



Royal Sundaram

Park MediClaim
TPA - Health Services (IRDA Lic - No.- 025)

Employee Benefits Manual

Helping our clients manage employee expectations 24 x 7, 365 days a year

MIGROS INDIA PRIVATE LIMITED

Contents

Royal Sundaram Insurance
Benefits Manual
For the Year 2020-21

MIGROS INDIA PRIVATE LIMITED.
13-04-2020 to 12-04-2021



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Disclaimer

This Benefits Manual will serve as a guide to the benefits provided by **M/S MIGROS INDIA PVT LTD** to its employees. The information contained herein is only a summary of the terms and conditions agreed with the insurer. If there is a conflict in interpretation, then the terms and conditions of the policy will prevail.



Benefit Details



Policy Parameters

INSURER TPA	ROYAL SUNDARAM GENERAL INSURANCE COMPANY LIMITED PARK MEDICLAIM INSURANCE TPA Pvt. Ltd.
Policy Period	13-04-2020 to 12-04-2021
Family Coverage	1+3 (Employee + Spouse + 2 dependant Children upto 25 years)
Sum Insured	INR ₹ 5,00,000-
ROOM RENT LIMIT	NO ROOM RENT CAPPING IN NORMAL AND ICU.
AMBULANCE CHARGES	EMERGENCY AMBULANCE CHARGES LIMIT RS 2000/-



Day Care Procedures



Day Care Procedures - Covered

Expenses on hospitalization for minimum period of 24 hours are normally admissible. However this time limit will not apply for specific treatments, i.e., Dialysis, Chemotherapy, Radiotherapy, Eye surgery, Lithotripsy (kidney stone removal), Tonsillectomy, D & C taken in the Hospital/Nursing home when the insured is discharged on the same day of the treatment. Such Day Care procedures will be considered to be taken under Hospitalization Benefit.



Standard Hospitalization : 24 hours

Reimbursement of expenses related to

- Room and boarding
- Doctors fees
- Intensive Care Unit
- Nursing expenses
- Surgical fees, operating theatre, anesthesia and oxygen and their administration
- Drugs and medicines consumed on the premises
- Hospital miscellaneous services (such as laboratory, x-ray, diagnostic tests)
- Radiotherapy and chemotherapy





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MATERNITY LIMIT

- **MATERNITY 9 MONTH WAITING PERIOD WAIVED**
- **MATERNITY LIMIT RS 50000/- FOR NORMAL DELIVERY / CAESAREAN DELIVERY**
- **NEW BORN BABY COVERED FROM DAY ONE.**
- **PRE AND POST NATAL COVERED UPTO INR 5000 WITHIN MATERNITY LIMIT..**



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CO PAYMENT CLAUSE

50% OF THE ADMISSIBLE CLAIM IN RESPECT OF ANY ROBOTIC OR RADIOSURGERY TREATMENTS LIKE CYBERKNIFE, GAMMA KINFE, ETC, FOR DISEASE ILLNESS, MEDICAL CONDITION OR INJURY THAT IS OTHERWISE NOT EXCLUDED UNDER THE POLICY.

50% OF THE ADMISSIBLE CLAIM IN RESPECT OF GENETIC DISORDERS.

50% OF THE ADMISSIBLE CLAIM IN RESPECT OF COCHLEAR IMPLANT.



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Terms and Conditions

TREATMENT	LIMIT
1. CATARACT	30% OF THE SUM INSURED SUBJECT TO MAXIMUM OF RS 30000/- For entire policy period , irrespective of treatment of one eye or both eyes.
2. AYUSH TREATMENT IN GOVT. HOSPITAL OR IN GOVT. RECOGNIZED INSTITUTE UPTO LIMIT	Yes & 25% of sum insured or 25000 whichever is lower.
3. TERRORISM COVERED	YES
4. INTERNAL CONGINENTAL DISEASE COVERED	YES
5. EXTERNAL CONGINENTAL DISEASE COVERED	Only in life threatening situation.



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Pre Existing Ailments



Pre Existing Disease - Covered

Any Pre-Existing ailments such as diabetes, hypertension, etc. or related ailments for which care, treatment or advice was recommended by or received from a Doctor or which was first manifested prior to the commencement date of the Insured Person's first Health Insurance policy with the Insurer are covered.



General Exclusions

- Circumcision unless necessary for treatment of disease
- Cosmetic dental treatment
- HIV and AIDS
- Hospitalization for convalescence, general debility, rest cure, intentional self-injury, use of intoxicating drugs / alcohol.
- Venereal diseases
- Injury or disease caused directly or indirectly by nuclear weapons
- Naturopathy any non-allopathic treatment Except Ayurveda Treatment at Government Hospital
- Infertility treatment
- Congenital external diseases
- Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, and disposable items, etc.
- Any cosmetic or plastic surgery except for correction of injury caused by accident
- Charges incurred primarily for diagnostic, X-Ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of any ailment, sickness or injury.
- Vitamins and tonics unless used for treatment of injury or disease
- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations





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Planned Hospitalization: Documents & Form



72 hours prior
to
hospitalization

At least 72 hours prior to planned hospitalization, your treating doctor must complete the pre-authorization form and the hospital's TPA Help Desk should Mail it to the TPA. The TPA will approve cashless within 4 working hours, subject to the prescribed protocol meeting policy coverage terms and conditions. Should the TPA raise any queries, the treating doctor must answer them before the TPA can approve cashless hospitalization.

Emergency Hospitalization : Documents and Process

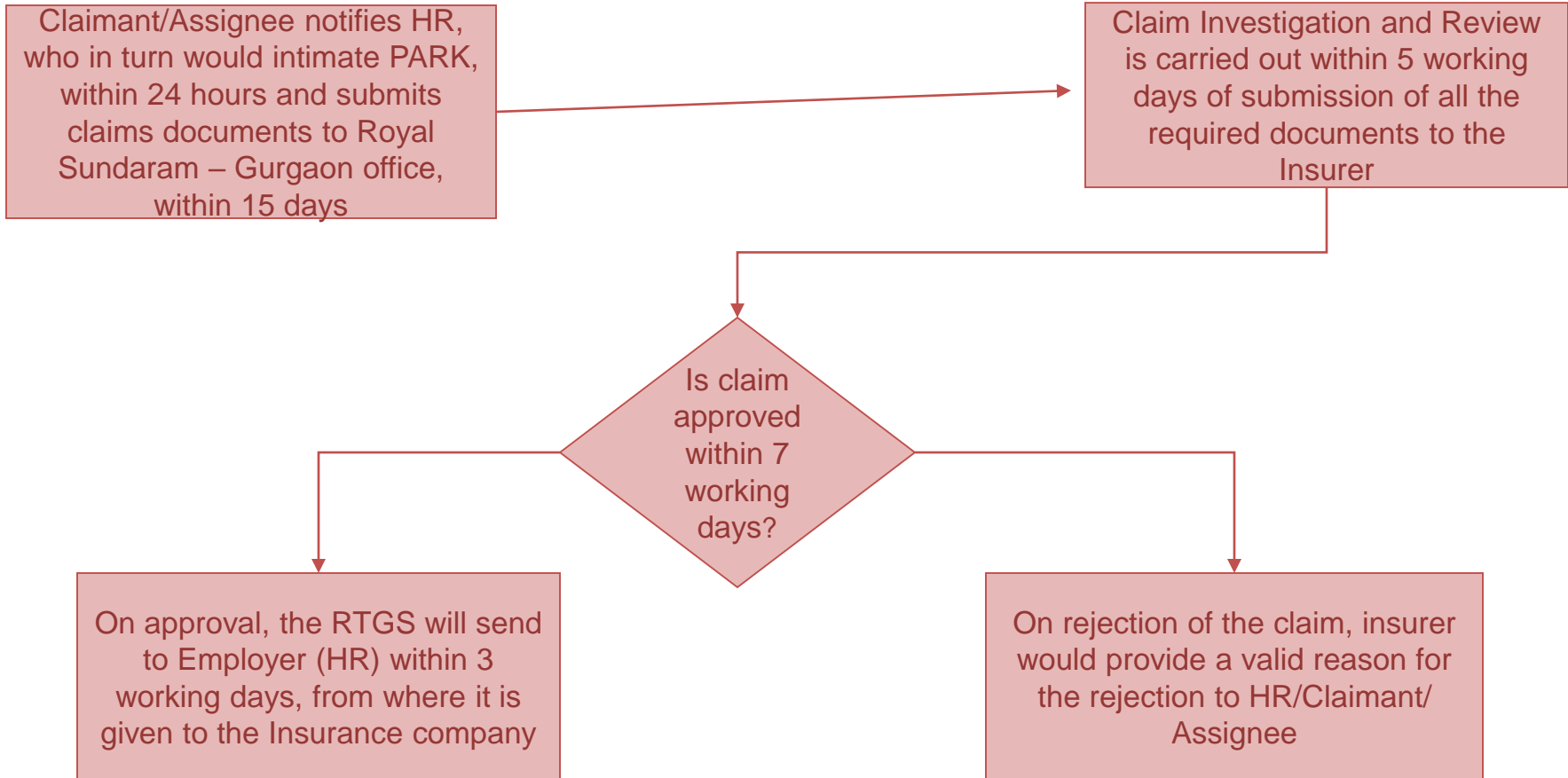


24 Hours

In the event of an emergency, admit the patient immediately and submit the pre-authorization form **within 24 hours**, regardless of whether the hospital is empanelled. If the hospital is empanelled, the TPA will authorize cashless as per the process described in the previous slide. If the hospital is not empanelled, the TPA can still advise on the admissibility of expenses. You can file for reimbursement after the patient is discharged within **15** days of the date of discharge.



Claim Settlement Process

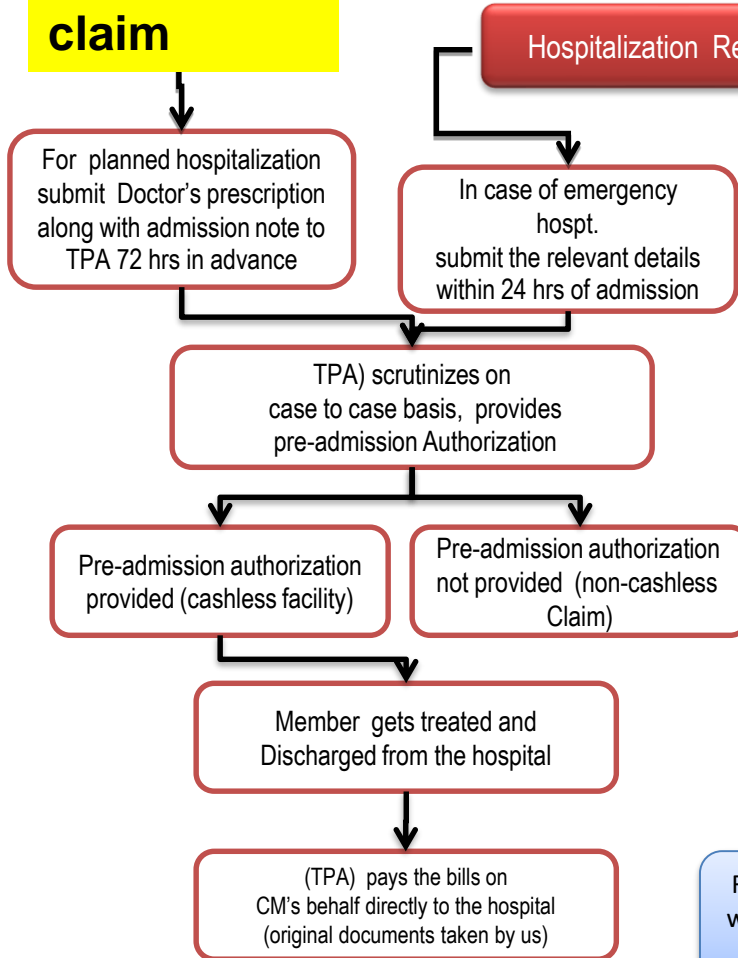


The Final approving / repudiation authority is with insurance company only.
The communication received from the insurance company will be final.



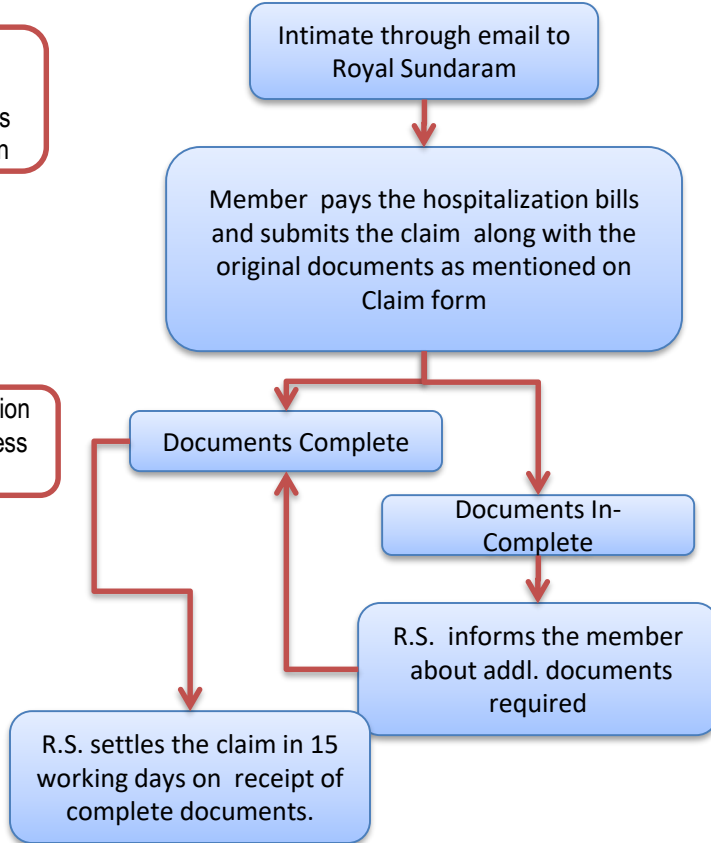
GH Claim Process

Cashless claim



Hospitalization Required

Reimbursement claims



RS : Royal Sundaram General Insurance Company
TPA : Park Mediclaim



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Reimbursement Process

Intimation of admission to be given to PARK prior to admission or within 24 hours of admission

Reimbursement claim covered in non network & network hospital through royal sundaram general insurance company directly.

Submission of documents along with completed claim form to be couriered to below address within 30 days from date of discharge

Royal Sundaram General Insurance Company
A&H commercial Claims Department
Rider House , 1st Floor
Plot no. 136, Sector- 44,
Gurgaon - 122002



Reimbursement :

Pre & Post Hospitalization Expenses

Submit all Pre Hospitalization expenses covered within 30 days of the date of admission and all post hospitalization expenses within 60 days of the discharge.

Submission of documents along with completed claim form to be couriered to below address

Royal Sundaram General Insurance Company
A&H commercial Claims Department
Rider House , 1st Floor
Plot no. 136, Sector- 44,
Gurgaon - 122002



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ESCALATION MATRIX - TPA

GOVIND RANA	CRM- Level-1	91-9654140503	Govindrana@parkmediclaim.co.in
MAHIMA	CRM- Level-2	91-9625356234	jatinder@parkmediclaim.co.in



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Royal Sundaram Claims team – Escalation Matrix

- **All reimbursement claim files / PP of cashless , should be sent / addressed to :-**

Anil Kumar

Mobile no. 8510040140 : Email - Anilkumar.Premchand@royalsundaram.in

Shashank Mishra

Mobile no. 09990067958 : Email - Shashank.Mishra@royalsundaram.in

Sangeeta Sachdeva

email - sangeeta.sachdeva@royalsundaram.in

Address of Gurgaon office

Royal Sundaram General Insurance Company

Rider House , 1st Floor

Plot no. 136, Sector – 44,

Gurgaon - 122002

Board no. – 01242383828 EXT. 371/317



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THANK YOU

PARK MEDICLAIM INSURANCE TPA PVT. LTD.

Royal Sundaram General Insurance Company