

## Pioneer Insurance & Reinsurance Brokers Pvt Ltd

### Employee Benefits Policy

#### (i) Group Medclaim Policy

We, at PINC Insurance, specialize in risk assessment and consult SME, medium and large enterprises on the best Group Health Insurance policies for their employees. With extensive research and industry experience, our team of underwriters have been successfully sharing the best-priced quotes with our clients. These policies are customized basis the client's requirements. In the event of unforeseen medical expenses, a team of claim assistance experts is available to assist individuals in hassle-free and faster claim settlement.

#### Policy Coverage (open close box)

##### **Hospitalization Expenses**

- A group medical insurance will cover hospitalization expenses if the patient is admitted for a minimum period of 24 hours. The expense includes room charges, operation theatre charges, fees of medical practitioner, anaesthetist, and consultants and nursing expenses.
- It also covers the cost of medicines, surgical appliances, and procedures.
- It covers domiciliary hospitalization, day care treatment and 30 days of pre-hospitalization and 60 days post-hospitalization expenses.
- Unlike an individual medical insurance policy, a Group Health Insurance policy starts covering pre-existing diseases from the day the policy is issued.

##### **Additional coverage**

The following covers can also be availed upon payment of an additional premium:  
Maternity expenses with specific capping in sum insured

##### **Wellness programs**

Employers approach to improving employee health, wellness programs include activities such as yoga, weight-loss competitions, educational seminars, tobacco-cessation programs, and health camps that are designed to help employees eat better, lose weight, and improve their overall physical health. We design and organize tailor-made wellness programs for our clients.

#### The PINC Advantage (outside the box)

- Flexible product which can be tailor made for your requirements.
- Choice from a pool of insurers with the right assistance.
- In case of any unexpected medical expenditure, the insured can make use of the cashless payment feature in network hospitals.
- Availability of Family Floater wherein any member of the family can avail of the Floater Sum Insured.

## **Pioneer Insurance & Reinsurance Brokers Pvt Ltd**

### Our Employee Benefits Offerings

#### **Benefits of choosing the Employee Benefits Plan through PINC**

- Employee Benefit policy Design
- Procuring best coverage from market at competitive rate
- Training of employees for availing benefits
- Dedicated relationship manager
- Benefits Administration
- 24\* 7 claim assistance
- Review and Analysis

#### **Insurance Covers**

- Medical Plans
- Personal Accident and Life
- EDLI
- Disability
- Travel Medical
- Self Insurance/ Stop Loss covers
- Voluntary Benefits
- Key man Insurance
- Top Up plan

### Claim Support

PINC Insurance has its predefined processes and formats which are agreed mutually between the client, insurer, and TPA in the service level agreements. It includes the processes for claim registration, preauthorization, claim settlement, and other required end-to-end solutions for claims settlement and amount reimbursement. These processes help monitor the claim settlement turnaround time as agreed in the SLA, as well as help in a prompt and smooth settlement.