

## **An Overview –**

**Group Medical Insurance (GMC),  
Group Personal Accident (GPA) &  
Group Term Life (GTL)**



# Role of Stakeholders

Point of Contact	Role	Details of Responsibilities
New India Assurance	Insurance Company	<ul style="list-style-type: none"> <li>Provides insurance cover for Walmart GTS associates – (Group Medical Claim and Group Personal Accident)</li> </ul>
Medi Assist	Third Party Administrator (TPA)	<ul style="list-style-type: none"> <li>To assist associates in getting pre-authorization approval for cashless hospitalization</li> <li>To coordinate with hospital / associate in case of insufficiency in the pre-authorization and reimbursement claims</li> <li>Verify for insufficiencies, guide associates to collect requisite papers from hospital</li> <li>To guide associates on surgeries, hospital services etc.</li> </ul>
Global Insurance	Insurance Broker	<ul style="list-style-type: none"> <li>Felicitor on behalf of Walmart to interact with Insurer &amp; TPA</li> <li>Addressing Employee Queries and monitoring TAT of TPA &amp; Insurer</li> <li>Provide monthly claim analysis / ratios</li> <li>To provides Benefit design, best practices insights across industry and driving Wellness initiatives</li> </ul>
HR Team	Facilitation	<ul style="list-style-type: none"> <li>Interface with all the stakeholders to resolve issues</li> </ul>

## Key highlights of Current GMC Policy Coverage

Policy Parameter	Group Medical Policy
Insurer	New India Assurance Company Ltd.
TPA	Medi Assist Insurance TPA Private Limited
Policy Start Date	20 Dec 2017
Policy End Date	19 Dec 2018
Coverage Type	Family Floater sum Insured (1+5)
Dependent Coverage	Employee + Spouse + 2 Dependent Children + 2 Parents or Parents in Law
Sum Insured (SI)	INR 5 00,000 per family
<b>Benefits offered</b>	
Floater	<ul style="list-style-type: none"> <li>▪ 1 + 5 - Self, Spouse, 2 children, 2 Parents or Parents- in-law, (Combination of parent and parent-in-law possible only by providing death certificate of deceased parent)</li> </ul>
Waiver on Pre existing diseases	<ul style="list-style-type: none"> <li>▪ Yes</li> </ul>
Waiver on 1 <sup>st</sup> & 2 <sup>nd</sup> year exclusion	<ul style="list-style-type: none"> <li>▪ Yes</li> </ul>
Waiver on 1 <sup>st</sup> 30 days excl.	<ul style="list-style-type: none"> <li>▪ Yes</li> </ul>
Maternity benefits	<ul style="list-style-type: none"> <li>▪ Maternity covered upto a limit of INR 50,000 for either Normal Delivery or Cesarean Section</li> </ul>
Maternity - 9 month waiting period	<ul style="list-style-type: none"> <li>▪ Waived off</li> </ul>
Baby coverage	<ul style="list-style-type: none"> <li>▪ Covered from day 1, subject to intimation within 30 days from the event of Birth.</li> </ul>
Pre-post Hospitalization	30 days before Date of Admission & 60 days from Date of Discharges Hospitalization bills are payable .
Room, boarding & nursing expenses (Per Day)	1.5% of the SI for Normal Room and 2.5% of the SI for ICU

# Key highlights of Current GMC Policy Coverage

Benefits offered	
Ambulance Charges	INR 1,500 per hospitalization
Injection Avastin & Lucentis which will be part of the ARMD(Age related macular degeneration)	50% of admissible claim
Infertility covered for the Maternity limit	<ul style="list-style-type: none"> <li>• IVF (In-Vitro fertilization)</li> <li>• IUI ( Intrauterine Insemination)</li> <li>• ICSI ( Intra Cytoplasmic Sperm Injection)</li> <li>• PCOD (Polycystic Ovaries)</li> <li>• Laparoscopy/Hysteroscopy (Minimal Invasive Surgery)</li> <li>• Endometriosis</li> </ul>
Cyber Knife and Oral Chemotherapy	50% of admissible claim
CAPD (Continuous Ambulatory Peritoneal Dialysis)	Covered
PET Scan (Positron emission tomography)	Covered
Psychosomatic disorder	up to INR 10,000 for inpatient basis and If there is any hospitalization for life threatening cases - covered up to Policy sum insured
Dental coverage	Excluding cosmetic - upto INR 5000 only for employees opting for voluntary Top up policy. Dental claim will be honored irrespective of base policy Sum Insured exhaustion.
Additional Maternity Benefit	INR 10,000 enhanced Top-up coverage can be availed by the employee for maternity benefit post availing the base maternity sum insured
Air Ambulance charges	Upto INR 100,000
Donor costs for Transplants	50% co-pay for the surgery/treatment cost
External Congenital Diseases	For Children up to the age group of 0-5 years baby (Excludes cosmetic treatment and surgeries)
Robotic surgery	Allowed for Prostate & Neurological surgery

## Top-up Premium

Top Up SI	Premium (Excl Tax)	Including 18% GST
5 Lacs	11,000/-	12,980/-
3 Lacs	9,400/-	11,092/-
2 Lacs	8,550/-	10,089/-

## Top-up Benefits

- Dental Coverage: Excluding cosmetic - upto INR 5000 only for employees opting for voluntary Top up policy. Dental claim will be honored irrespective of base policy Sum Insured exhaustion.
- INR 10,000 enhanced Top-up coverage can be availed by the employee for maternity benefit post availing the base maternity sum insured.
- Employee gets a tax benefit on the premium paid towards the Top up plan.
- Additional Coverage when the main medical plan sum insured is exhausted, then the Top up plan pays for the claim amount over and above it e.g.

## Policy Coverage & Conditions

### Pre existing disease covered

- Pre-existing condition / Disease means any condition, ailment or injury or related condition(s) for which the Insured Person had signs or symptoms, and/or was diagnosed, and/or received medical advice/treatment, within 48 months prior to the Date of inception of Policy.

### **Maternity Benefit Extension**

- Treatment taken in hospital/nursing home arising from or traceable to pregnancy, childbirth, including caesarian section.
- Applicable for Employee & Spouse only
- The maximum benefit allowable under this clause is upto INR 50,000 for either Normal Delivery or Cesarean Section
- These benefits are admissible only if the expenses are incurred in hospital/nursing home as in-patients in India.
- Claim in respect of delivery for only first two children only.
- Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered.
- Pre natal and post natal expenses are not covered unless admitted in hospital/nursing home and treatment is taken there
- New Born baby will be covered for full sum insured from day-1 subject to declaration from employee in the Online tool and keeping HR informed. Onus of declaration lies with the employees

### **Condition**

- **24 Hours Hospitalization:** A minimum of 24 hours admission to the hospital is necessary for admission of a claim. However this time limit is not applied to specific treatments i.e., Dialysis, Chemotherapy, Radio Therapy, Eye Surgery, Dental Surgery, Lithotripsy (Kidney Stone Removal), D & C, Tonsillectomy, if taken in the Hospital/nursing home and the insured is discharged on the same day; the treatment will be considered to be taken under Hospitalization benefit

**Pre Hospitalization** - Relevant medical expenses incurred during period up-to 30 days prior to hospitalization on disease/illness/injury sustained will be considered as part of claim

**Post-Hospitalization** - Relevant medical expenses incurred during period up-to 60 days after the hospitalization on disease/illness/injury sustained will be considered as part of claim

# Enrollment Process

**For New Joiners** – Mid term enrollment of spouse, children, parents is allowed at the time of joining.

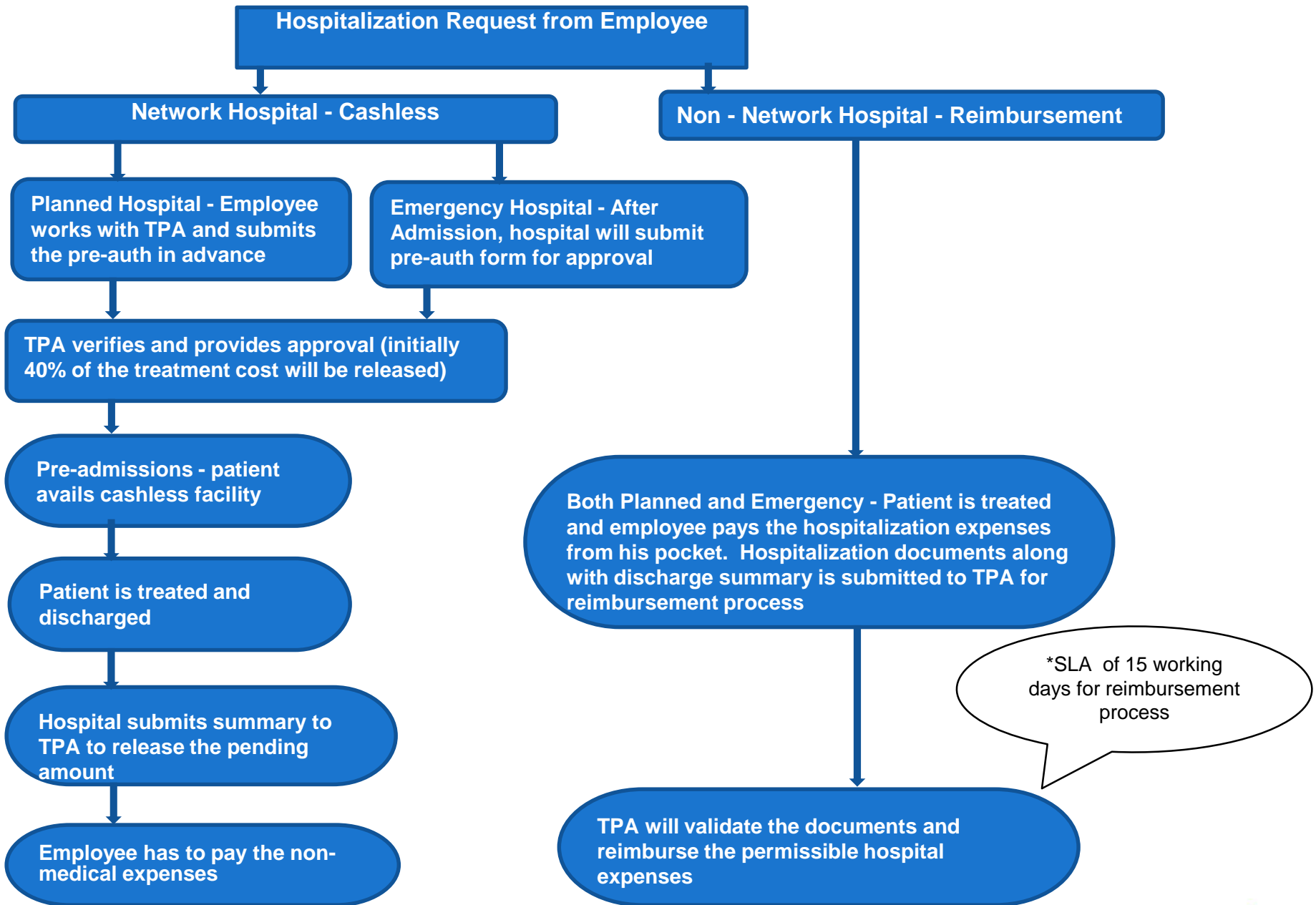
**For Existing Employees** – Mid term enrollment of dependents is allowed only in case of newly born baby and newly wedded spouse subject to intimation reaching insurance company within 30 days from the date of birth/ marriage. Mid term enrollment in case of any other dependents is not allowed.

**Cessation** - The benefits under the policy shall cease from the date of leaving the organization.

## Hospitalization Document Check List for Reimbursement Cases

No.	Documents Required
1	Duly Filled and Signed claim form on behalf of the Insured Person
2	Original Bills. Pl note following: <ul style="list-style-type: none"><li>a. All supporting documents must have proper receipts with bill no; signed and stamped by the hospital</li><li>b. Diagnostic bills must be supported by test reports</li><li>c. Break up with details of pharmacy items, investigations which form part of the main bill or IP (In-Patient) Bill.</li><li>d. Payment receipts</li><li>e. Cancel copy of Cheque Leaf</li><li>f. Address Proof &amp; ID Proof, in case the claim is INR 100,000 or above.</li></ul>
3	Reports to be attached - Medical reports, Case history, Investigation reports, Treatment papers, Discharge card & Discharge Summary.
4	Additional requirement for treatment in hospital not in the network list of the TPA <ul style="list-style-type: none"><li>i. In case the hospital is <u>not registered</u>, please get a letter on the hospital letterhead mentioning the number of beds and availability of doctors and nurses round the clock.</li><li>ii. In case of <u>non-network hospitalization</u>, please get the hospital and doctor's registration number in hospital letterhead and get the same signed and stamped by the hospital.</li></ul>
5	In case of Accident Claims, Medico Legal Case (MLC) from the treating doctor / FIR reports are essential.
	Claim documents may be examined by any Medical Practitioner, the insurer has authorized for this purpose as reasonably required.

# Process Flow – Cashless Vs Reimbursement





## WM Global Technologies – Group Medi-claim - Exclusion

- Injury / Illness directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not), nuclear weapon/ ionizing radiation, contamination by Radioactive material, nuclear fuel or nuclear waste or from the combustion of nuclear fuel.
- Circumcision unless necessary for treatment of an Illness not excluded hereunder or as may be necessitated due to an Accident
- Change of life or cosmetic or aesthetic treatment of any description such as correction of eyesight, etc.
- Plastic surgery other than as may be necessitated due to an Accident or as a part of any Illness.
- Vaccination and/or inoculation
- Cost of braces, equipment or external prosthetic devices, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, hearing aids including cochlear implants, durable medical equipment's.
- Dental treatment or surgery of any kind unless necessitated by Accident and requiring hospitalization.
- Convalescence, general debility, 'Run-down' condition or rest cure, obesity treatment and its complications, treatment relating to all psychiatric and psychosomatic disorders, infertility, sterility, Venereal disease, intentional self injury and Illness or Injury caused by the use of intoxicating drugs/alcohol.
- Congenital Internal and External Disease or Defects or anomalies.
- Bodily Injury or Illness due to willful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted Injury, attempted suicide, arising out of non-adherence to medical advice.
- Treatment of any Bodily Injury or Illness sustained whilst or as a result of active participation in any hazardous sports of any kind.
- Treatment of any Injury or Illness sustained whilst or as a result of participating in any criminal act.
- Sexually Transmitted Diseases or any syndrome or condition of a similar kind commonly referred to as AIDS.
- Charges incurred at Hospital primarily for diagnosis, x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any Illness or Injury for which confinement is required at a Hospital
- Expenses on vitamins and tonics unless forming part of treatment for Injury or Illness as certified by the attending physician.
- Voluntary abortion

# WM Global Technologies – Group Medi-claim - Exclusion

- Naturopathy Treatment
- External and or durable Medical / Non-medical equipment of any kind used for diagnosis and or treatment including CPAP (Continuous Positive Airway Pressure), Sleep Apnea Syndrome , Oxygen Concentrator for Bronchial Asthmatic condition, Infusion pump etc. Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer / Thermometer, alpha / water bed and similar related items etc., and also any medical equipment, which is subsequently used at home .
- Genetic disorders and stem cell implantation/surgery.
- Domiciliary Hospitalisation
- Acupressure, acupuncture, magnetic therapies
- Experimental or unproven treatments/ therapies
- Change of treatment from one system of medicine to another unless recommended by the consultant/ Hospital under whom the treatment is taken.
- All non medical expenses including convenience items for personal comfort such as charges for telephone, television, ayah, private nursing/ barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses.
- Any kind of Service charges, Surcharges, Luxury Tax and similar charges levied by the Hospital.
- Treatment for Age Related Macular Degeneration (ARMD) , treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy

## Answers to Recent Associate Queries

- 1. **What type of Group Medical Coverage(GMC) policy WMGTS extend to its “associates”?**

WMGTS extends “Floater Policy” to all its associates. The associate type includes both “Full Time Employees” and “Full Time Contractors”

- 2. **What is “Floater Policy”**

A “Floater policy” is a single policy that takes care of the hospitalization expenses of your entire family who have been declared as dependents during enrollment. Any member of family or all put together can claim up to the maximum sum insured.

- 3. **Who can associate cover under the policy?**

Per the WMGTS family definition in relation to Group Medical Coverage includes – Associate, Spouse, 2 Children and set of 2 Parents or Parent –in-law.

- In an instance, an associate has covered 2 parents if one dies then associate has option to add alternate parent-in-law(one) subject to provision of “Death Certificate”.
- In such instance if deceased parent had claimed hospitalization the new included dependent or all members put together will be eligible for remaining balance of sum assured in the policy period. *For Ex : if 2 Lakhs has been consumed for hospitalization expenses by deceased parent, for the new included dependent or all members put together are eligible for 3 Lakhs in the policy period*

## Answers to Recent Associate Queries - Continued

- 4. **What is the coverage limit for me and for my dependents?**

Associate and his extended family is covered upto 5 lakh(s) for general hospitalization and 50K towards maternity all inclusive within 5 lakh(s) coverage. The maternity sub-limit of 50K is for both Normal and C section delivery

- 5. **Are there any limitations or capping to the ailments?**

There is no capping for the hospitalization treatment. Associate or his/her dependents can utilize entire 5 lakh(s). The only sub-limit is for maternity which is 50K.

- 6. **Should I absorb percentage of cost on the hospitalization expenses?**

No. There is no such clause/restriction for the current floater policy. The entire hospitalization is paid by the insurance company upto the insurance coverage limit of 5 lakh(s)

- 7. **What do I do in case of a claim?**

In case of a planned hospitalization or emergency services, use network hospitals and avail cashless service or you can take treatment at any hospital, make upfront payment and then claim for the expenses incurred by submitting the bills to Mediassist WMGTS engaged “Third Party Administrator”. The expenses will be reimbursed within 21 days of submitting all the requisite hospitalized documents.

## Scenarios

**Scenario 1 – Maternity Benefit** – I admitted my spouse for delivery and there were medical complications. The hospital expenses was around 1.5 lakhs but insurance released was only 50K. I assume that delivery of baby alone should be considered under maternity and rest should be treated as hospitalization outside maternity

**Answer:** As per the policy guidelines of insurance companies in India, “Maternity” is treated as an benefit and not an aliment. Maternity is an additional accommodation from the insurance companies and hence there is a limit. The limit includes all the pre-natal and post-natal complications arising out of maternity.

**Scenario 2 – Surgery Limitations** - I had admitted my father for heart surgery. The total cost was around 3.5 lakhs, but insurer released only 2.5 lakhs, hope there is no cap/limit to the surgeries. I was under the assumption 3.5 lakhs will be fully covered

**Answer:** There is no cap/limit to any kind of surgeries. Associate and their dependents can use entire 5 lakhs. The insurer will cover the entire hospitalization cost excluding the non-surgical cost like gloves, plasters etc.,

In case you haven't got full hospitalization cost covered, please flag it to HR team and we will work with the insurer to understand details to release the balance amount 'if permissible'.

**Scenario 3 – Room Rent** – I was admitted to Manipal hospital for an surgery. At the time of discharge, hospital insisted to pay additional amount towards my room rent and on the ICU charges

**Answer:** As per our policy terms, room rent is capped at INR 7,500/-(1.5% of 5 Lakhs) and for ICU at INR 12,500/-(2.5% of 5 Lakhs).

## Scenarios (Continued)

**Scenario 4 – Reimbursement Process** – I had admitted my in-laws but I could not get cashless facility as hospital was not covered in network hospital list. It took more than a month for me to get my hospital expenses reimbursed.

**Answer:** You can avail cashless facility only if the hospitalization happens in the “Network” hospital of TPA and Insurance Company. As per defined SLA the reimbursement will happen within 15 working days subject to submission of all relevant documents mentioned in the reimbursement claim form. Any delay in reimbursement exceeding 15 working days should be flagged off to HR team.

**Scenario 5 – Cashless Process** – My spouse was admitted for surgery and hospital team will submit pre-authorization form for cashless benefit. When I checked with hospital team they confirmed only portion of the cost of hospitalization was released and not the full amount. I am surprised as to why the full amount was not released at one shot.

**Answer:** Normally, the TPA will release around 40% - 50% of the treatment/surgery cost depending upon the type of the treatment/surgery. The rest will be released at the time of discharge. The reason behind approving a % of cost is to ensure that non-surgical cost is not covered and amount released is utilized only for the treatment/surgery. In addition to this TPA will also monitor the hospital if cost of the surgery is in line with the hospital standards.

**Scenario 6 – Roles of TPA and Insurance Company** – During my hospitalization there was to & fro between MediAssist and New India Insurance. I need some clarity on their roles to reach out them appropriately

**Answer – New India Assurance(NIA)** – is the policy provider for GMC & GPA for WMGTS. NIA will release the expenses to TPA on every hospitalization.

**MediAssist** – They are called “**Third Party Administrators**” (TPA). They will coordinate with hospital and associate for “Cashless Facility” and between associate and insurance company for reimbursement cases. They play major role in assisting associates, insurance company and hospital to ensure that entire hospitalization process is managed smoothly and associates has a smooth experience.

## Scenarios (Continued)

**Scenario 7 – Parents/Parent-in-law Enrollment** - I am unable to add my father and father in law as dependent in the enrollment link. May I know the reason for the same?

**Answer** – As per the policy guidelines, you can include set of parents on parent in law alone. The policy will not permit to include the combination of parent and parent in law.

The policy reads like this “Inclusion of parent/parents- in-law (Parents-in-law not covered except in case of Death of 1 Parent, 1 Parent-in-law to be covered by providing the Death Certificate of Parent).

**Scenario 8 – Interim Inclusion of Parents** – I want to include my mother-in-law instead of my father-in-law as we lost him recently, but the system is not allowing to add? What would be the reason?

**Answer** – Interim inclusions are not entertained as per the policy guidelines, unless employee is married or blessed with the child. Specifically to your question, the inclusion of mother-in-law is permissible only upon submitting the death certificate of your father-in-law.

# GROUP PERSONAL ACCIDENT – POLICY HIGHLIGHTS

Policy Parameter	Group Personal Accident Policy
Insurer	New India Assurance Company Ltd.
Policy Start Date	20 Dec 2017
Policy End Date	19 Dec 2018
Eligibility	Employee Only
Sum Insured (SI)	<b>2 times of Annual Gross Salary</b>
<b>Benefits offered</b>	
Death Due to an Accident	Covered
Permanent Total Disability	Covered
Permanent Partial Disability	Covered
Weekly Benefit	1% of Sum Insured or Rs.10,000/- per week or weekly salary whichever is less for 104 Weeks
Medical Extension (Applicable if the claim is register under any one of the above covers)	10% of Sum Insured or 40% of the Admissible Claim or Actuals – Which ever is less
Carriage Remains	Upto 2% of Sum Insured or INR 25,00 which ever is less.

## Hospitalization Documents Check List

<u>Weekly Benefit Claims</u>	<u>Death Claims</u>	<u>Dismemberment/ Disablement Claims</u>
<ol style="list-style-type: none"> <li>1. Claim form</li> <li>2. Copies of medical records including Investigation/Lab reports (x-rays &amp; reports etc.)</li> <li>3. Fitness Certificate from the Doctor</li> <li>4. Original medical bills along with receipt</li> <li>5. Employers Leave Certificate</li> <li>6. Latest Salary Certificate with grade/designation</li> </ol>	<ol style="list-style-type: none"> <li>1. Claim form</li> <li>2. Original Death Certificate</li> <li>3. Original/ Attested copy of Post Mortem, FIR, Panchanama, Police Inquest report.</li> <li>4. Copies of Medical / Hospital Records, if applicable</li> <li>5. Copy of Salary Certificate with grade/designation</li> </ol>	<ol style="list-style-type: none"> <li>1. Claim form</li> <li>2. Original Disability Certificate from the Doctor along with investigation/ Lab reports (x-ray etc.) Admission/ discharge card (if hospitalized)</li> <li>3. FIR, Police Panchayat report, wherever applicable</li> <li>4. Copy of Salary Certificate with grade/designation</li> </ol>



## Group Personal Accident – Conditions

Upon the happening of any event which may give rise to a claim under this Policy, written notice with all particular must be given to the Insurer immediately. In case of death, written notice also for the death must, unless reasonable cause is shown, be so given before internment cremation, and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one Calendar month after such loss of sight or amputation.

The Insurer shall not be liable to make any payment under this policy in respect of any claim, if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the Insured or by any person on behalf of the Insured.

- (a) The Insured shall give immediate notice to the Insurer of any change in his business or occupation.
- (b) The Insured shall be tendering any premium for the renewal of this Policy give notice in writing of the Insurer of any disease, physical defect or infirmity with which any of the insured person have become affected since payment of last preceding premium.

The Insurer shall not be bound to take notice or be affected by any notice of any trust, charged, lien, assignment or other dealing with or relating to this Policy but the receipt of the Insured shall in all cases be an effective discharge to the Insurer.

## GPA - Exclusions

Payment of compensation in respect of Death, injury or Disablement of the Insured person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, (d) directly or indirectly caused by venereal diseases, aids or insanity, (e) arising or resulting from the insured person committing any breach of law with criminal intent, (Standard type of Aircraft means any aircraft duly licensed to carry passengers ( for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multi engine.

Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to : War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.

Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person -

**(a)** directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.

**(b)** directly or indirectly caused by or contributed to by or arising from nuclear weapons material

This insurance shall not apply, in so far as it applies to a female to expenses incurred in respect of any condition arising from or traceable to any disease of the organs of generation, malignant disease of mammary gland, pregnancy childbirth, abortion or miscarriage or any complications and/or sequels arising from the foregoing, unless otherwise provided hereafter.

- Insurer shall not be liable to make any payment under this Policy in respect of :-
  - Disease, Injury, Death or Disablement directly or indirectly due to War, Invasion, Act of Foreign Enemy Hostilities or Warlike Operations (whether war be declared to nor) or Civil Commotion or Rebellion Military, Naval or Air Service or Breach of Law of Hunting, steeple-chasing, Revolution, Insurrection, Mutiny, engaging in aviation other than a passenger (fare paying or otherwise) in any licensed Standard Type of Aircraft.
  - Circumcision or Strictures or Vaccination or Inoculation or change of life or beauty treatment of any description or dental or eye treatment or Intentional self injury or insanity or dissipation or Nervous Breakdown (which expression shall cover also general debility “run down” conditions and General “overhaul”) or Venereal Disease or intemperance or the use of intoxicating drugs or liquors or any diseases, injury, death or disablement directly or indirectly due to any one or more of them.

# GROUP TERM LIFE INSURANCE – Policy Benefits, Conditions & Document Check List

Policy Parameter	Group Term Life Policy
Insurer	Kotak Mahindra Life Insurance
Policy Start Date	20 Dec 2017
Policy End Date	19 Dec 2018
Eligibility	Employee Only
Sum Insured (SI)	2 times of Annual Gross Salary
<b>Benefits offered</b>	
Basic Life cover	▪ Covered

## GTL – Terms & Conditions

1. For GPA & GTL, every year WM Global Technologies employees have to provide the new nomination to HR without fail.
2. Employees are notified that the GPA policy will not respond if they meet with an accident under the influence of alcohol and drugs, and it will also not respond if the employee meet with an accident in racing, ballooning, scuba diving, mountaineering or any sort of hazards sports / games or activity.
3. Employees to be notified that the GPA policy will not responded if the employee drive the vehicle with out any valid driving license or participating in any unlawful activities.

## GTL – Claim Documents Check List

1. Claim form
2. Original Death Certificate
3. Original/ Attested copy of Post Mortem, FIR, Panchanama, Police Inquest report.
4. Copies of Medical / Hospital Records, if applicable
5. Copy of Salary Certificate with grade/designation

# Points Of Contacts – TPA & Insurance Broker

Third Party Administrator (TPA)	Customer service line
<b>Medi Assist Insurance TPA Private Limited</b> IBC Knowledge Park, 4th Floor, Tower “C”, No.4/1, Bannerghatta Road, Bangalore – 560029	Call Center Toll Free - 1800 425 9449 -mail : <a href="mailto:walmart@mediassistindia.com">walmart@mediassistindia.com</a>

## Medi Assist – Contact Details

Activity	Contact Person Name	Contact No	E-mail ID
General queries		1800 425 9449	<a href="mailto:walmart@mediassistindia.com">walmart@mediassistindia.com</a>
SPOC	Ms. Thunga Narayan	7022969928	<a href="mailto:thunga.narayan@mediassistindia.com">thunga.narayan@mediassistindia.com</a>
1st Level Escalation	Mr. Kannan Gopalan	77609 64280	<a href="mailto:kannan.gopalan@medibuddy.in">kannan.gopalan@medibuddy.in</a>
2nd Level Escalation	Ms.Reema	93416 01816	<a href="mailto:reema.ranasaria@medibuddy.in">reema.ranasaria@medibuddy.in</a>

## Insurance Broker Details

### Global Insurance Brokers Pvt. Ltd.

B-9, 1<sup>st</sup> floor, Malik's Embassy  
Union Street Off Infantry Road,  
Bangalore: 560001

### CRM: Ms. Namita Bhardwaj

E-Mail: [namita.bhardwaj@globalinsurance.co.in](mailto:namita.bhardwaj@globalinsurance.co.in)

Mobile No.: 9632633100

### Lead: Ms. Beena Sreekanth

E-Mail: [beena.sreekanth@globalinsurance.co.in](mailto:beena.sreekanth@globalinsurance.co.in)

Mobile No.: 9845413389

## Points Of Contacts: Insurer

Insurer	Contact Person Name	E-Mail
New India (GMC & GPA)	Mr Vijay	<a href="mailto:vijay.surin@newindia.co.in">vijay.surin@newindia.co.in</a>
Kotak Mahindra Life	Mr Manu Philip	<a href="mailto:manu.philip@kotak.com">manu.philip@kotak.com</a>

**PLEASE REACH OUT TO BELOW HR TEAM MEMBERS IN CASE OF ANY SUPPORT/QUERY/CLARIFICATION**

**Vrushali Shirodkar – 7259034820– [vshirodkar@walmartlabs.com](mailto:vshirodkar@walmartlabs.com)**

**Bhaskar V J – 96117 82202 – [BVj@walmartlabs.com](mailto:BVj@walmartlabs.com)**