

Frequently Asked Questions for Group Medclaim Policy(Base Policy) and Super Top up Health Insurance Policy Period - 1st April 2021 till 31st March 2022

IMPORTANT - Annual window for Base and Top-up Enrollment has been extended till 16th April, 2021 and timeline to make the payment for top-up has been extended to 30th April, 2021

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Answers

About UHC

Who is UnitedHealthcare?

UnitedHealthcare Parekh Insurance TPA Pvt. Ltd. (UHCP) is a Third-Party Administrator appointed by IRDAI and administers Group Health Insurance Policy for Adobe Systems.

What are the services available through UnitedHealthcare?

1. Online access to
 - a. View enrollment details,
 - b. Purchase Top-up coverage
 - c. Download E cards for self and dependents
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 claims
 - 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. Please note that this facility shall be applicable once the offices re-open.

Eligibility

Who are covered under the policy and for what amount?

The employee, employee's spouse or partner (same gender), employee's two children and employee's dependent parents are covered under the Group Health Insurance Policy. The current policy coverage comprises a Family Floater for the entire family with a maximum of ₹7,00,000 (Parents cover restricted to ₹5,00,000).

Other considerations:

In case of new hires/transfer	Dependents should be enrolled within 15 days from the date of receiving the welcome emailer.
In the case of marriage of the employee	Named spouse should be enrolled within 45 days from the date of event
In the case of newborn baby	Named child should be enrolled within 45 days from the date of birth (E.g., Baby of <<Employee Name>>)

In cases where enrollment timeline is missed, you will be able to add your dependents only during the next policy renewal period scheduled for March 2022

Note :

- **Parent-in laws cannot be added as dependents.**
- In case of misrepresentation of dependent's name, relationship, age, will lead to disciplinary actions. The vendor has right for asking additional proof of identity or government id for validation, before the coverage of dependant or even ask during the policy year.

Can I include three children in the plan?

Yes. You need to write for inclusion of third child at adobe.noida@uhcpindia.com or adobe.bangalore@uhcpindia.com

What is the legal definition of a parent?

The father or mother of an employee, by birth. The word does not mean grandparent or ancestor, but can include an adoptive parent.

What is a family floater?

Family Floater means employees and their dependents together are eligible for the entire sum insured (Parents are covered for Sum insured of INR 5 lakhs with restriction of 20% co-pay.).

Coverage

Who is Insurer for Group Health Insurance Policy?

Adobe employees and enrolled dependents are covered under Group Health Insurance Policy of United India Insurance Co. Ltd., with United Healthcare 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 regardless of age of parent
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, haemorrhoids, 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), UnitedHealthcare
Room rent restriction during hospitalization stay	Restricted to 1% of sum insured per day.	No restrictions on room rent
Approximate cost	Rs. 28,000 per parent (assuming an age of between 55 to 65 years)	No cost as premium borne by Adobe (base policy)
Infertility treatment	No	Covered up to Rs.100,000 (20% copay)

Treatment for lasik surgery for eyesight correction	No	Covered if power of glasses is more than +/-7
Hospitalization claims arising out of Road Traffic Accident less than 24 hours	No	Covered if inpatient treatment is provided

How does this coverage take place?

Employees and their dependent(s) coverage will begin from the employee’s date of joining Adobe , provided they have enrolled the dependents on UHCP portal within the timeline provided. To enroll, please add your dependants on to UHCP portal within 15 days from receiving the welcome emailer.

What is a life event?

A change in your situation — like getting married, having a baby, that can make you eligible for a Special Enrollment Period, allowing you to enroll your dependents in health insurance outside the yearly Open Enrollment Period, i.e, you can only add dependants outside of the enrollment period within 45 days of the birth of a child or a marriage, so we encourage you to enrol now if it’s right for you.

Can an employee enroll his/her parent(s) in Health Insurance Coverage provided by Adobe if they are covered in a separate insurance plan?

Yes. However, you cannot claim the expenses from both the plans. You can split the claim between both policies, but original documents will be required by both insurance companies. If the hospitalization expense is in excess of the sum insured in one plan, then the employee can claim the excess expense from the 2nd plan.

Can an employee cover his/her parent(s) even if they are not dependent on the employee?

Yes, employee can cover parents even if they are not economically dependent on employee.

Can parents avail the benefit outside of the UHC Network?

Yes, however in such type of cases cashless facility will not be extended. Non-network hospitalization expense can be claimed as reimbursement on submitting relevant hospitalization documents & bills.

Will I and my dependents get a Medical Card?

All employees and the enrolled dependents (s) under this plan will be issued an E-card that can be downloaded through UHCP portal.

What is the age limit within which parent(s) is eligible for coverage?

There are no restrictions on the age for parents. Post enrollment your parents will remain insured till the time you are an employee of Adobe.

What is the age limit within which child is eligible for coverage?

As an exception for this year policy (2021-22), there shall be no restrictions on the child age, however, starting next policy year (2022-2023) and going forward dependent children till the age 18 years can be covered.

In cases where child age upto 26 years and pursuing full time studies can be considered as dependent subject to submission of bonafide certificate from the Education Institute.

If the dependent child gets married/employed during the currency of the policy, necessary endorsement should be passed for deletion of name.

For further assistance, please write to adobe.noida@uhcpindia.com or adobe.bangalore@uhcpindia.com

Am I allowed to cover my grandparents?

No, you are not allowed to cover grandparents under this plan. Grandparents cannot also be substituted for parents.

What happens if my spouse and I both work for Adobe?

If both spouses or partners(same sex) work at Adobe, both cannot be covered simultaneously. Either one of them can enroll in the policy showing the other as dependent on the same policy. Similarly, their children and parents should also be covered once.

What does surrogacy coverage include?

Due to any medical complication, if an employee and spouse/partner 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 Rs.1,00,000/- in case of Normal/Caesarean delivery. Surrogate claim to be informed to the insurer immediately after conception. Post event inclusions will not be permitted.

Is the injury related to Road Accident covered if the hospitalization is for less than 24 hours ?

In cases where employee or enrolled dependent has met with a Road Accident and rushed to the Hospital as the patient is not in complete consciousness/badly injured, inpatient treatment is provided at Hospital, however patient gets discharged on immediate next day and 24 hours does not get completed, in such instances, hospitalization expenses will be considered under the policy. Please note that the treatment done on Outpatient basis will not be permissible under this benefit.

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, spouse, children and parents will be discontinued.

Will I be able to migrate the 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 sumanmittal@uiic.co.in atleast 20 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. No need for parents to undergo health screening in case of migration only.

Note – For more details on coverage and sub-limits, please refer Group Medical Coverage – Terms and Conditions on UHCP portal

Enrolment, 2021 -2022

What would be the Window Period available to employees to enroll?

For existing employees, this is the only opportunity to enrol in a new policy or renew the current policy. All regular employees are eligible to enroll their dependents in the annual enrollment cycle scheduled from 23rd March, 2021 to 8th April, 2021

For New Hires/Transfers, addition/enrolment of dependents is to be done within 15 days from the date of receiving the welcome mailer to ensure coverage of dependents from the date of joining/transfer. .

In case of a life event, you will be given a window period of 45 days from the date of event (date of birth or date of marriage) to add/update dependent details. This is as per the Insurers guidelines. Post confirming the enrollment on portal, you shall receive an acknowledgment email from UnitedHealthCare Parekh, India.

Important : For new joiners with date of joining between 15th Mach 2021 – 31st March 2021

You need to enrol yourself and your dependents on both the portals, Medibuddy portal to ensure coverage in the policy year (1st April 2020-31st March 2021) & the UHCP portal to ensure coverage in the upcoming policy year (1st April 2021-31st March 2022)

How to enroll the dependents?

Click here for [Enrollment User Guide](#).

Base/Top -up Coverage and Premium Information

How does the Top Up policy work?

The Top Up Health Insurance policy cover will have a base deductible of INR 700,000 for the employee, employee's spouse or partner (same gender) and employee's children wherein for dependents parents will have a base deductible of INR 500,000 on family floater basis. This deductible will be applicable during the Top Up policy period and any amount claimed from the base health policy before and after the Top Up policy period (1st April 2021 – 31st March 2022) will not be considered as part of the deductible.

Who are all entitled to get benefit from Top Up Health Insurance policy?

The Employees having the family definition of 1+5 in Base/Master group policy can opt/cover 1+5 in a Top Up Health Insurance policy, whereas employees with family definition of 1+3 can opt/cover 1+3 in top-up policy.

Will co-payment be charged in Top Up Health Insurance policy?

No, co-payment clause on parent claims would not be applicable to the Top Up Health Insurance plan

When can I claim for Top Up Health Insurance?

To avail the Top Up Health Insurance sum insured, hospitalization should be within the Master Top Up policy period only (i.e., 1st April 2021 – 31st March 2022). Admission before or after this Top Up policy period will not be eligible for claiming the Top up sum insured. Individual risk shall commence only when the required premium is paid by the employee.

Will the Maternity related expenses be covered by the Top Up Health Insurance?

No, the Maternity related expenses are covered in the base policy and capped at INR 100,000, the same will not be covered under the Top-up Health Insurance policy.

What is the last date for enrollment of Top Up Health Insurance over?

The last date for enrollment of Top Up Health Insurance (for all existing employees) is **8th April 2021**. The Employees joining post 8th April 2021 can opt for Top Up Health Insurance, within 15 days from their date of joining.

Can existing employees enroll for Top Up Health Insurance cover, post 8th April 2021?

No. The employees need to enroll for Top Up Health Insurance plan between **23rd March 2021 to 8th April 2021**. The employee needs to make sure the NEFT payment for the same is done between **9th April to 20th April 2021** and accordingly risk shall commence.

What is the process for payment?

Employees who wish to buy top-up must make premium payment between **9-Apr-21 to 20-Apr-21**. Payment must be done directly to the Insurers account through NEFT/ IMPS. Refer account details below. Once you have made the payment, please login to the UHCP portal and update the transaction details on the portal under the **'UTR Upload'** tab.

S.No.	Particulars	Details
1	Beneficiary Name	United India Insurance Company Ltd.
2	A/C No. of Beneficiary*	UIIC500300ADOBEXXXXXXXXXXX
3	Beneficiary Bank A/C (Name and Address)	BANK OF AMERICA,748, ANNA SALAI, CHENNAI 600002
4	IFSC Code	BOFA0CN6215
5	MICR Code	600032002
6	E-Mail ID of Beneficiary for advice of payment by bank	Shikha@uiic.co.in
<p>* XXXXXXXXX – Please enter your employee number followed by name (no space) (34 characters allowed).</p> <p>NOTE - If you are unable to make the premium payment for the TOP-UP cover between 9-Apr-21 to 20-Apr-21, your top-up choices will be deactivated.</p>		

If I enroll for Top-up Health Insurance between 23rd March to 8th April 2021 but miss the deadline for payment between 9th April to 20th April 2021 what is the impact on my Top -Up Health Insurance cover.

If the payment is not done between **9th April to 20th April 2021**, the coverage will not be applicable despite enrollment in the portal, same will be canceled.

When will I get my 80D certificate?

You will receive the acknowledgment mail on updating the payment details for Top Up Health Insurance cover in UHCP portal i.e within 3 weeks from date of receipt of payment by the Insurer. The 80D certificate /receipt will be uploaded to the portal within 60 days from the date of your NEFT payment.

Note: Subject to reconciliation of the data.

Who should I contact for any medical insurance related queries?

Please send your queries to: customerservice@uhcpindia.com or you can write to below email ids for assistance.

Location	Name	Email ID and Contact Number
Noida	Adobe Support, Noida	adobe.noida@uhcpindia.com ,
Bangalore	Adobe Support, Bangalore	adobe.bangalore@uhcpindia.com

Escalation Matrix for GMC Related Queries		
Escalation Point 1	Escalation Point 2	Escalation Point 3
Name – Manish Sharma	Name – Anuj Sharma	Name – Shubhra Singh
Email- manish.sharma@uhcpindia.com	Email– anuj.sharma@uhcpindia.com	Email – shubhra.singh@uhcpindia.com
Mobile Number - 9818388834	Mobile Number - 8376059593	Mobile Number - 9739007374

Will the premium be refunded in case of exit from the organization?

There will be no refund of premium on pro-rata basis, in case of exit from the organization. Terms (Coverage and exclusions) will be similar to base policy except - No cover for Maternity; No co-pay on parental claims, no deletions will be permissible for left employees. Once the employee has left the organization the coverage will be terminated.

Is Midterm enrolment allowed on Top Up Health Insurance cover?

Yes, it is allowed only for the new member additions i.e., newborn and spouse or partner (same gender) within the period of 45 days from the date of the event.

Premium Applicable*

ESCP - 1+5 basis (Covering Parents)

ESC - 1+3 Basis (Excluding Parents)

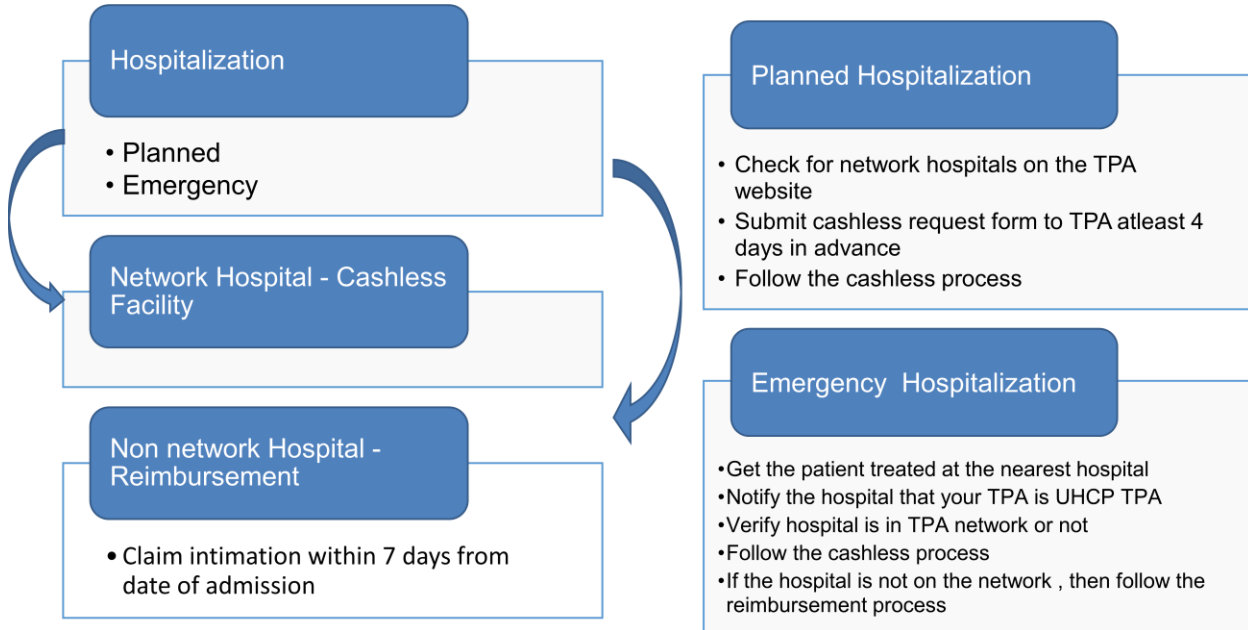
Premium Details, 2021-2022

Top Up cover	Per family Premium with GST (ESCP 1+5)	Per family Premium with GST (ESC 1+3)
1,00,000	4313	3834
2,00,000	6422	6155
3,00,000	7547	7443
4,00,000	9075	8087
5,00,000	11243	9744
7,00,000	15118	13137

10,00,000	23493	19541
15,00,000	29331	24697
20,00,000	41678	29783
25,00,000	52097	37229

Hospitalisation

What do I do in case of a hospitalization in my family?



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

**Toll-free :1800-209-8884,
Email - customerservice@uhcpindia.com**

- 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 UHCP Cashless Team will follow up with the hospital (in network hospital only) for the same. UHCP network hospital will get in touch with the Cashless Team if they are informed that the injured/patient is a member of UHCP health Plans. UHCP will be able to extend credit (in Network hospital) for the hospitalization only after the preauthorization is complete and eligibility is determined. UHCP 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 UHCP 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 UHCP 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. UHCP 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.

The cashless request form is available on the UHCP portal, you may download the same [here](#)

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 UHCP 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, UHCP has tied up with hospitals across the country so that members can avail of cashless hospitalization facility. To locate a network hospital –

- Login to [UHCP portal](#)
- Click on Hospital Network
- Select insurance company as United India Insurance Co. Ltd.
- Select City
- Click on Search – will display list of hospitals in the selected city

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 UHC, whereas in case of hospital outside UHC Network, you will have to collect all the documents at the time of discharge and send it to UHCP Office.

Will I be covered for prehospitalization 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.

Will my parents be covered for pre hospitalization and post hospitalization expenses?

Yes, your parents will be covered for pre hospitalization expenses incurred 30 days prior to hospitalization and post hospitalization expenses incurred up to 60 days after hospitalization relating to the illness for which s/he has 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, within the timelines specified.

What if the cost exceeds the level of hospitalization insurance cover under the new Adobe Health Plan?

In such a situation you will be liable to pay the differential amount. UHC will inform the hospital about your eligible amount and they will recover the amount over and above the credit amount from you directly. The sum insured per family is Rs. 700,000 per annum. Employees have the option to opt for top-up sum insured of Rs.1,00,000, 2,00,000, 3,00,000, 4,00,000, 5,00,000, 7,00,000, 10,00,000, 15,00,000, 20,00,000 and 25,00,000 during this renewal window period, for which premium need to be borne by employee. In such a scenario, where the based sum insured of Rs.7,00,000 gets exhausted, top up sum insured will be utilized on same terms as per your base cover.

Claims

What does the Claim document constitute?

- Signed Claim Form
- 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.noida@uhcpindia.com / adobe.bangalore@uhcpindia.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:

**UnitedHealthcare Parekh Insurance TPA Pvt. Ltd.
The Empire Business Centre, Office#1731,1732 and 1733
17th Floor of the Empire Tower – Cloud City Campus, Reliable Tech Park
Airoli, Navi Mumbai – 400708**

Alternately you may upload the claim document on UHCP(TPA) portal, preferred during the COVID 19 pandemic. You will still have to submit the hard copy of the claim document.

What is the process of making an online claim?

We encourage you make claims online, especially during the pandemic. Please refer to the ready reckoner for making an online claim.

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 1st 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?

The company shall not be liable to make any payment under the GMC policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

1. Asthma
2. Bronchitis
3. Chronic Nephritis and Nephritic Syndrome
4. Diarrhea and all type of Dysenteries including Gastroenteritis
5. Diabetes Mellitus and Insipidus
6. Epilepsy
7. Hypertension
8. Influenza, Cough and Cold
9. Pyrexia of unknown Origin for less than 10 day
10. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and pharyngitis
11. Arthritis, Gout and Rheumatism
12. Expenses related to treatment of Joint Replacement due to Degenerative Condition and age- related Osteoarthritis & Osteoporosis are not payable

There is a list of Non-Medical Expenses (NME) that the Insurer does not pay for, the detailed list is available on the UHCP portal, 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 upload the required documents in UHCP portal, if all documents are uploaded in one go; it will 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 UHCP team requires further documentation to verify/investigate the issue, there will be a delay in processing

Others

When do I get a E card? What about my dependents? Does this card guarantee credit?

You can download e-card for self and your nominated dependents on completion of online enrolment from the UHCP portal. This card is not transferable. Each insured life will be issued a separate e-card. 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 and your nominated dependants will be covered from the day you join Adobe but ensure to complete the online enrollment by logging on to UHCP portal.

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

You need to inform UHCP 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.

Where can I access the details of claims raised for previous policy year (1st April 2020- 31st March 2021)?

You can access Medibuddy(MediAssist) portal to check the status of your claim for the previous policy year. The portal would be accessible till **July 2021** for checking the status of the claims(in case of unsettled claims)

How can I download the 80D receipt for the previous policy year?

You can download the receipt from Medibuddy portal. The portal would be accesible till **July 2021** only.

Note –

1. **Medibuddy will continue to be our vendor for wellness services(Annual Health Checks, Doctor consultation etc.). In case of queries, please write to Naveen Kumarr (naveen.kumarr@medibuddy.in)**
2. **United HealthCare Parekh(UHCP) – New TPA, will assist in enrollment process(employee and dependent), claims administration and queries associated to group medical coverage for the policy year – 1st April, 2021 – 31st March, 2022.**

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.