



# Know Your Mediclaim Insurance



We at M/s ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED value our employees. We are introducing family insurance benefit program for the year 2023 to 2024.

M/s Sriyah Insurance Brokers shall be our Employee Benefits Consultant who will assist us with our insurance needs.

## Key Information

**Policy Period** : 01-04-2023 to 31-03-2024  
**Insurer** : M/s Care Health Insurance Limited  
**TPA** : In-house TPA

## Policy Highlights

- Family definition :  
Self + Spouse + 2 Dependent children
- Sum Insured : As per HR Policy
- Pre-existing diseases (PED) : Covered
- Pre-hospitalization : 30 Days  
Post hospitalization : 60 Days
- Maternity : Normal - Rs.50,000/- &  
C-Section-Rs.75,000/-
- Pre and post Natal : Covered Rs.5,000/-  
on IPD basis within maternity limit.
- Room Rent : Normal Room -3% of the sum insured  
ICU – Actuals (Proportionate clause applicable)
- Cataract : Rs.50000/- per eye
- Lasik surgery : Covered beyond  $\pm$  6.5
- Road ambulance : Rs.5,000/- per claim
- Day Care Procedure : Covered
- AYUSH : Covered 25% of Sum Insured in government  
registered hospitals on IPD basis.
- Co-pay : 10% Co-payment for all claims, except Maternity  
& Capped ailments
- Robotic Surgery : Covered upto full Sum Insured
- Modern treatments : 50% of the Sum Insured
- Psychiatric ailment : Covered upto 25% of the Sum insured

## INSURANCE SUPPORT MATRIX

**Sriyah Point of Contact:**  
Level 1 – 7305092791  
Level 2 – 7305092713  
sundaramgrp@sriyah.in

**Escalation Contact:**  
Ms. Smitha Prakash  
9150648555  
smitha@sriyah.in

**Care Corporate Assistance :**  
9821437884  
corporateassistance@careinsurance.com

**Note: Please mention your entity name & Emp No in all your correspondence**

## Points to Remember :

- ✓ Carry Medical card and ID proof of the patient at the time of admission to the network hospital (Cashless)
- ✓ Obtain all original documents from the hospital at the time of discharge (for reimbursement)
- ✓ Submit Soft copies of documents for reimbursement within 30 days of discharge. Original documents need not be couriered.
- ✓ Claim intimation - within 30 days from the date of hospitalization

**Disclaimer:** This information is intended to be a general summary of the benefits and should be regarded as a guide only. For detailed information on Benefits/Eligibility/Co-Pay & Prompt Support, please refer contact details available as per Insurance Support Matrix.