



Paramount Health
Your link to good health

Paramount Health Services and Insurance TPA Pvt. Ltd.



GROUP MEDICLAIM POLICY DETAILS

INS Co	Corporate Name	Policy number	Start Date	End Date
IFFCO Tokio General Insurance Company Ltd.	SAM HIGGINBOTTOM UNIVERSITY OF AGRICULTURE TECHNOLOGY AND SCIENCE	H0817367	31/01/2022	30/01/2023



Family Coverages

- Self (Employee)+ Spouse +02 Dependent Children + 02 Dependent parent Or Parent In-laws (Up to Age of 85Yr).
- Rs.5 Lakh sum insured (Family floater)

POLICY FEATURE / COVERAGE

Benefit	COVERAGE	REMARK
Room Rent	Covered	No Restriction
Pre Hospitalization	Covered	Max Days : 30
Post Hospitalization	Covered	Max Days : 60
Intimation Clause	Applicable	within 7 days from Date of Admission (Remark : As per the Standard ITGI GMC policy (Claim to be intimated within 7 days from date of hospitalization). Non-compliance will result in 10 % Co-pay.)
Submission Clause	Applicable	within 30 days from Date of Discharge (Non compliance will result in 10 % Co-pay)
Pre-existing diseases	Covered	
30 days Waiting Period	Waived off	
1st /2nd/3rd/4th Year Exclusions	Waived off	
9 Months waiting in Maternity period	Waived off	
Ayurveda/Homeopathic/Unani Treatment	Covered	AYUSH Treatment is Covered on IPD basis Subject to Treatment Taking in Govt recognized hospital.

MATERNITY

Benefits	Coverage	Remark
Maternity	Covered	INR 50000 for Normal & C section
New born baby	Covered	Subject to Availability in CD Balance and Confirmation from University.
Pre/Post Natal	Covered	Pre & Post Natal Expense Covered up to Maternity Limit on IPD Basis & Within Maternity Limit.

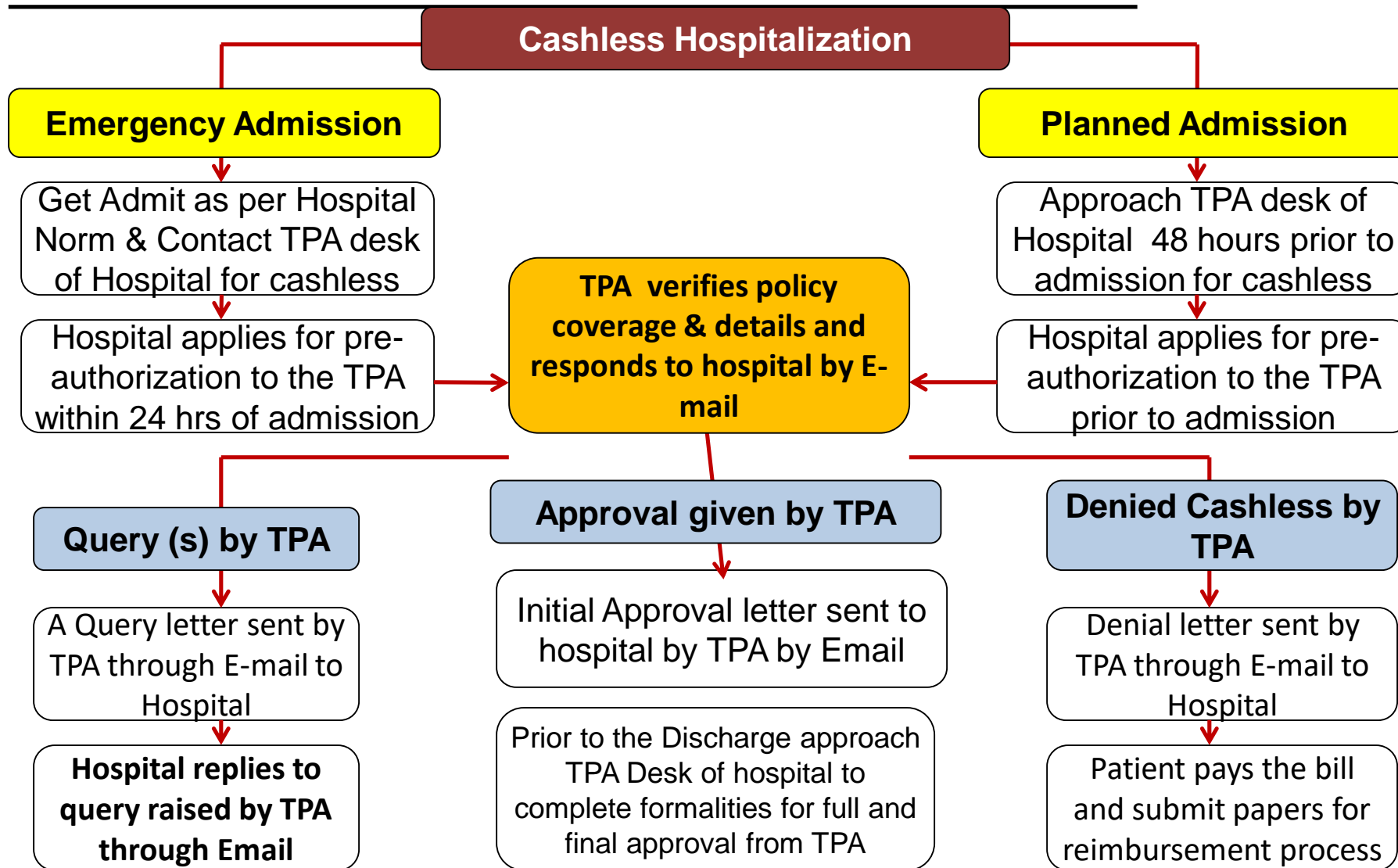
POLICY FEATURE / COVERAGE

Benefit	Covered/ Not Covered	Remark
Ambulance expenses	Covered	Rs.2000/- Per Incident in case of Emergency. Separate Road Ambulance Coverage of INR 10,000/- from Allahabad to Lucknow and INR 25000/- from Allahabad to Delhi/NCR in case of emergency
Air Ambulance	Covered	Air Ambulance Buffer: - INR 10 lacs with a sublimit of 2 lacs per incident

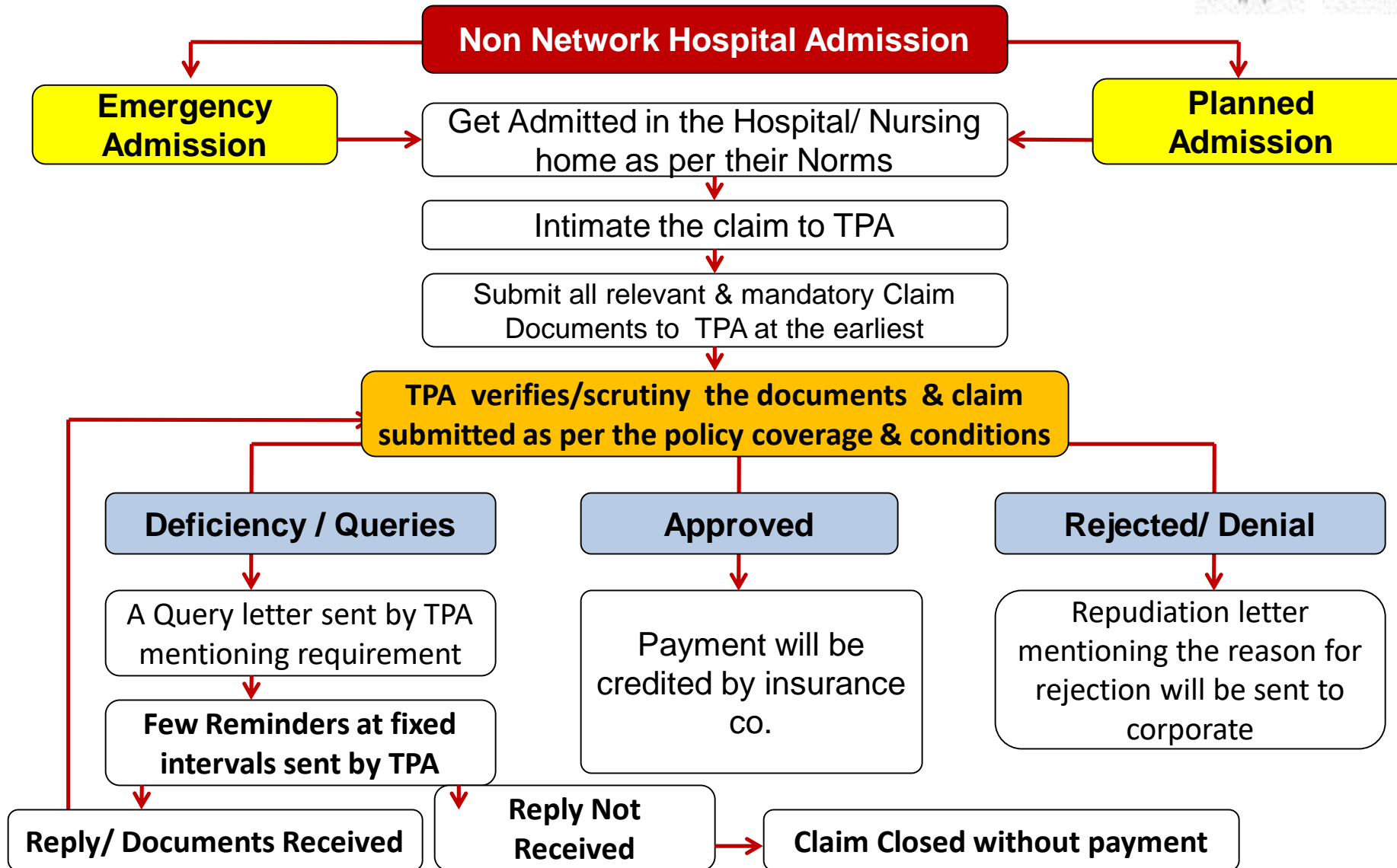
Ailment Capping

Benefit	Covered/ Not Covered	Remark
FESS	Covered	Hospitalization related to Psychiatric treatment is covered up to Rs.35000
Psychiatric treatment	Covered	Hospitalization related to Psychiatric treatment is covered up to Rs.30000
Cochlear Implant treatment.	Covered	Cochlear Implant treatment is Restricted to 50% of the Sum Insured under Comprehensive Corporate Floater of Rs. 5Lac
Cyber knife treatment, Stem cell transplantation and Robotic Surgery.	Covered	*50% Co Payment Applicable for cyberknife treatment, stem cell transplantation and Robotic Surgery.

Hospitalization Process



Claim Process- Reimbursement



DOs and DON'Ts of Health Insurance

DOs	DON'Ts
Ensure to give timely intimation of admission to avoid Co-payment (in case of re-imburement).	Hiding of any material information related to your illness.
Ensure to submit claim documents within time frame to avoid Co-payment and delay in claim Processing (re imburement)	Delay in intimation of claim.
Always keep your health card and photo identity proof with you to avoid any difficulty at the time of admission. (cashless cases).	Delay in claim document submission.
For any emergency at the time of admission in network hospital for cashless please call our local representative Manish Kumar on his Mo.No.9140606960.	
For escalations please contact Mr. Dinesh Yadav on his mo.no.7080178881.	

List of Expenses Generally excluded in Hospitalisation Policy

List of Expenses Generally Excluded ("Non-Medical") in Hospital Indemnity Policy

S.No	NAME OF THE NON MEDICAL ITEM	SUGGESTIONS
	TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS	
1	ANNE FRENCH CHARGES	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not Payable
7	BOTTLE	Not Payable
8	BRUSH	Not Payable
9	COSY TOWEL	Not Payable
10	HAND WASH	Not Payable
11	MOISTURISER PASTE BRUSH	Not Payable
12	POWDER	Not Payable
13	RAZOR	Payable
14	TOWEL	Not Payable
15	SHOE COVER	Not Payable
16	BEAUTY SERVICES	Not Payable
17	BELTS/ BRACES	Essential and should be paid at least specifically for cases who have undergone surgery of thoracic or lumbar spine.
18	BUDS	Not Payable
19	BARBER CHARGES	Not Payable
20	CAPS	Not Payable

21 COLD PACK/HOT PACK	Not Payable
22 CARRY BAGS	Not Payable
23 CRADLE CHARGES	Not Payable
24 COMB	Not Payable
25 DISPOSABLES RAZORS CHARGES (for site preparations)	Payable
26 EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
27 EYE PAD	Not Payable
28 EYE SHEILD	Not Payable
29 EMAIL / INTERNET CHARGES	Not Payable
30 FOOD CHARGES (OTHER THAN PATIENT's DIET PROVIDED BY HOSPITAL)	Not Payable
31 FOOT COVER	Not Payable
32 GOWN	Not Payable
33 LEGGINGS	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
34 LAUNDRY CHARGES	Not Payable
35 MINERAL WATER	Not Payable
36 OIL CHARGES	Not Payable
37 SANITARY PAD	Not Payable
38 SLIPPERS	Not Payable
39 TELEPHONE CHARGES	Not Payable
40 TISSUE PAPER	Not Payable
41 TOOTH PASTE	Not Payable
42 TOOTH BRUSH	Not Payable
43 GUEST SERVICES	Not Payable
44 BED PAN	Not Payable
45 BED UNDER PAD CHARGES	Not Payable

Escalation Matrix

Escalation Matrix		
Priority	Coordinator Name	
Level 1	Mr. Manish Kumar (Paramount)	
Level 2	Mr. Dinesh Yadav (Paramount) or Anurag Kushwaha (IFFCO Tokio)	
Level 3	Mr. Tapan Patra (Paramount) or Mr. Amit kumar (IFFCO Tokio)	
Contact Details		
Coordinator Name	Email ID	Contact No.
Manish Kumar	manish.kumar@paramounttpa.com	9140606960
Dinesh Yadav	dinesh.yadav@paramounttpa.com	7080178881
Tapan Patra	tapan.patra@paramounttpa.com	9310143732
Anurag Kushwaha	anurag.kushwaha@iffcotokio.co.in	8130722916
Amit Kumar	amit.kumar4@iffcotokio.co.in	8171617799

