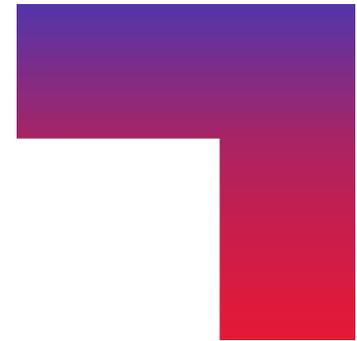


Insurance FAQ on COVID-19



1. Does the Group MediClaim (GMC) Insurance Plan cover COVID related treatment?

Yes, it covers COVID in-patient hospitalization treatment, when the patient tests positive for COVID and there is an active line of treatment after the Test which requires in-patient hospitalization. In-patient hospitalization expenses are reimbursable to the extent defined under the current policy. Non-medical expenses/consumables and domiciliary expenses are generally not covered under the policy.

However, if you need any additional financial help, please reach out to your Manager and HRBP detailing your requirements. This will help us review and provide the necessary support by invoking guidelines to meet exigencies.

2. Can Quarantine related expenses be claimed under GMC?

Quarantine is a restriction on the movement of those who may have been exposed to a communicable disease but do not have a confirmed medical diagnosis. Since quarantine is prescribed to restrict movement of people who do not have a confirmed medical diagnosis, the expenses in case of Quarantine are not covered.

3. Is COVID treatment covered in a private hospital?

Yes, provided the concerned private hospital has been approved/authorized by the Ministry of Health and Family Welfare to treat COVID. Kindly check on the government public websites that may carry this information.

4. Will the insurer settle full claim amount for COVID in-patient admission?

No, the final bill settlement depends on the balance sum insured available under the GMC insurance policy. Additionally, non-medical expenses and other consumables may be deducted as part of the final approval.

5. Will the insurance company reimburse or cover only the COVID-19 Test conducted?

No. Standalone COVID tests, with no active line of treatment (that requires in-patient admission) is not covered under the Group Medical Insurance plan regardless of the test result being positive or negative.

For example, if a patient gets tested for COVID and the test turns out to be negative, the cost of such tests and other consumables used for conducting the test will not be payable under the Group Medical Insurance plan.

6. Due to the pandemic, can I add my existing family/dependents to the policy?

No, existing family members or dependents cannot be included in the policy mid-term.

Inclusions will be permitted during insurance renewal. The next window for inclusion will be September 2021.

7. I have enrolled for both Corona Kavach and GMC Insurance policy. Which policy should I use for COVID claims?

For COVID treatment related claims, use Corona Kavach Policy as the first option. If the claim value is exceeding the policy cover limit, for the remaining claim value, you can invoke GMC insurance. Those who have not enrolled for Corona Kavach policy can directly use the GMC policy.