

**Frequently Asked Questions (FAQs)**  
**Group Health Insurance (Base Policy)**  
**Policy Period -1st April 2024 till 31st March 2025**

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## About Medi Assist TPA & Marsh India

### Who is Medi Assist TPA & Marsh India Insurance Brokers?

Medi Assist Insurance TPA Pvt. Ltd. is a Third-Party Administrator appointed by United India Insurance Co. Ltd. to facilitate claim settlements of Group Health Insurance Policy for Adobe Systems.

Whereas, Marsh India is a registered Insurance Brokers by IRDA and have been appointed by Adobe to intermediate the services between the TPA, United India Insurance Co. Ltd. and the employee. They will be the point of contact for the employee in relation to the claim services. They will act as extended arm for Adobe to advocate employee claims

### What are the services available through Medi Assist?

1. Online access to
  - a. View enrollment details,
  - b. Download E cards for self
2. Access to a large network of hospitals (In India)
3. Cashless hospitalization facility: For treatment at network hospitals for ailments covered under the policy
4. Claims administration services
  - a. Claim reimbursement service for out-of-pocket expenses
  - b. Document recovery support providing information about missing/shortfall of documents.
  - c. Submission of claim to the insurer and follow up to expedite the reimbursement process. (Online claim status available for claims submitted)
  - d. Help Desk facility at Noida and Bangalore Campus.

## Eligibility

### Who are covered under the policy and for what amount?

Only employee is covered under the policy and total sum insured is ₹7,00,000 (dependents are not covered).

## Coverage

### Can we avail cashless facility in Government hospital?

Government hospitals are not covered under network for cashless facility. You can claim through reimbursement if going in Govt. hospital treatment.

### Who is Insurer for Group Health Insurance Policy?

Adobe employees are covered under Group Health Insurance Policy of United India Insurance Co. Ltd., with Medi Assist as Third-Party Administrator.

### How is this policy better than a retail plan available in the market?

Adobe Policy Benefits Comparison		
Benefits	Retail Policy in Market	Adobe Policy

Medical checkups required	Yes - over the age of 45 years (premium and coverage depends on medical checks)	Not required
Claims permissibility for pre-existing diseases or symptoms	No	Yes
Claims permissibility for list of first year exclusion diseases like cataract, sinus, benign prostrate hypertrophy, hemorrhoids, hernia, hydrocele	No	Yes
All claims have a mandatory waiting period of 30 days from the start of the policy period	Yes - cannot claim for the first 30 days (exception for accidents)	No waiting period
Cashless hospitalization	Yes - through an insurer assigned Third Party Administrator	Yes - through ADOBE's administrator (TPA), Medi Assist
Room rent restriction during hospitalization stay	Restricted to 1% of sum insured per day.	No restrictions on room rent
Approximate cost	INR 18,000 per person (approx)	No cost as premium borne by Adobe (base policy)
Infertility treatment	No	Covered up to INR 1,50,000 (20% copay)
Treatment for lasik surgery for eyesight correction	No	Covered if power of glasses is more than +/-7.5
Hospitalization claims arising out of Road Accident less than 24 hours	No	Covered if inpatient treatment is provided

#### What does surrogacy coverage include?

Due to any medical complication, if an employee (female) decides to have a baby through surrogate mother, the cost of delivery of the surrogate mother will be covered within the prescribed maternity limit of INR 100,000, in case of Normal/Caesarean delivery. Surrogate claim to be informed to the insurer immediately after conception. Post event inclusions will not be permitted.

#### Will I be able to migrate the base policy from Group to Retail if I plan to quit Adobe?

Yes, this option is available to you provided you send an e-mail to [sumitaarora@uiic.co.in](mailto:sumitaarora@uiic.co.in) at least 30 days prior to your last working date with your Adobe Emp. ID and last working date information and your intention to migrate the policy from Group to Retail. Premium will be borne by you and all benefits as per Retail Plan will be applicable. Migration allows the benefit of continuity and reduces/removes the waiting period to the extent of the period of services and insurance cover at Adobe.

#### Will I be able to claim from the policy after I quit Adobe?

No, this benefit is available till the time you are an employee of Adobe, post separation from the company coverage for yourself will be discontinued

**Who should I contact for any medical insurance related queries?**

For Enrollment related queries			
Location	SPOC Name	Email id	Contact Number
MEDI ASSIST SPOC Noida	Kamal Agnihotri	<a href="mailto:kamal.agnihotri@mediassist.in">kamal.agnihotri@mediassist.in</a>	91-98112-52352
MEDI ASSIST SPOC Bangalore	Nandita Singh	<a href="mailto:nandita.singh@mediassist.in">nandita.singh@mediassist.in</a>	91-90356-71699
Escalation 1	Sruthakirthy	<a href="mailto:Sruthakirthy.k@mediassist.in">Sruthakirthy.k@mediassist.in</a>	91-76193-89017
Escalation 2	Manish Sharma	<a href="mailto:sharma.manish@mediassist.in">sharma.manish@mediassist.in</a>	91-9818388834

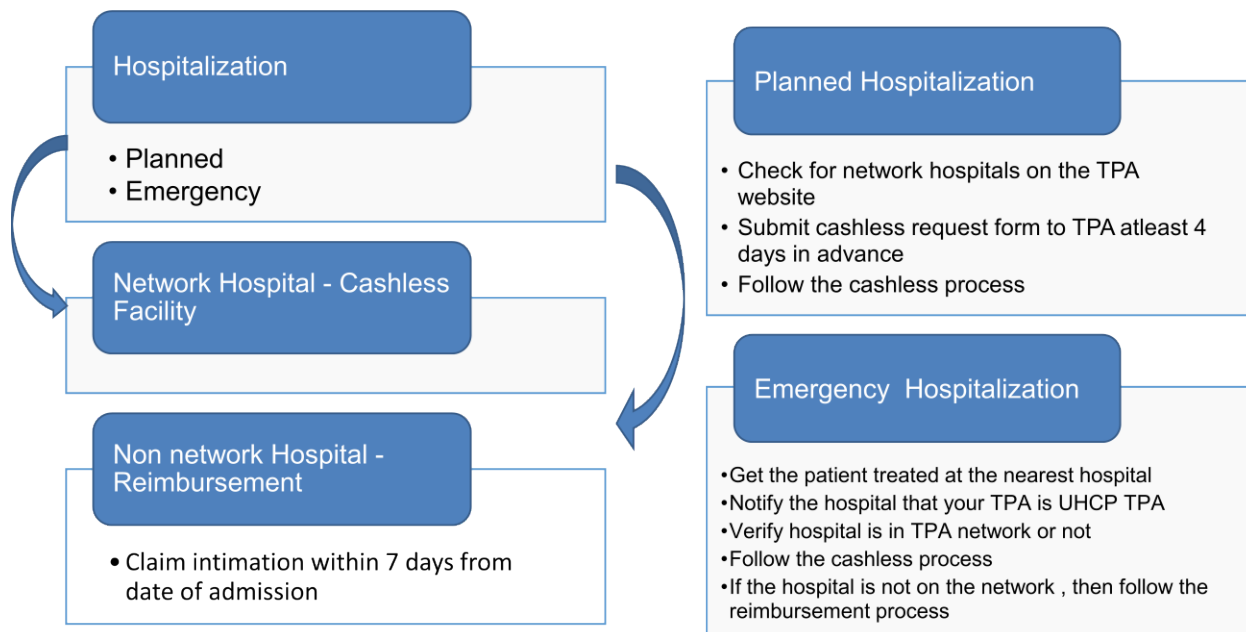
For escalation in relation to Enrollment queries			
Location	SPOC Name	Email id	Contact Number
Noida	Naresh Kumar	<a href="mailto:adobe.nda@marsh.com">adobe.nda@marsh.com</a>	91-72900-37939
Bangalore	Madhusudan G		91-89768-35512
Escalation 1	Rachit Baijal	<a href="mailto:rachit.baijal@marsh.com">rachit.baijal@marsh.com</a>	91-72900-89449

General Queries round the year -- Managed by MediAssist			
Toll Free No.	18002100404	Timings 9.30 a.m. to 6 p.m. Monday to Saturday	For General Queries
		All day's 24/7	<b>ONLY For Emergency</b>

Claims Management round the year				
Location	SPOC Name	Email id	Contact Number	Timings 9.30 a.m. to 6 p.m. Monday to Friday but in case of emergency we are reachable all 7 days.
Noida	Naresh Kumar	<a href="mailto:adobe.nda@marsh.com">adobe.nda@marsh.com</a>	91-72900-37939	
Bangalore	Madhusudan G	<a href="mailto:adobe.blr@marsh.com">adobe.blr@marsh.com</a>	91-89768-35512	
Escalation 1	Rachit Baijal	<a href="mailto:rachit.baijal@marsh.com">rachit.baijal@marsh.com</a>	91-72900-89449	

**Hospitalization**

**What do I do in case of a hospitalization?**



- In case of planned hospitalization - Call on the helpline numbers of MEDI ASSIST to inform when you needs hospitalization. This should be done at least 4 days prior to the date of admission. MEDI ASSIST will guide you on pre-authorization process.

**Toll-free:1800-210-0404,**

**Email: [adobe.nda@marsh.com](mailto:adobe.nda@marsh.com) for Noida  
[adobe.blr@marsh.com](mailto:adobe.blr@marsh.com) for Bangalore**

- In case of an emergency hospitalization - Kindly call the helpline numbers as mentioned above for any urgent assistance within 24 hours. In case it is not possible for you to do the pre-authorization, the MEDI ASSIST Cashless Team will follow up with the hospital (in network hospital only) for the same. MEDI ASSIST network hospital will get in touch with the Cashless Team if they are informed that the injured/patient is a member of MEDI ASSIST health Plans. MEDI ASSIST will be able to extend credit (in Network hospital) for the hospitalization only after the preauthorization is complete and eligibility is determined. MEDI ASSIST will then send a "Letter of Credit" to the selected "network hospital".

### **What would be my proof of identification that the Network Hospitals will require?**

The MEDI ASSIST e-Card will be your proof of identification. This will help the network hospitals to allow access to credit facilities. Hospital will ask for any Government Photo ID Proof for identity check.

### **What is Pre-Authorization?**

Pre-authorization is a process that needs to be completed prior to hospitalization. The forms for the same will be available with the Hospital TPA/Insurance Desk and also on the MEDI ASSIST portal. The form needs to be filled with the help of the treating doctor. This form contains details like treating physician and hospital\*, details of diagnosis\*, treatment proposed\*, past history, estimate expenses\*, signature of the treating physician\*, etc. MEDI ASSIST medical team will then evaluate the same based on medical and policy grounds. \* If complete details are not made available in the form, then ability to extend credit (in case of a network hospital) or claim eligibility (in case of an out-of-network hospital) will be affected.

**Note: Pre-authorization is mandatory at network hospitals, and it helps employees to know whether such hospitalization expenses will be payable under insurance.**

### **What is a Letter of Credit?**

On approval of pre-authorization, "a Letter of Credit" will be sent to the hospital (only if it is on MEDI ASSIST network). The letter authorizes the hospital to extend credit for all medical expenses during hospitalization. Therefore, to use the cashless hospitalization service it is very important for you to follow the pre-authorization process.

### **What is a Network Provider and how do we identify them?**

Based on certain parameters, MEDI ASSIST has tied up with hospitals across the country so that members can avail of cashless hospitalization facility. To locate a network hospital –

- Visit at Login to <https://portal.mediassist.in/Home.aspx?ssosrc=adobesso>
- Go to Network Hospitals under Hospitals tab

### **Does that mean that we cannot avail treatment in a hospital of our choice?**

You can avail treatment in any hospital within the country, but the cashless facility will be available only at the network hospitals. Moreover, the collection of bills and related documents in case of a network hospital will be done by MediAssist, whereas in case of hospital outside MediAssist Network, you will have to collect all the original documents at the time of discharge and send it to MEDIASSIST Office.

### **Will I be covered for pre-hospitalization and post hospitalization expenses?**

Yes, you will be covered for prehospitalization expenses incurred 30 days prior to date of admission and post hospitalization expenses incurred up to 60 days from date of discharge relating to the illness for which you have been hospitalized, provided that the ailment is covered under the policy. This is applicable for all eligible treatments other than maternity. **No credit will be offered for these expenses.**

Reimbursement of these expenses is possible only on production of complete and detailed bills and documents relating to the same.

### **What expenses are payable as a part of pre-hospitalization and post hospitalization expenses?**

Consultation charges, prescribed medicines, prescribed investigations, physiotherapy sessions (after surgery), etc.

#### **Claims**

### **What does the Claim document constitute?**

- Signed Claim Form
- KYC Documents of the employee and patient
- Discharge Summary/Card
- All Investigation reports
- Prescriptions for all investigation
- Prescription for medicines
- Bills for medicines & investigations with break up
- Hospital Bill & Receipt (Original) with Revenue Stamp, and the hospital's registration number.
- One cancelled cheque with your name printed

Important – Please always refer to the [Claim Submission Checklist](#) before making a claim, also attach a filled and signed checklist with your claim, ticking off the documents attached.

You are suggested to write to [adobe.nda@marsh.com](mailto:adobe.nda@marsh.com) / [adobe.blr@marsh.com](mailto:adobe.blr@marsh.com) and get the updated list of documents so that the claims are done accurately and on time.

### **Where do I submit my claim documents?**

You may send your claim documents in original to the following address based on employee's location:

To,  
Medi Assist Insurance TPA Pvt. Ltd.  
Attention To:- The Claims Department  
1st Floor, G M Tower, D-7, sector-3,  
Noida - 201 301

Or

Attention To:- The Claims Department  
58/1A, Singhasandra Village, Hosur Main Road,  
Begur Hobli, Bangalore South Taluk,  
Karnataka - 560 068

#### **What is the process of making an online claim?**

Please refer to the "Making a Claim - Ready Reckoner" available on Adobe's Benefits portal.

#### **What is the timeline to submit hospitalization claims for reimbursement?**

Hospitalization: In case of claim reimbursement (non-network hospitals) pre-hospitalization and main hospitalization expenses should be submitted within 15 days from the date of discharge as 1<sup>st</sup> claim and the related post hospitalization claims should be submitted within 7 days from the completion of the treatment or 60 days from the date of discharge whichever is earlier.

In case of cashless (network hospitals) pre- and post-hospitalization, claims should be submitted as one claim

#### **What are the exclusions in the Group Hospitalization policy? What are these non-medical expenses?**

Kindly refer to GMC Policy document available on Adobe's Benefits Portal. Non-Medical Expenses (NME) that the Insurer does not pay for, the detailed list is available on the MEDI ASSIST portal <https://portal.mediassist.in/Home.aspx?ssosrc=adobesso>, a few examples are unsterilized gloves, extra diet, telephone expenses, toiletries, disinfectants, documentation charges, admission charges etc.

#### **What is the timeline to avail the medical reimbursement?**

To avail the medical reimbursement, it is important for you to send the original documents to MEDI ASSIST. After the receipt of documents, it will then take 15 days for processing and 7 days for Bank Transfer (i.e. close 30 days). However, the timeline might differ for different cases. In case MEDI ASSIST team requires further documentation to verify/investigate the issue, there will be a delay in processing.

#### **Others**

##### **When do I get a E card? Does this card guarantee credit?**

You can download e-card for self from the MEDI ASSIST portal. This card is not transferable. This card is a form of identification only and can be used to gain admission in case of an emergency only. However, the pre-authorization process has to be completed to get credit.

##### **Will I be covered in the policy even If I do not have my E card?**

You will be covered from the day you join Adobe. Please connect with Marsh SPOC if you need any support.

##### **What do I do if I decide to leave the services of Adobe Systems India?**

You need to inform MEDI ASSIST whether you have had any hospitalization bills to be claimed (either a Network or a Non-Network Hospitalization). This is very important because once you are deleted from the policy you will not be eligible to claim reimbursement for any expenses incurred.

**Note –**

1. **Medi Assist – Will assist in claims administration and queries associated to group medical coverage for the policy year – 1st April, 2024 – 31st March, 2025.**

**IMPORTANT – Documents shall be reviewed and updated at regular intervals without any notice or email to employees. Employees are requested to review the policy on real time basis.**