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PURPOSE

Group Mediclaim

1. To provide financial support to the employees for unforeseen hospitalization (minimum of 24 hours) expenditure up to the coverage limit.
2. To ensure smooth interaction with the medical authorities during such emergency in terms of quality, speed and payments.

Group Accidental Policy

To compensate the insured employees in case of absence from work due to accidental death, permanent total disablement, permanent partial disablement and temporary total disablement

SCOPE

All employees of OEC will be covered under Group Mediclaim & Accidental Policy from the very first day of his / her employment.

REFERENCE

HR-Human Resources

RESPONSIBILITY

Overall Responsibility of the policy lies with HR Department.

Applicability

Applicable for all OEC Employees

Eligibility

Mediclaim Coverage: 1, 00,000/-

Accidental Coverage: 1, 00,000/-

Policy Details & Guidelines

Group Mediclaim Policy

1. The policy is being provided by Insurance Company, **Future Generali India Insurance Co. Ltd.** and administered by the Corporate HR Department.
2. The Group Mediclaim Policy shall cover all the eligible employees. Maternity Benefit, Spouse & parents are not covered in this policy.

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3. Members can avail cashless facility under this policy; for this purpose Insurance Company shall be issued a Health Card, which can be used at the networked hospitals.
4. All other conditions applicable for benefits shall be as per the regulations of the Insurance Company.
5. The amount of coverage is same across level in OEC. i.e., 1, 00,000/- per year.

Process for Non-Network Hospitals:

The employee shall have to pay for all the hospital expenses and submit all relevant documents to the HR Department within a month from discharge.

1. The following documents are required to be submitted within 1 month of discharge from the hospital for claiming the reimbursement:

- Claim Form;
- Hospital Bill/ Payment Receipt ;
- Discharge Summary/ Card;
- All Investigation Reports;
- Bills and receipts for investigations done outside the hospital;
- Prescription, Pre hospitalization bills;
- Bills of medicines and surgical appliances purchased by employee.

2. The HR Department shall forward the verified papers to **Future Generali India Insurance Co. Ltd.** for processing the claim.

(C) This policy is also applicable for medical expenses incurred one month prior and two months post hospitalization; Employees may submit a supplementary claim along with relevant documents in this regard.

Group Personal Accident Insurance Policy

1. This policy is being provided by Insurance Company, **Future Generali India Insurance Co. Ltd.** and administered by the Corporate HR Department.
2. The amount of coverage for all eligible employees shall be 1, 00, 000 /-.
3. All other conditions applicable for benefits shall be as per the regulations of the Insurance Company.

Effective Date: This policy will be effective from 1st October 2015.

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Violation:

The company expects total compliance of this policy. Violation, if any, will be viewed seriously and may invite appropriate action.

Policy Owner:

HR would be responsible for maintaining and carrying out subsequent modifications.

Revision of Policy:

Management reserves the right to revise this policy at any time and in any manner without notice. Any change or revision will be available with the Management and will be communicated appropriately.

Note: First year premium will be paid by the company for Group mediclaim & Accidental Policy and from next year if there will be any increase in premium, increased premium amount will be contributed by the employees and it is mandatory to be a part of this policy.

ENCLOSURES

NA

FORMATS / EXHIBITS

NA