

# Care Begins With Family's Good Health

**COHIZON LIFE SCIENCES**  
Benefit Manual



# What you need to know:

At Cohizon Life Sciences we ensure that benefits are effectively designed to help employees live a healthy lifestyle. This brochure has been developed to take into account your busy life. The information falls under what you need to know (dates, processes, information on specific benefits) and frequently asked questions.

**Please take the time to review this information in detail.**



## Group Medically Necessary Policy

Provides insurance coverage to employees for expenses related to hospitalization due to illness, disease or injury subject to a minimum of 24 hours hospitalization.



## Group Personal Accident Policy

Provides insurance coverage against the risk of death / injury during the policy period sustained due to an accident caused by violent, visible and external means



## **Group Mediclaim Policy**

**Insurer: Manipal Cigna Health Insurance Company Limited**

**TPA: Paramount Health Services & Insurance TPA Pvt. Ltd**

**Brokers: Marsh India Insurance Brokers Private Ltd**

**Policy Period: 8 December, 2023 to 7 December, 2024**

# Medical Benefits Coverage Details

Policy Benefits	
Sum Insured (SI)	INR 400,000 / INR 500,000 / INR 600,000
Coverage Type	Family Floater
Dependent Coverage	Employee + Spouse + up to 3 Dependent Children

Benefits / Extensions	Coverage
Standard hospitalization of >24 hrs	Yes
TPA services	Yes
Pre existing diseases	Yes (from Day 1)
Day care procedures	Yes
Waiver on 1st year exclusion	Yes
Waiver on 30 days exclusion	Yes
Daily Room Rent capping	Yes (Normal room - 1% of SI per day with min INR 4000. ICU - 2% of SI per day)
Pre-Post hospitalization Expenses	Yes (30 & 60 days)

Benefits / Extensions	Coverage
Maternity benefits	Yes (normal - INR 50K in both metro and non-metro / C-Sec INR 1L metro and 75K non-metro)
Baby cover day 1	Yes
Pre-Post natal Expenses	Yes (IPD basis)
Waiver 9 months waiting period	Yes
OPD	No
Co payment on Parental Claims	No
Infertility Treatment Cover	No

# Medical Benefits Dependent Details

Benefits	Coverage
Members Insured in a family	Base Plan : Employee + Spouse + 3 Dependent Children
Employee and Spouse	Yes
Children	Yes, up to 3 Dependent Children, age 25 years (Twin Children covered in policy)
Parents, Parents-in-Law	No
Siblings	No
Others	No
Mid Term enrollment of <b>Existing Dependents</b>	Not allowed
Mid Term enrollment of <b>New Joinees</b> (New employees + their Dependents)	Allowed provided the employee has enrolled self + dependents on the portal within 30 days from the date of joining
Mid term enrollment of <b>New Dependents</b> (Spouse/Children)	Allowed provided the employee has enrolled new dependent (Spouse/Child) on the portal within 30 days from the date of marriage / birth



# Medical Benefits Coverage Details

Benefits	Coverage
Ambulance charges	Covered up to max INR 2500 per claim subject to overall admissibility of the claim
Cataract	Covered up to INR 50,000 per eye
Lasik treatment	For power of eye above +/- 7.5 – covered for INR 35,000 per eye
Mental Health	Covered on IPD basis for full SI
Disabled Children Cover	Covered on IPD Basis
Oral Chemotherapy	Covered
Endoscopic Sinus Surgery	Covered up to INR 35,000
Psychiatry Treatment	Covered up to INR 30,000 on IPD Basis
LGBTQ Cover	Covered, Partner has to be declared at the time on policy inception only
AYUSH Cover	Ayush treatment can also be covered if referred by GOVT/ Authorized Hospitals in actuals on IPD basis
Autism	Covered on IPD Basis
Congenital Internal diseases	Covered
Congenital External diseases	Covered only in case of life threatening conditions
HIV / AIDS	Covered on IPD Basis
Terrorism	Covered
Special Condition	NO deduction in case of Death during hospitalization
Co-Pay	Nil



# Medical Benefits Modern Treatments

Benefits	Coverage
<b>Uterine Artery Embolization &amp; High Intensity Focused Ultrasound (HIFU)</b>	Covered up to family floater sum insured
<b>Balloon Sinoplasty</b>	Covered up to family floater sum insured
<b>Deep Brain Stimulation</b>	Covered up to family floater sum insured
<b>Immunotherapy-Monoclonal Antibody to be given as injection</b>	Covered up to family floater sum insured
<b>Intra Vitreal Injections</b>	Covered up to family floater sum insured
<b>Robotic Surgeries (Including Robotic Assisted Surgeries)</b>	Covered up to family floater sum insured
<b>Stereotactic Radio Surgeries</b>	Covered up to family floater sum insured
<b>Bronchial Thermoplasty</b>	Covered up to family floater sum insured
<b>Vaporisation of the Prostate (Green laser treatment for holmium laser treatment)</b>	Covered up to family floater sum insured
<b>Intra Operative Neuro Monitoring (IONM)</b>	Covered up to family floater sum insured



# Medical Benefits Pre & Post Hospitalisation Expenses

## Pre - hospitalisation Expenses

Definition	If the Insured member is diagnosed with an Illness which results in his / her hospitalization and for which the Insurer accepts a claim, the Insurer will also reimburse the Insured Member's Pre-hospitalization Expenses for up to 30 days prior to his / her hospitalization
Coverage	Yes
Duration	30 Days

## Post - hospitalisation Expenses

Definition	If the Insurer accepts a claim under hospitalization and immediately following the Insured Member's discharge, further medical treatment directly related to the same condition for which the Insured Member was Hospitalized is required, the Insurer will reimburse the Insured member's Post-hospitalization Expenses for up to 60 day period
Coverage	Yes
Duration	60 Days



# Medical Benefits Room Rent Eligibility

## Benefit Details

Employee

- Normal : 1% of Sum Insured per day with a minimum of INR 4000 per day
- ICU : 2 % of Sum Insured per day

**These benefits are admissible in case of hospitalization in India.**

In event of a member opting for a higher category/ room rent - escalation cost of all other expense due to the room upgrade would be born by the member covered.

*Room rent to includes nursing charges.*

# Medical Benefits Maternity Benefits

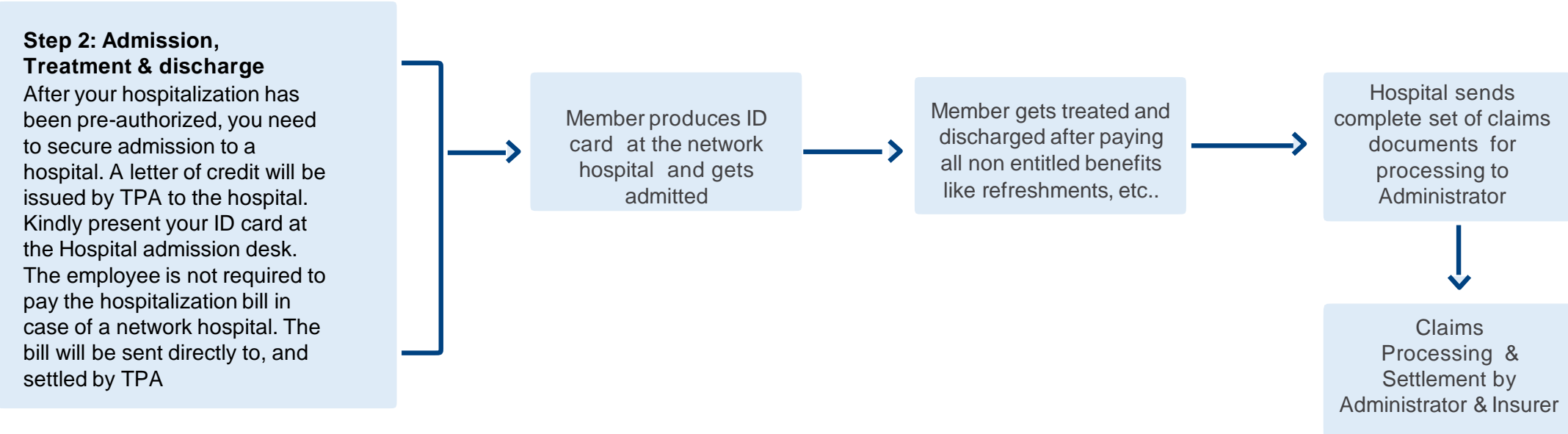
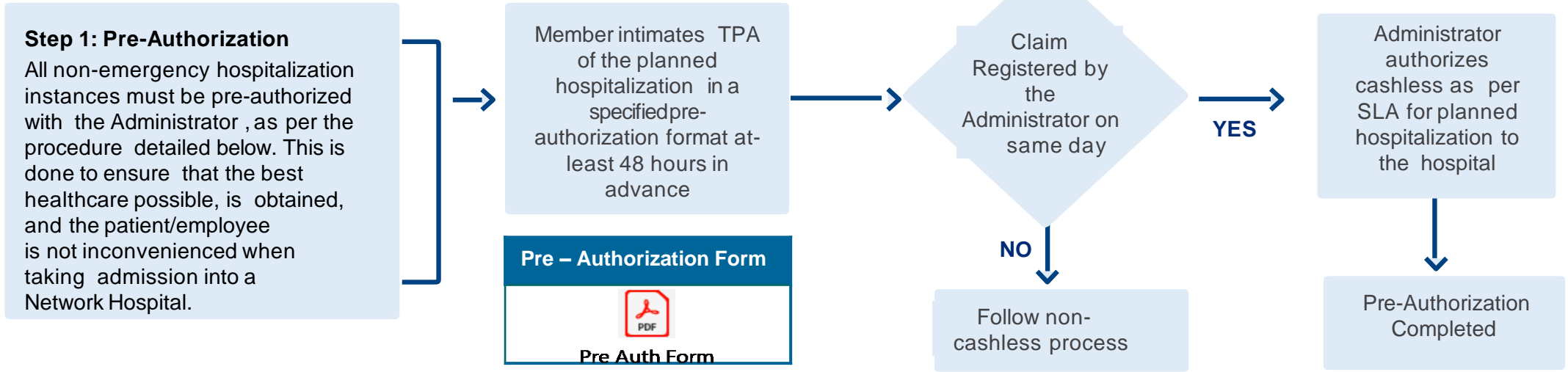
## Benefit Details

<b>For Normal Delivery</b>	<a href="#">Metro Locations</a> INR 50,000 within the Floater Sum Insured <a href="#">Non-Metro Locations</a> INR 50,000 with the Floater Sum Insured
<b>For C-section / Cesaerean Delivery</b>	<a href="#">Metro Locations</a> INR 1,00,000 within the Floater Sum Insured <a href="#">Non-Metro Locations</a> INR 75,000 within the Floater Sum Insured
<b>Restriction on number of children</b>	Maternity benefit is payable for first 3 dependent children
<b>9 Month waiting period</b>	Waived off
<b>Pre-Post Natal Expenses</b>	Yes covered on IPD basis within maternity limit OPD not covered
<b>Infertility (IVF)</b>	Not Covered

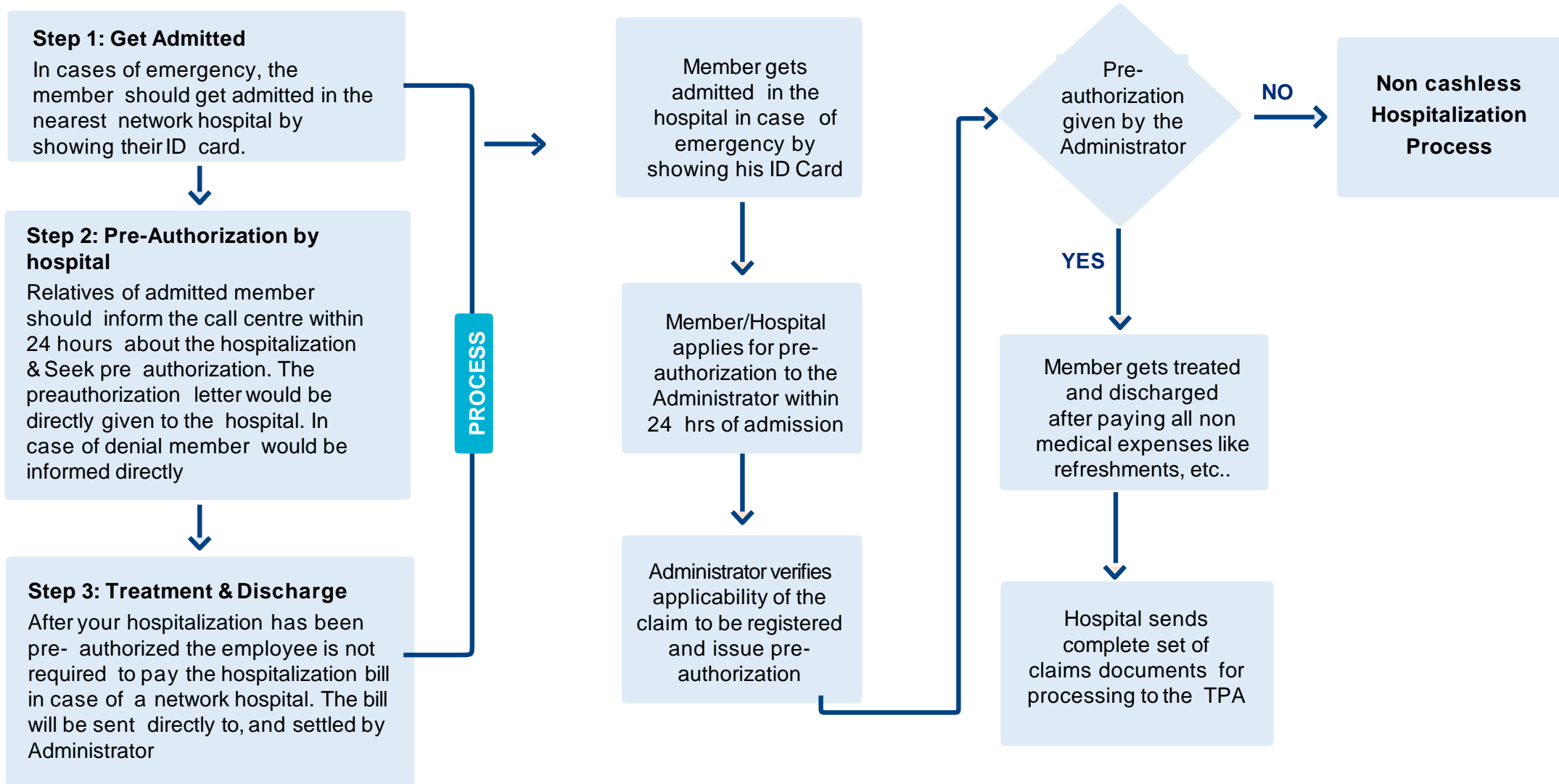
- These benefits are admissible in case of hospitalization in India
- Expenses incurred in connection with voluntary medical termination of pregnancy are not covered
- Any complication arising related to pregnancy can be payable within the mentioned maternity sublimit and subject to the hospitalization and treatment



# Cashless Hospitalization- Planned

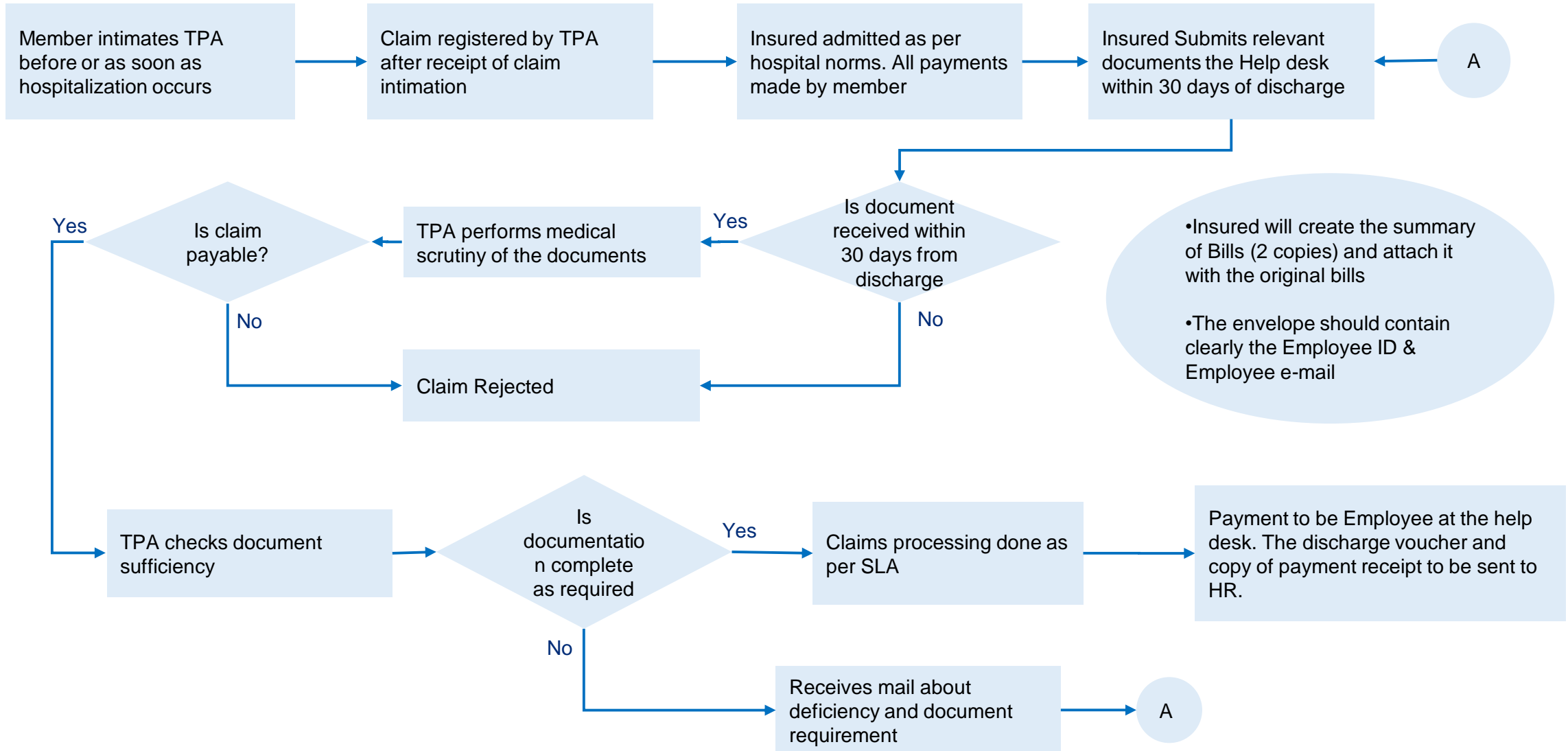


# Cashless Hospitalization- Unplanned/Emergency



**In case member goes to network hospital and does not avail cashless facility then the deduction in claim amount is to be borne by member.**

# Non-Cashless Claims Process



# Non-Cashless

## Admission procedure

- In case you choose a non-network hospital you will have to liaise directly with the hospital for admission.
- However you are advised to follow the pre authorization procedure to ensure eligibility for reimbursement of hospitalization expenses from the insurer.

## Intimation

- Hospitalization needs to be intimated to [claim.intimation@paramounttpa.com](mailto:claim.intimation@paramounttpa.com) within 48hrs. of admission. Employee needs to provide employee name, employee number, employer's name, phs id card number, hospital name, ailment/diagnosis, date of admission and approximate expense

## Discharge procedure

- In case of non network hospital, you will be required to clear the bills and submit the claim to TPA for reimbursement from the insurer. Please ensure that you collect all necessary documents such as – discharge summary, investigation reports etc. for submitting your claim.

## Submission of hospitalization claim

- You must submit the final claim with all relevant documents within **30 days** from the date of discharge from the hospital.

# Claims Document List

- Completed Claim form with Signature
- Hospital bills in original (with bill no; signed and stamped by the hospital) with all charges itemized and the original receipts
- Discharge Report/Certificate/card (original)
- Attending doctors' bills and receipts and certificate regarding diagnosis (if separate from hospital bill)
- Original reports or attested copies of Bills and Receipts for Medicines, Investigations along with Doctors prescription in Original and Laboratory
- Follow-up advice or letter for line of treatment after discharge from hospital, from Doctor.
- Provide Break up details including Pharmacy items, Materials, Investigations even though it is there in the main bill
- In case the hospital is not registered, please get a letter on the Hospital letterhead mentioning the number of beds and availability of doctors and nurses round the clock.
- In non-network hospital, you may have to get the hospital and doctor's registration number in Hospital letterhead and get the same signed and stamped by the hospital, if required.

\*Please retain photocopies of all documents submitted



## **Address for submission of original claim documents**

Paramount Health Services & Insurance TPA Pvt. Ltd  
Plot No.A-442, Road No-28,Wagle Estate, Ram Nagar,  
Thane (W)  
Pin Code- 400604

# Cashless & Reimbursement Process

Cashless hospitalization means the Administrator may authorize (upon an Insured person's request) for direct settlement of eligible services and the corresponding charges between a Network Hospital and the Administrator. In such case, the Administrator will directly settle all eligible amounts with the Network Hospital and the Insured Person may not have to pay any deposits at the commencement of the treatment or bills after the end of treatment to the extent these services are covered under the Policy. However, in spite of the above benefits, some hospitals may demand a deposit before admission and refund of deposit shall be as per hospital policies.

## Documents Requirements for Hospitalization



MC- DayCare List



MC -  
Non-Medical Exps



MC - Standard  
Cashless Request Form



MC - Claim Form



# General Exclusions

- Circumcision unless necessary for treatment of disease
- Cosmetic dental treatment
- Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.
- Naturopathy, chiropractic medicine, herbalism, traditional Chinese medicine, meditation, yoga, biofeedback, hypnosis, homeopathy, acupuncture, and nutritional-based therapies.
- Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, hospital surcharges etc.
- Expenses incurred in connection with voluntary medical termination of pregnancy are not covered.
- Cost of spectacles, contact lenses, hearing aids, cost of appliances, spectacles, contact lenses, hearing aids
- Any cosmetic or plastic surgery except for correction of injury
- Hospitalization for diagnostic tests only
- Vitamins and tonics unless used for treatment of injury or disease
- “Septoplasty” is beyond scope of coverage.
- OPD Claims, Claims submitted without prescriptions/diagnosis/ original bills
- Costs incurred as a part of membership/subscription to a clinic or health centre, Health foods, Dietary supplements
- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations, nuclear weapons

**Note:** The above-mentioned exclusions are indicative & not exhaustive.

# Deductions / Non Payable Expenses

## Administrative Expenses

- Admission charges
- Registration charges
- Medico-legal charges
- Attendant stay charges
- Relative stay charges
- Additional stay
- Gate pass/Attendant pass
- Conveyance charges
- Booking charges
- Overhead charges
- Establishment charges
- Tax/Luxury charges
- Surcharge/Service charges
- Incidental charges
- Waste disposal charges

## Documentation Expenses

- Documentation charges
- Discharge summary
- Medical records charges
- Birth certificate
- Death certificate
- Medical certificate
- TPA charges

## Consumable

- Antiseptic/ disinfectant solutions
- Soap & Powder (talc)
- Oil & Cream
- Sanitary pads/Diapers
- Cassette/CD/Film charges
- Toiletries & stationeries & cosmetic expenses
- Oxygen cylinder
- ECG electrode charges
- Mortuary/coffin charges
- Housekeeping charges
- Preparation charges
- DONOR organ charges
- Vaccination charges
- Outstation consultants / surgeons
- Referral charges
- HIV Charges
- RMO/ duty doctor charges
- Assistant charges for minor cases
- Expenses towards sterilization

## Services

- Private nurse charges
- Telephone charges
- Fax charges
- Food/beverages
- Diet & dietician charges
- Electricity charges
- Water charges
- T.V / Internet charges
- Newspaper/magazine
- A/C charges
- Stationary charges
- Lines/Laundry charges

**Note:** The list is indicative, actual deduction would vary.

# Prudent Utilization of Benefits

Health Insurance is a benefit for the employee and their dependents. One has to utilize the benefit with utmost caution and prudence.

The ever increasing cost for the benefits require a proactive involvement from all of us.

**The following steps are recommended, ensuring the benefits is prudently utilized by the employee and dependents covered:**

- Maximize your value for money - “Act with prudence on your choice of hospital/service provider” while availing cashless
- **Please ensure to crosscheck the final bill sent to the TPA for the following:**
  - You are Billed only for the services utilized for e.g. category of room, diagnostics undergone , medicines consumed
  - Total of the bill
- In case of any planned hospitalization, approach the hospital in advance (48 hrs) and request pre-authorization- this enables TPA to further negotiate the rates
- To approach hospitals with caution – most expensive is not necessarily the best
- Try to negotiate
- Ask WHY & WHAT is billed to you (as a consumer, we have the right to know)

# Contact Details

**TPA:** Paramount Health Services & Insurance TPA Pvt. Ltd.

Contact Name1: Helpdesk

Email ID1: [mediclaim.cohizon@paramounttpa.com](mailto:mediclaim.cohizon@paramounttpa.com)

Contact Number1: 9136974216

Contact Name2: Nilesh Admankar

Email ID2: [nilesh.admankar@paramounttpa.com](mailto:nilesh.admankar@paramounttpa.com)

Contact Number2: 8655899126

**Broker:** Marsh India Insurance Brokers Pvt. Ltd.

<http://www.marsh.co.in>

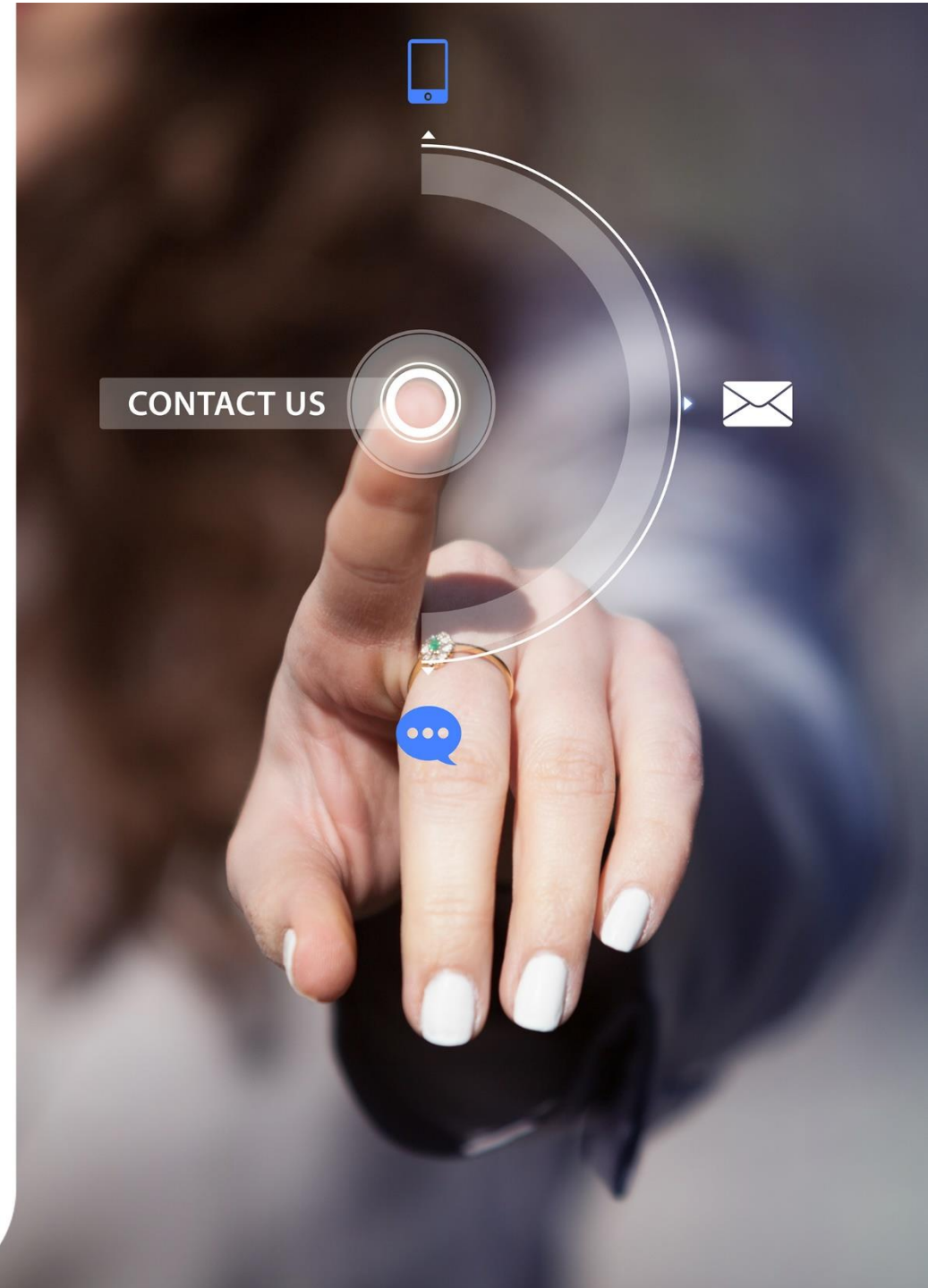
Contact Name1: Rajat Singh

Email ID: [Rajat.Singh@marsh.com](mailto:Rajat.Singh@marsh.com)

Contact Number:

Contact Name2: Ria Nagrani

Email ID: [Ria.Nagrani@marsh.com](mailto:Ria.Nagrani@marsh.com)





# **Group Personal Accident Policy**

**Insurer: Manipal Cigna Health Insurance Company Limited**

**Brokers: Marsh India Insurance Brokers Private Ltd**

**Policy Period: 8 December, 2023 to 7 December, 2024**

# Benefits Details

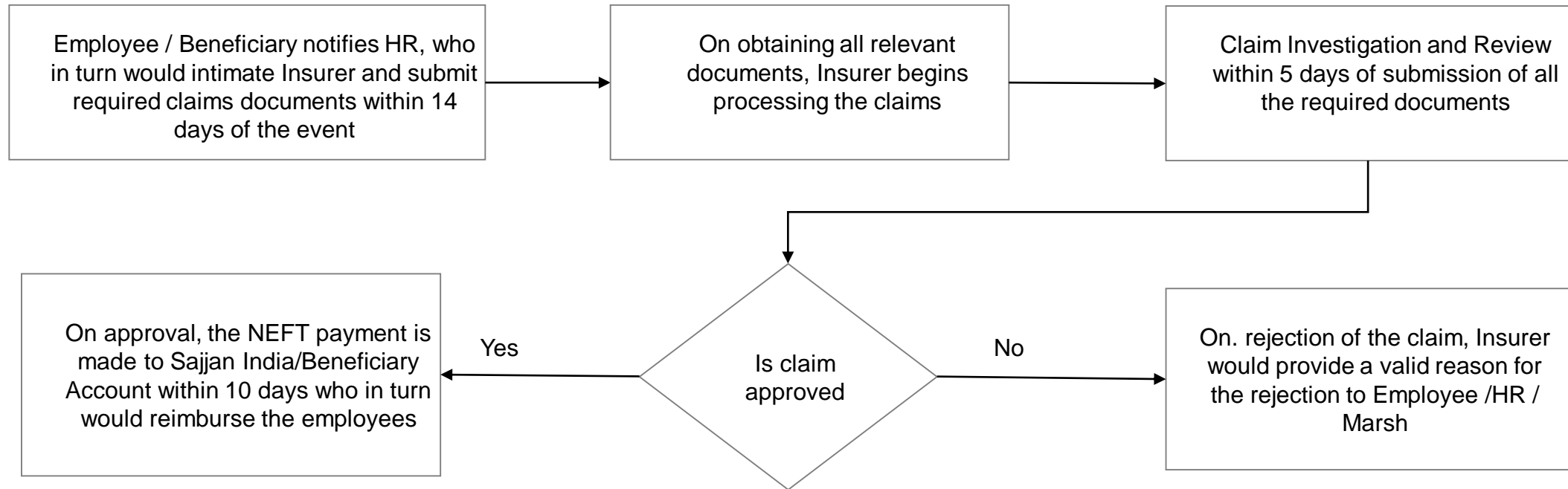
## Policy Benefits

<b>Sum Insured</b>	3 times of CTC with a minimum of INR 25,00,000
<b>Coverage Type</b>	All employees are being provided with a Personal Accident insurance policy. This insurance provides compensation / payment up to a financial limit as assigned by the company, to the insured person or his / her nominated beneficiary, if the insured person suffers unfortunate death or disablement due to an accident. The cover is worldwide but payment of claim can only be made in India and in Indian Rupees
<b>Coverage</b>	Employee Only

Benefits / Extensions	Coverage
<b>Accidental Death (AD)</b>	Covered (100% of Sum Insured)
<b>Permanent Total Disability (PTD)</b>	Covered (100% of Sum Insured)
<b>Permanent Partial Disability (PPD)</b>	Covered as per Schedule of Indemnities – refer policy document
<b>Temporary Total Disability (TTD)</b>	Covered (Weekly benefit - 1% of Sum Insured subject to a maximum of INR 5000 per week for 100 weeks)
<b>Medical expenses</b>	In patient Medical Expenses covered

Benefits / Extensions	Coverage
<b>Animal Attack</b>	Covered INR 10,000
<b>Dependent Child Education Fund Benefit</b>	INR 50,000 for maximum 2 children
<b>24*7 Worldwide</b>	Covered
<b>Repatriation of Remains</b>	Covered INR 2,000 towards the costs associated with the transportation of mortal remains from the place of death to the home location on a reimbursement basis

# Claim Procedure

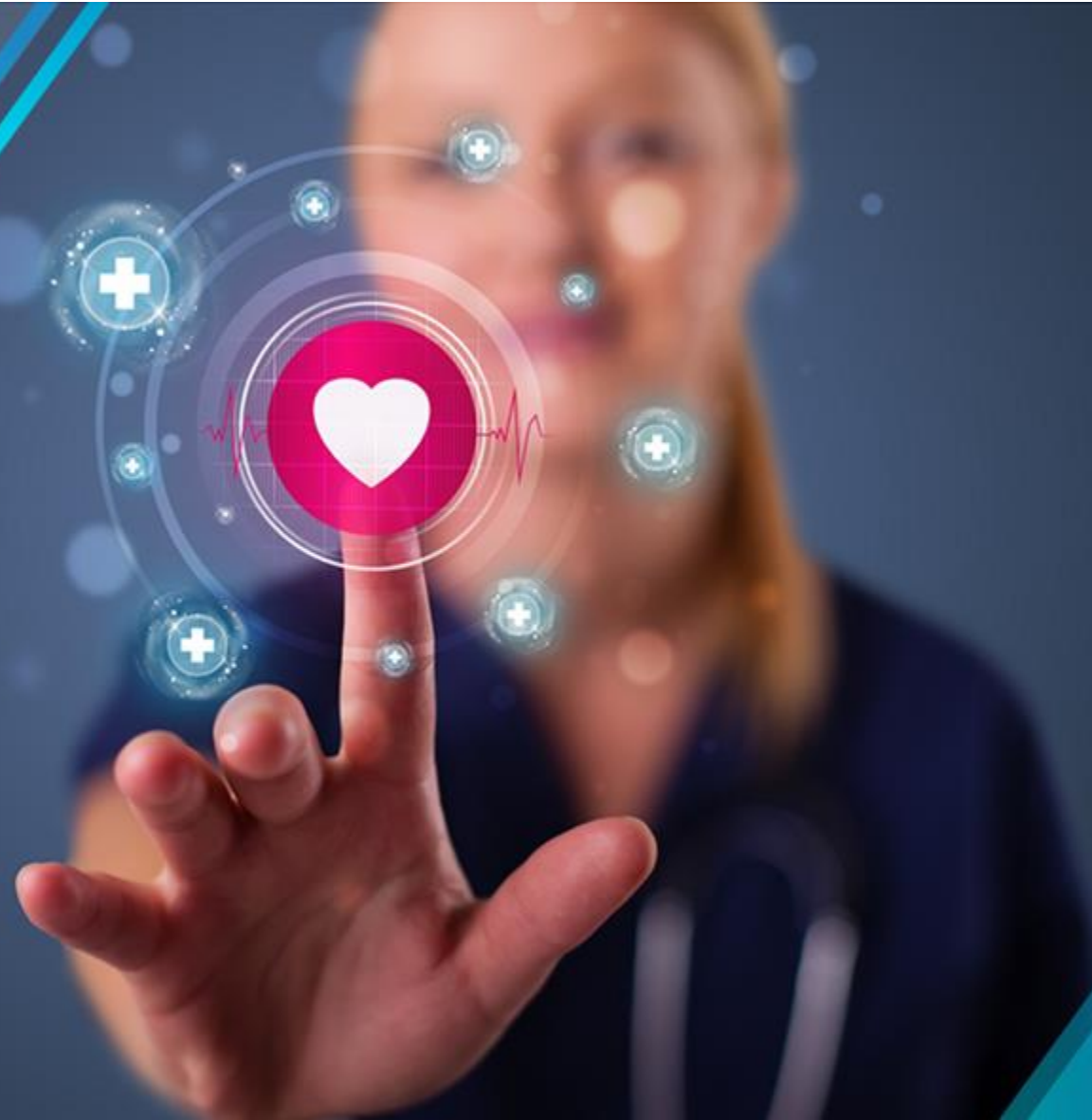


GPA Claim Form



GPA Claim Checklist

Thank You





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