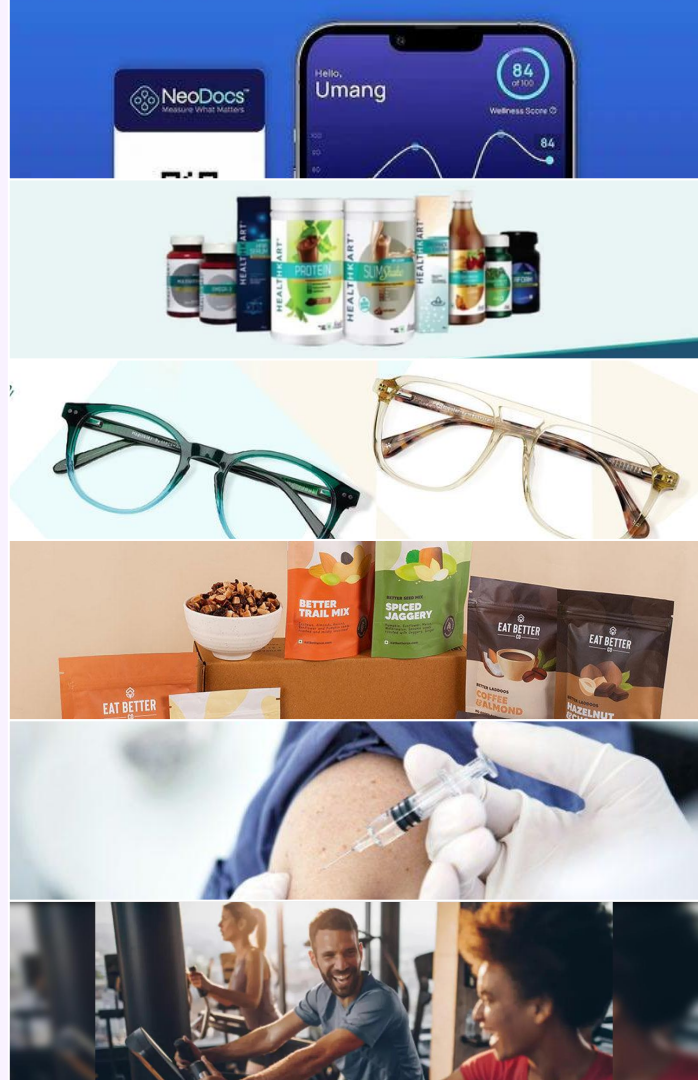
3

You will now be able to access your health & wellness benefits here.





# Exclusive Offers for Pazcare





HEALTHKART

## Get Additional 10% Off on all Healthkart products

- ✓ All users will get a flat extra 10% off upto Rs 300 on all orders.
- ✓ Coupon can be used any number of times.
- ✓ Minimum order value Rs 999

### How to avail?

- 👉 Download Pazcare App on Android or iOS .
- 👉 Find HealthKart Card.
- 👉 Click on Get Coupon.
- 👉 Go to Healthkart Website.
- 👉 Click the 'Get coupon' button below to purchase the Health products
- 👉 Apply the code while placing the order
- 👉 Proceed to avail offer by clicking on 'Copy & continue'



EAT BETTER  
CO

## Get Flat 30% Off on all Eat better orders

- ✓ Coupon code is valid for any number of orders.
- ✓ All users will get a flat 30% on all Eat better products.

### How to avail?

- 👉 Download Pazcare App on Android or iOS
- 👉 Find The Eat Better Company Card.
- 👉 Click on Get Coupon.
- 👉 Go to Eat better Website.
- 👉 Click the 'Get Coupon' button below to purchase the Sugar free sweet & healthy products
- 👉 Apply the code while placing the order
- 👉 Proceed to avail offer by clicking on 'Copy & Continue'



Fitelo

## Get flat 20% Off on all fitness plans

- ✓ All user will get a flat 20% off on all fitness plans.
- ✓ Coupon can be used any number of times on all orders.

### How to avail?

- 👉 Download Pazcare App on Android or iOS
- 👉 Find Fitelo Card.
- 👉 Click on Get Coupon.
- 👉 Go to Fitelo Website.
- 👉 Click the 'Buy Now' button below to purchase the Fitness and Health Plan
- 👉 Apply the code while placing the order
- 👉 Proceed to avail offer by clicking on 'Copy & Continue Button'



## Get 25% Off on NeoDocs Wellness Kits

- ✓ Avail 25% off on all NeoDocs orders
- ✓ Neodocs Wellness care kit
- ✓ Neodocs Maternity Wellness
- ✓ Neodocs Elderly care & Instant UTI care kit

### How to avail?

- 👉 Download Pazcare App on Android or iOS .
- 👉 Find NeoDocs Card.
- 👉 Click on Get Coupon.
- 👉 Go to NeoDocs Amazon Page.
- 👉 Click the 'Get coupon' button below to purchase the Wellness Kit
- 👉 Apply the code while placing the order
- 👉 Proceed to avail offer by clicking on 'Copy & continue'



## Buy1 Get 1 Free + Extra ₹1,000 OFF on a min purchase of ₹3,000

- ✓ Buy1 Get1 Free + Extra Rs. 1000 OFF
- ✓ Minimum order value for the offer is Rs.3000
- ✓ Offer cannot be clubbed with any other offers.

### How to avail?

- 👉 Download Pazcare App on Android or iOS
- 👉 Find SpecsMaker Card and click on "Click here" to avail the offer.



## Flu Vaccination. Get ready for a Flu-Free season!

- ✓ Lowers the occurrence and reduces the severity of flu-related illness.
- ✓ Helps prevent flu-related hospitalizations and deaths.
- ✓ Reduces absenteeism at work or school days due to flu.
- ✓ Prevents the spread among communities, safeguarding families.

### How to avail?

- 👉 Download Pazcare App on Android or iOS
- 👉 Find Ekincare Card and click on "Book Appointment" to book your session.



## Get Exclusive discount on Spa Therapies

✓ INR 1500 discount on any 60 min / 90 min therapies in Tattva Spa.

### How to avail?

- 👉 Download Pazcare App on Android or iOS .
- 👉 Find Tattva Card.
- 👉 Click on Get Coupon.
- 👉 Click on Get Coupon below to retrieve the coupon code
- 👉 Click here to visit Tattva website.
- 👉 Select the Spa session.
- 👉 Pre-book the session and apply the code on the checkout page.
- 👉 You will get a flat 1500 discount on any 60 min / 90 min therapies in Tattva Spa.





## Get Extra 20% Off on all CureSkin regimen orders



- ✓ All users will get a flat 20% off on all orders.
- ✓ Coupon can be used any number of times on all orders.



### How to avail?



- 👉 Download Pazcare App on Android or iOS .
- 👉 Find CureSkin Card.
- 👉 Click on Get Coupon.
- 👉 Go to CureSkin Mobile app.
- 👉 Click the 'Get coupon' button below to purchase the Skin & hair regimens
- 👉 Apply the code while placing the order
- 👉 Proceed to avail offer by clicking on 'Copy & continue'



# Overview of add-on benefits in your policy



 **Fertility Consultation** powered by 



 **Super Top-up** powered by 

 **Offers on Medicines** powered by 

 **Dental Health Plan** powered by 

 **Offers on elective surgeries** powered by 

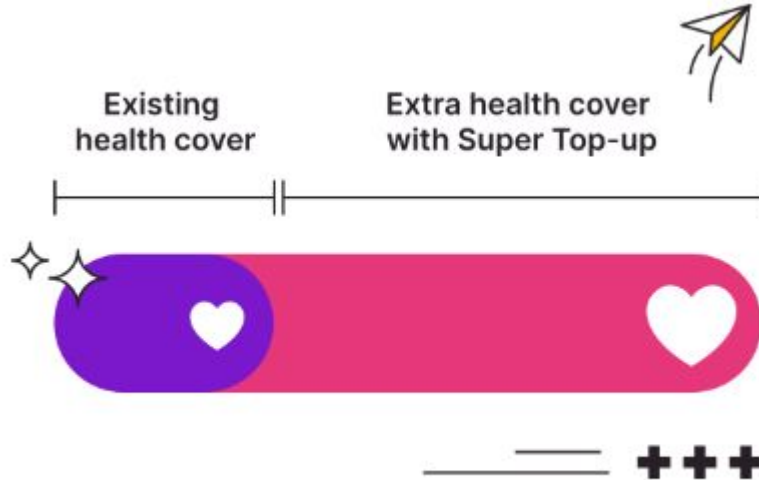
 **Offers on Nua products** powered by 

 **Fitness Plans** powered by 

# Super Top Up

## What is Super top up?

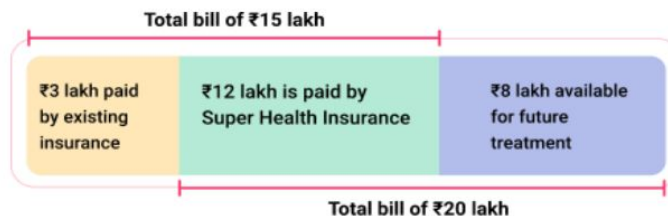
Super top-up is an **additional cover of 20 lakhs** you can buy for yourself or your family members on top of your existing health insurance plan.



# Super Top Up

## How does Super top up work?

- 01 Mr. Gupta, age 36 has an existing family health insurance plan with ₹ 3 lakhs cover for each member.
- 02 He purchased a Super Top up plan worth ₹ 20 lakhs for his family, with the annual deductible as ₹ 3 lakhs
- 03 Now suppose, his wife has fallen ill and she is in the hospital with a total bill of ₹ 15 lakhs
- 04 Here, ₹ 3 lakhs (deductible) are covered by his existing family health insurance or his pocket and the remaining ₹ 12 lakhs is taken care of by Super Top up Health Insurance
- 05 ₹ 8 lakhs can still be utilized to cover any future medical treatment for his family without paying the deductible amount again, within the insurance term



# Super Top Up

## How to buy a Super top up?

1. You can buy a Super top up on the Pazcare app itself.
2. Log in to your Pazcare app. On the homepage, you will find the details about Super top-up.
3. You will find a **“Buy Now”** button at the end of the card. When you click on **“Buy Now”**, you will be taken to the page that has all the details about Super top-up. This will help you understand better about the inclusions, exclusions and how it works, etc.,





# Super Top Up

4. Now click on “View plans”. You will be able to see the different plans where you can either choose to cover your family, only for yourself, or for your parents.

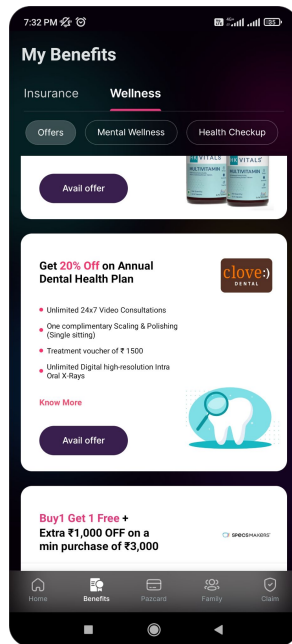
5. You will now be taken to the checkout page where you can see the plan you have chosen and the premium amount you have to pay. Now place the order and make the payment.

6. All the payment options including UPI, Cards, etc., are supported. Once you make the payment, you will receive an email with the policy details.



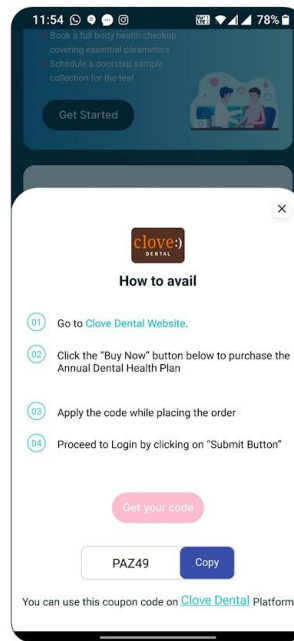


# Steps to access dental plans via Pazcare app



1

Under the wellness section, click on the "Avail offer" on Clove dental health plan card.



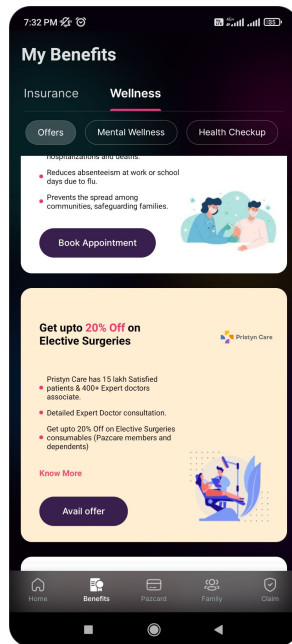
2

Apply the code on Clove dental website while placing order.



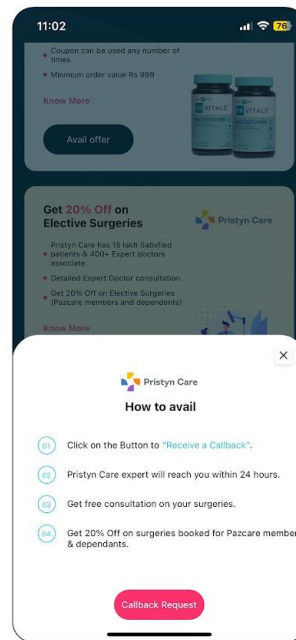


# Steps to access elective surgeries via Pazcare app



1

Under the wellness section, click on the "Avail offer" on Pristyn Care card.



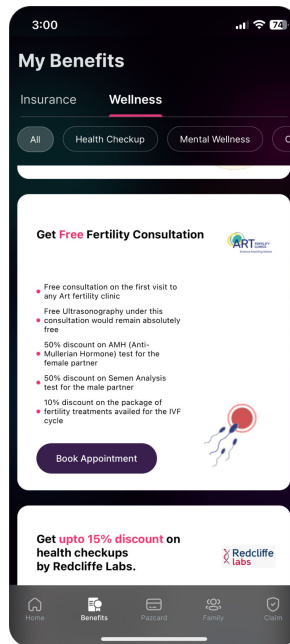
2

Click on "Callback Request" button to receive a callback from Pristyn Care



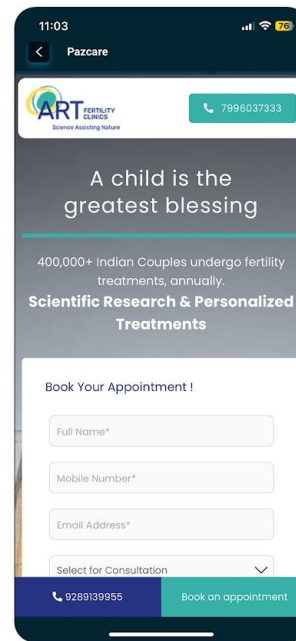


# Steps to access fertility consultation via Pazcare app



1

Under the wellness section, click on the "Book Appointment" on Art Fertility consultation card.



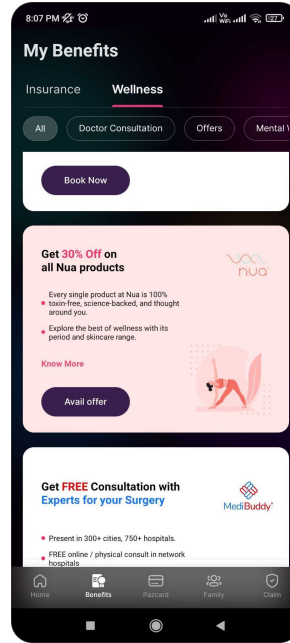
2

Fill in the form and click on "Book an appointment" button to book your consultation with ART Fertility Clinics.



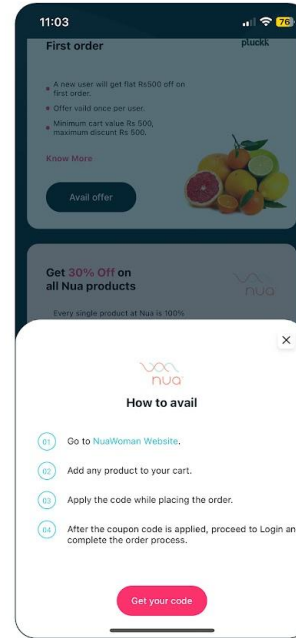


# Steps to access discounts on Nua products



1

Under the wellness section, click on the "Avail offer" on Nua products card.



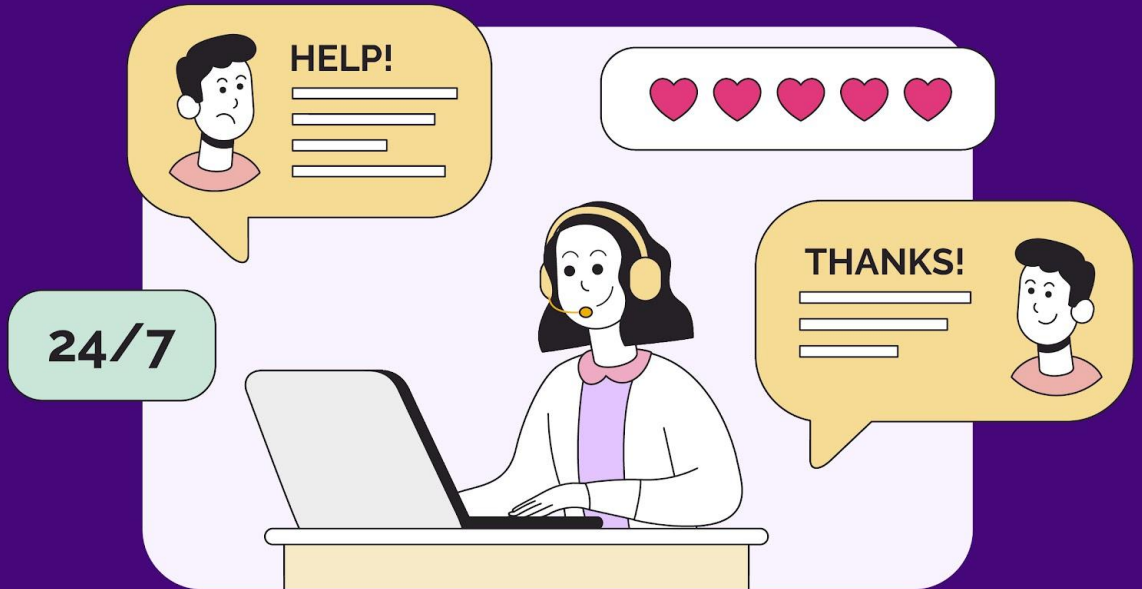
2

Click on the "Get your code" button and apply it while placing your order on the Nua website.



# Support & Contact Matrix

We understand how difficult it is to deal with insurance claims all by yourself in times of hardship. That's why we prioritize solving your issues and making them as quick and efficient as possible.



You can reach out to our Support team in three ways.



Write to us at  
**support@pazcare.com**



Call us at  
**+918037834753**



Send a "hi" to  
**+91 81973 79596** to access instant chatbot support on Whatsapp.

Whatsapp chatbot can help you with the end-to-end claim settlement process. You can now raise claims on the Whatsapp chatbot itself.

If you have any specific questions or need help with something else, you can also contact your Customer success managers.

## Contact Matrix Pazcare team - Consultant

Level	Name	Email-id	Contact number
Level 1	Pazcare Support	support@pazcare.com	8037834753
Level 2	Shivakumar	shivakumar.s@pazcare.com	7829111334
Level 3	Shyamala	shyamala@pazcare.com	

# Employee FAQs

This FAQ document answers some of the most commonly asked questions by employees on their employee benefits.

01. What is a sum insured?
02. What is a super top-up?
03. What are network hospitals?
04. What is a room rent limit?
05. What is a health card?
06. How does cashless reimbursement work?
07. What is claim reimbursement?
08. What is a Daycare treatment?
09. What is a waiting period?
10. What are pre-hospitalization expenses?
11. What are post-hospitalization expenses?
12. What is a Co-pay?





## 1. What is a sum insured?

Sum insured is the maximum limit up to which the health insurance company will pay for your medical expenses that are covered under your policy. Based on your health plan, if your claim is approved, this is the maximum coverage the insurer will offer you.

## 2. What is a super top-up?

Super top-up is the health insurance plan that you can take on top of your standard health insurance bought by you or your company.

But why? To level up your insurance plan with additional sum insurance and worry a little less about the over-the-roof health expenses.

Say you have a Super top-up of Rs 20,00,000 sum insurance. There is a medical emergency and the hospital bill is 15,00,000. Now, the first 3L will be covered by your existing health insurance. 12,00,000 will be covered by your Super top-up plan and you will have 8,00,000 left.

Read more -> [How to buy a Super top-up?](#)

## 3. What are network hospitals?

The hospitals that are in agreement with the insurers will only be able to give you a cashless treatment. These hospitals are called Network hospitals. When you go to a network hospital, you can just provide your health card and get treatment free of cost for ailments covered under your insurance plan.

You can search for the nearest network hospital on the Pazcare dashboard or the Pazcare mobile app.

Read more -> [How to check network hospitals?](#)

## 4. What is a room rent limit?

Room rent limit is the bed/room charges the hospital collects from the patient on a per-day basis. Usually, when you have an insurance policy in place, the room rent expenses are covered by the insurance provider.

Every insurer will have a limit on the rent for the normal rooms and the ICU room. This is the maximum amount of per-day room charges paid by the insurer.

## 5. What is a 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 get **a cashless experience at hospitals** and don't have to go through the reimbursement claim process.

All you have to do is show your health card at the time of treatment and get the expenses paid directly by the insurance provider

## 6. How does cashless reimbursement work?

As the name suggests, Cashless reimbursement frees us from handling money during medical emergencies. In a cashless claim, the insurer settles the medical bills directly with the hospital itself. This is applicable only if the policyholder is admitted to a network hospital.

### **Cashless claim during planned hospitalization**

In the case of surgery, hospitalization is planned. Whenever a hospitalization is planned, the policyholder must inform the TPA or network hospital at least 72 hours prior.

### **Cashless claim for emergency hospitalization**

For availing of a cashless claim for emergency hospitalization, you will have to inform the insurer or TPA within 24 hours of hospitalization. Read more -> [How to go about cashless claims](#)

## 7. What is claim reimbursement?

In reimbursement claims, the insured or the policyholder has to pay all the medical bills and other costs involved in the hospitals. And they should file for reimbursement as soon as they could after getting discharged from the hospital. Ideally, one should file for reimbursement within 30 days of discharge from the hospital.

While filing for reimbursement, make sure to have all the original documents including the medical bills to ensure a smooth claim process.

Be careful while filling out the claim form and the claim amount.

Read more -> [How to file a reimbursement claim?](#)

## 8. What is Daycare treatment?

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

## 9. What is a waiting period?

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

## 10. What are Pre-hospitalization expenses?

Pre-hospitalization expenses are the medical expenses incurred by the insured before getting admitted to the hospital.

## 11. What are Post-hospitalization expenses?

Pre-hospitalization expenses are the medical expenses incurred by the insured before getting admitted to the hospital.

## 12. What is a Co-pay?

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

**Thank You**