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**Third party  
administration  
services**

Enrolment & Portal Guide



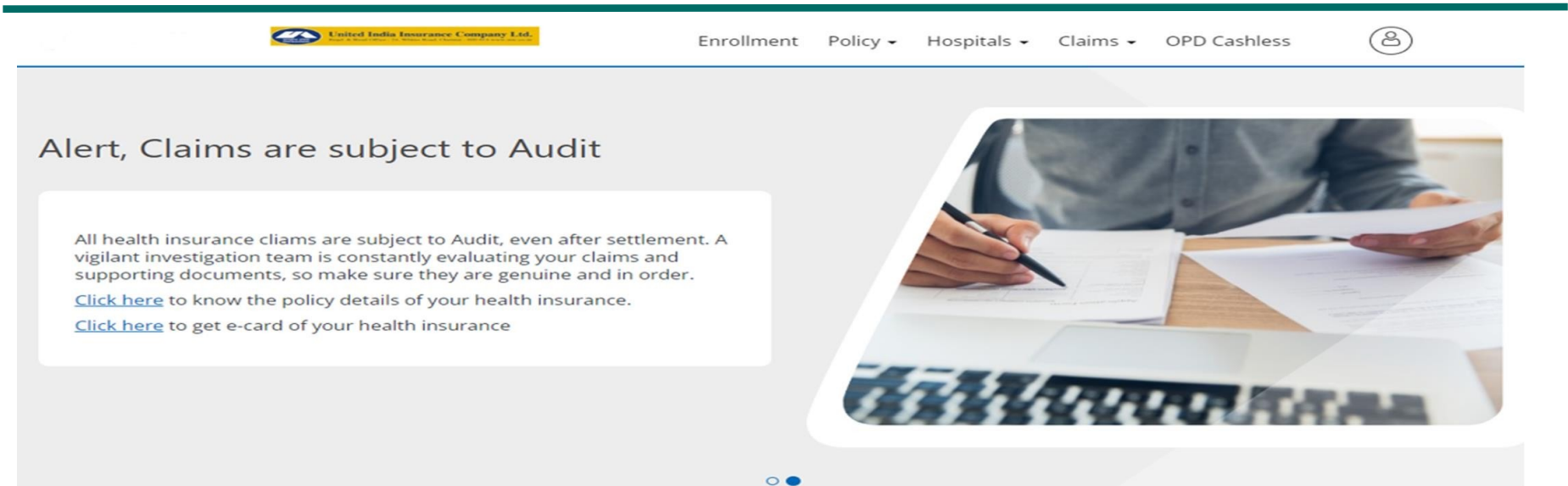
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**Manish Sharma & Dated 12<sup>th</sup> June'23**

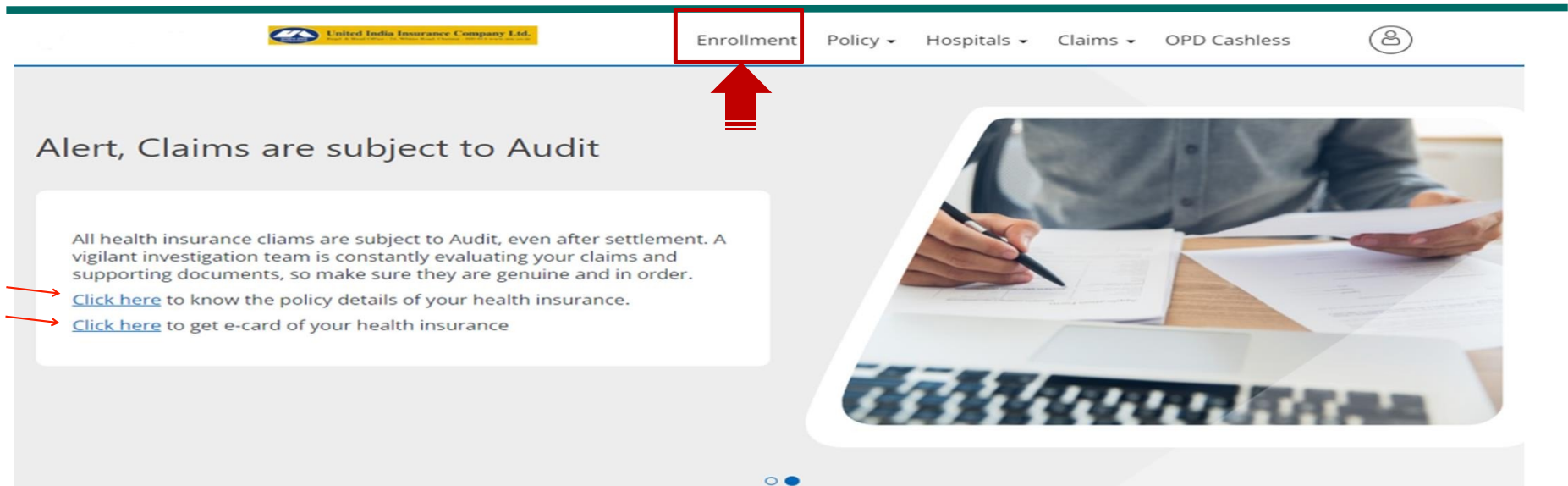
## Login Page



The screenshot shows the top navigation bar of the Medi Assist portal. On the left, there is a logo for United India Insurance Company Ltd. with the text "United India Insurance Company Ltd." and "Health Insurance" below it. To the right of the logo are navigation links: "Enrollment", "Policy", "Hospitals", "Claims", and "OPD Cashless". Further right is a user profile icon. Below the navigation bar is a main content area with a light gray background. On the left side of this area, there is a white box with the heading "Alert, Claims are subject to Audit". Below the heading, there is a paragraph of text: "All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order." Below this paragraph are two blue links: "Click here to know the policy details of your health insurance." and "Click here to get e-card of your health insurance". On the right side of the main content area, there is a large image showing a person's hands writing on a document at a desk with a laptop keyboard visible in the foreground.

Access the Medi Assist Portal on— <https://portal.mediassist.in/Home.aspx?ssosrc=adobesso>

## Enrolment Page



United India Insurance Company Ltd.

Enrollment Policy ▾ Hospitals ▾ Claims ▾ OPD Cashless

### Alert, Claims are subject to Audit

All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order.

[Click here](#) to know the policy details of your health insurance.

[Click here](#) to get e-card of your health insurance

o ●


Click on the enrolment tab

## Step 1 of Enrolment -Provide details for self

Congratulations Test2\_5148Self, you and your family members are being offered family health insurance coverage.

**Dependant Additions:**  
(i) Employee, Spouse/Partner (Same Gender), Only 3 Dependent Children upto the maximum age of 25 years and Parents Or Parent-in-laws are part of the health policy.  
(ii) children are covered till age 25 but children with disability can be covered till age 30.

You can add, modify or delete your dependant details during the Benefits Enrolment Window period in Step 2.



**Basic Info**

1 2 3 4 5 6

Declare the following details to avail your **Adobe health insurance**

Employee ID  
Test2\_5148

Date of Hire 01 Jun 2022 Gender Male

Official Email Id  
Test2\_5148@adobe.com

Marital Status Married Marriage Date date of marriage

Next


- This page displays your personal information
- You may confirm your marital status here, everything else will be pre-populated
- You will not be able to modify Employee ID, Gender, Date of Hire & Email ID on this page
- You may add a child with permanent disability upto 30 years age subject to submission of certificate to Marsh team

## Step 2 of Enrolment- Addition of dependents

**Group Health Insurance Base Coverage**  
Your base policy offers a floater coverage for you and your declared dependants for ₹ 7.00.000

**Note:**





- Family is covered on floater basis with Sum Insured of INR 7 lakhs.
- Parents Or In-laws are covered for Sum insured of INR 5 lakhs with restriction of 20% co-pay. Also, cross combination of parents/in-laws are not allowed in policy.
- Please [click here](#) to view the GMC policy.
- Please [click here](#) to view the FAQs.



Base coverage

1 2 3 4 5 6

Add a Beneficiary +

 Test2_5148Self Self, M, 33 years (01 Jan 1990)	
 Kavita Spouse, Female, 18 years (01 Apr 2005)	X
 dummy father Father, Male, 59 years (17 Apr 1963)	X
 baby boy Son, Male, 0 years (02 Mar 2023)	X

Previous Next

### Add Beneficiary

Relation --Select Relation--

Name --Select Relation--

Date of Birth

Age

Father

Mother

Son

Spouse

Daughter

Same Sex Partner

Close Save changes


- Your existing dependents covered in the policy will already be reflecting on this page
- You can add your new dependents in Base Plan by clicking **Add a Beneficiary (+ Sign)**
- Select relationship from dropdown and furnish the member details & Save Changes

## Step 2 Contd.-Confirmation of dependents

**Group Health Insurance Base Coverage**  
Your base policy offers a floater coverage for you and your declared dependants for ₹ 7,00,000

**Note:**








- Family is covered on floater basis with Sum Insured of INR 7 lakhs.
- Parents Or In-laws are covered for Sum insured of INR 5 lakhs with restriction of 20% co-pay. Also, cross combination of parents/in-laws are not allowed in policy.
- Please [click here](#) to view the GMC policy.
- Please [click here](#) to view the FAQs.



1 2 3 4 5 6

Base coverage

Add a Beneficiary +

	<b>Test2_5148Self</b> Self, M, 33 years (01 Jan 1990)	
	<b>Kavita</b> Spouse, Female, 18 years (01 Apr 2005)	
	<b>dummy father</b> Father, Male, 59 years (17 Apr 1963)	
	<b>baby boy</b> Son, Male, 0 years (02 Mar 2023)	

Previous Next

- Should you opt to make changes, you may add or delete dependent family members on this page and click 'Next'
- GMC (Group Medical Insurance) policy & FAQs are available on the left side of the page for your view

## Step 3 of Enrolment- Opting for a top-up plan

HEALTH INSURANCE TOP-UP		
	Sum Insured	Premium
Base policy	₹ 7,00,000	₹ 0
Voluntary Top-up Cover	₹ 4,00,000	₹ 7,261
Modular Plan Cover	Gold	₹ 46,426
<b>Total premium:</b>		<b>₹ 53,687</b>

**Note :** All premiums are inclusive of GST.

**Please Note:**

- Enrolment window is open from 1st Apr 2023 - 24th Apr 2023 for policy period 1st April, 2023 - 31st March, 2024.




I don't want Top-up Insurance Policy

I want Top-up policy for employee, Spouse/Same Gender Partner, Children, Parents Or In-laws

Sum Insured	Premium
400000	7261

Modular Plan	Premium
Gold	46426



Gold 46426

**Plan Benefits :**

- Additional coverage of INR 50000 for Maternity (over & above 1 lakh from base policy)
- Pre-post-natal will be enhanced by INR 10000
- Well Baby Expenses will be enhanced by INR 10000
- Infertility treatment Cover for INR 40000 (Over & Above the base limit of INR 100000)
- Additional OPD Sum Insured of INR 10000 (Over & Above base policy limit of INR 15000)
- No capping for Cancer Treatments, Hormonal/Adjuvant/Immune modulators(over & above the sub - limit of 5 lakhs from base policy)
- No capping for Oral Chemotherapy (over & above 20% of base policy suminsured)
- Homeopathy & Ayurvedic covered subject to doctor prescription and relevant docs.

The modular add on top up plans are voluntary and is in discretion of employee whether to opt for it or not as the premium will be paid by the employee. The modular top up plans (Silver or Gold) can be opted only after opting the Top Up plan. Coverages under the Modular Add on top up plans would be as per the Sum Insured opted under the Top up policy.

Previous Next

- Your dependent data and top-up choices have been carried forward from last year
- You may choose to continue with the same choices or opt to make changes. If any top-up claim taken in last year, you will not be able to increase top-up sum-insured this year. You may keep the same or reduce it as per your choice.
- Select Modular Plan (Silver Or Gold) if you need to enhance your benefits with extra premium
- Understand your enrolment options and please make your choice accordingly
- Homeopathy & Ayurvedic covered subject to doctor's prescription and relevant docs **on IPD basis ONLY**



## Step 3-Opting for a modular plan

### HEALTH INSURANCE TOP-UP

	Sum Insured	Premium
Base policy	₹ 7,00,000	₹ 0
Voluntary Top-up Cover	₹ 4,00,000	₹ 7,261
Modular Plan Cover	Gold	₹ 46,426
<b>Total premium:</b>		<b>₹ 53,687</b>

**Note :** All premiums are inclusive of GST.

**Please Note:**

- Enrolment window is open from 1st Apr 2023 - 24th Apr 2023 for policy period 1st April, 2023 - 31st March, 2024.
- Employees who will avail Top-up policy with Modular Plan (Silver Or Gold) will have to do the payment within the enrolment window period i.e. 1st Apr 2023 - 24th Apr 2023. Payment has to be done directly to the UIIC account through NEFT/ QR code mode and the employee will have to upload the successfully completed transaction screenshot on the enrolment page. If an employee declares the Top-up with Modular Plan (Silver Or Gold) and does not upload the payment, then top-up Sum Insured will be removed by TPA once enrolment window is over.
- Please [click here](#) to view Modular Plans available with add-on benefits.
- The policy period from 01 Apr 2023 to 31 Mar 2024
- Employees who have registered claims in 2022-23 Top Up Health Insurance policy can only continue the same Top Up or reduce the Top up to a lower

1 — 2 — 3 — 4 — 5 — 6

I don't want Top-up Insurance Policy

I want Top-up policy for employee, Spouse/Same Gender Partner, Children, Parents Or In-laws

Sum Insured

400000 ▾

Premium

7261

Modular Plan

Gold ▾

Premium

46426

**Plan Benefits :**

- Additional coverage of INR 50000 for Maternity (over & above 1lakh from base policy)
- Pre-post-natal will be enhanced by INR 10000
- Well Baby Expenses will be enhanced by INR 10000
- Infertility treatment Cover for INR 40000 (Over & Above the base limit of INR 100000)
- Additional OPD Sum Insured of INR 10000 (Over & Above base policy limit of INR 15000)
- No capping for Cancer Treatments. Hormonal/Adjuvant/Immune modulators(over & above the sub - limit of 5 lakhs from base policy)
- No capping for Oral Chemotherapy (over & above 20% of base policy suminsured)
- Homeopathy & Ayurvedic covered subject to doctor's prescription and relevant docs.

- You may choose an appropriate Top-up cover & Modular add on top up plan on this page by selecting the sum insured from the drop down
- You can view the premium for top-up & Modular add on top up plan selected, on the left side of page
- All premiums are inclusive of GST
- Homeopathy & Ayurvedic covered subject to doctor's prescription and relevant docs **on IPD basis ONLY**

## Step 4 – Payment of Top-up Premium

**BANK DETAILS**  
\*\*Note: Please click on submit button to save payment transaction details.

	Sum Insured	Premium
Base policy	₹ 7,00,000	₹ 0
Voluntary Top-up Cover	₹ 4,00,000	₹ 7,261
Modular Plan Cover	Gold	₹ 46,426
<b>Total premium:</b>		<b>₹ 53,687</b>

**Note :** All premiums are inclusive of GST.



**Please Note:**

- Please [click here](#) for the NEFT details.
- Please [click here](#) for the QR Code. **New Feature**

**Mandatory step** to upload the premium payment transaction details before moving to next screen. **Since you have opted for Top up/Modular Add on Top Up Plans, kindly upload the transaction details.**

Kindly upload Premium Payment Transaction Bank Details here.

Previous

Next

- Your Top-up Cover & Modular add on top up plan will get activated only once you make the payment to the insurance company. Mode of payment via NEFT Or QR Code for Insurer (UIIC) is available at enrolment page
- Total Premium to be paid by employee available on the left side of page
- To edit your choices you may click on the 'previous' button

## Step 5 - Upload UTR Details

	Sum Insured	Premium
Base policy	₹ 7,00,000	₹ 0
Voluntary Top-up Cover	₹ 4,00,000	₹ 7,261
Modular Plan Cover	Gold	₹ 46,426
<b>Total premium:</b>		<b>₹ 53,687</b>

**Note :** All premiums are inclusive of GST.

**BANK DETAILS**  
\*\*Note:Please click on submit button to save payment transaction details.

1 2 3 **4** 5 6

**Please Note:**

- Please [click here](#) for the NEFT details.
- Please [click here](#) for the QR Code.

**Mandatory step** to upload the premium payment transaction details before moving to next screen. **Since you have opted for Top up/Modular Add on Top Up Plans, kindly upload the transaction details.**

Kindly upload Premium Payment Transaction Bank Details here.

Bank Name

NEFT / IMPS Number

Transaction Date

Upload Payment Screenshot  
 No file chosen  
Please upload only image/pdf file.

- **Mandatory Step** to update your bank transaction details for premium paid to insurer
- Please upload only image/PDF file
- Once you pay the premium you must update the UTR (Unique Transaction Record)
- **Insurance Company will not accept your choice unless you MAKE THE PAYMENT & UPDATE TRANSACTION DETAILS ABOVE.**

## Step 6- Nominee Declaration for Group Personal Accident Policy

### GROUP PERSONAL ACCIDENT INSURANCE (GPAI) NOMINATION

- Group personal accident insurance (GPA) protects you and your family financially in case of death or disability due to an accident.
- Under this insurance, you'll be paid according to the [Group Personal Accident Insurance policy \[PDF\]](#). This sum is ₹40,00,000 for all regular employees.
- Please note the nomination details for GPAI (Group Personal Accident Insurance) are separate from Group Mediclaim Cover (GMC). GPAI nomination details will not be considered for GMC and vice-versa.

GPA nomination details will not be considered for the below GMC coverage.

	Sum Insured	Premium
Base policy	₹ 7,00,000	₹ 0
Voluntary Top-up Cover	₹ 4,00,000	₹ 7,261
Modular Plan Cover	Gold	₹ 46,426
<b>Total premium:</b>		<b>₹ 53,687</b>

1 2 3 4 5 6

**GPA Nomination Details**

Relation	Name	Date Of Birth	% of share	Action
Spouse	Kavita	01 Apr 2005	100	<a href="#">Clear</a>
Select				<a href="#">Clear</a>
Select				<a href="#">Clear</a>
Select				<a href="#">Clear</a>
Select				<a href="#">Clear</a>
Select				<a href="#">Clear</a>

[Previous](#)
[Next](#)

- As part of the enrolment process you must add nominees to your Group Personal Accident Policy (GPA)
- You may select the relation from dropdown to nominate dependents added onto the Health plan or you may add other people
- You may choose more than one nominee here and divide 100% of the GPA Sum Insured between them by allocating a particular %age share. The total should be 100%
- Coverage details for GPA policy available on the left side of the page

## Step 7 - Enrolment Confirmation

Group Mediclaim insurance (GMC) premium summary





	Sum Insured	Premium
Base policy	₹ 7,00,000	₹ 0
Voluntary Top-up Cover	₹ 4,00,000	₹ 7,261
Modular Plan Cover	Gold	₹ 46,426
<b>Total premium:</b>		<b>₹ 53,687</b>

1 2 3 4 5 **Declaration** 6


You are about to confirm your Benefits Information. Please verify your data for the following

- In the beneficiary list check typographical errors, Date of birth, Gender and Relationship
- The following dependents have been nominated by you for coverage under GMC base plan and as nominees for the GPA benefit, respectively
- Any data post confirmation will be non-editable and will be treated as your final submission.
- The new member additions i.e., new born and spouse or partner (same gender) is permissible within the period of 45 days from the date of the event (DOB & DOM).

**GMC members details**

 <b>Test2_5148Self</b> Self, DOB: 01 Jan 1990	 <b>Kavita</b> Spouse, DOB: 01 Apr 2005	 <b>dummy father</b> Father, DOB: 17 Apr 1963	 <b>baby boy</b> Son, DOB: 02 Mar 2023
--	--	--	---

**GPA Nomination Details**

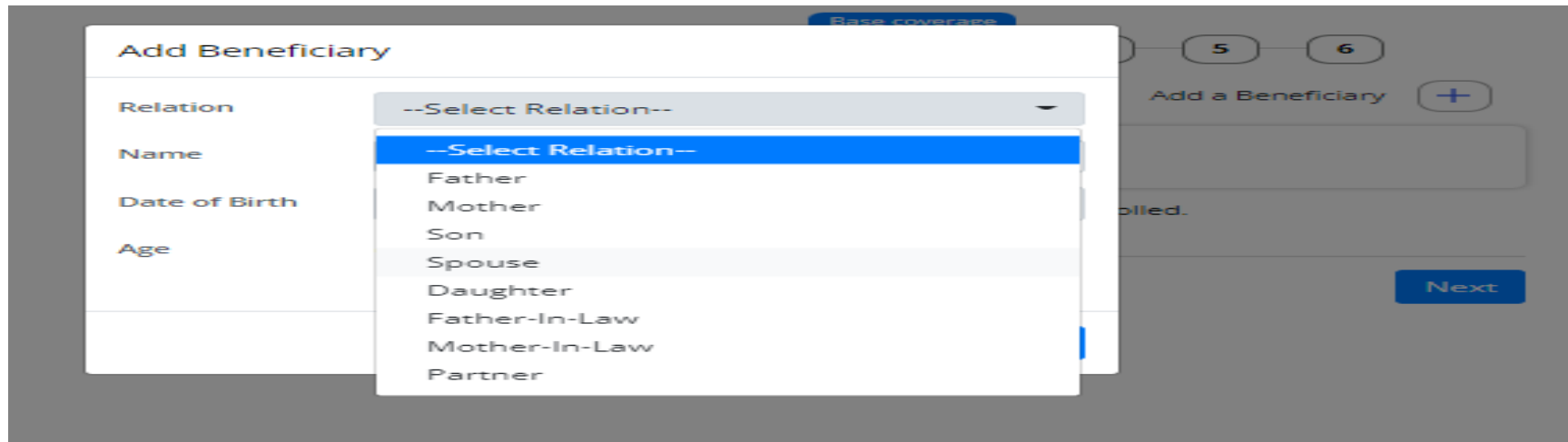
 <b>Kavita</b> Spouse, DOB: 01 Apr 2005, Percentage: 100
--

I agree and declare the information provided above is correct and I have read the entire policy terms and conditions.

[Previous](#) [Submit](#)

- Once you confirm enrolment, you will see this screen with the summary of your choices and the premium amount
- Once you tick the declaration and click on 'Submit' you will not be able to make any further changes in enrolment details.
- Please ensure all selections before the final submission.

## Mid-term Inclusion of dependents



The screenshot shows a web form titled "Add Beneficiary". The form has several input fields: "Relation", "Name", "Date of Birth", and "Age". A dropdown menu is open over the "Relation" field, displaying a list of relationship options: "--Select Relation--", "Father", "Mother", "Son", "Spouse", "Daughter", "Father-In-Law", "Mother-In-Law", and "Partner". The "Spouse" option is highlighted. In the background, there are navigation elements including a "Next" button and a "Base coverage" label.

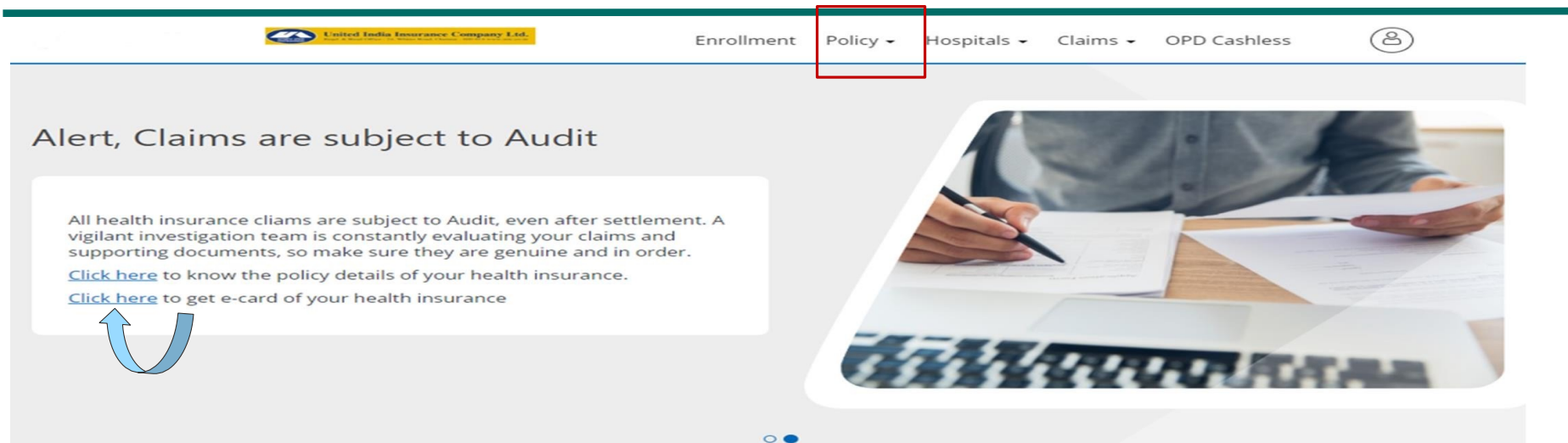
- Mid-term changes (spouse by marriage & baby/(ies) by birth &/or adoption) can be added by employee within 45 days of the event (i.e. marriage or birth/adoption)
- Parents can enroll the adopted child only after receiving the legal decree from court
- Employees will have to select the relationship from **Add a beneficiary button**
- Adobe sends new born baby gift to employees. Kindly mention your contact address and phone number here, so that the information to send the baby gift may be passed on to appropriate team in Adobe

## 80D Certificate Download



- As soon as the Insurer issues endorsement against the Top-up with Modular add on top up plan bought by you, the Insurer will be releasing the 80D certificates
- These certificates **will be enabled ONLY post insurer endorsement in Enrolment Step-1**
- This may take up to 45-60 days from the enrolment window closure date.

## Print e-cards

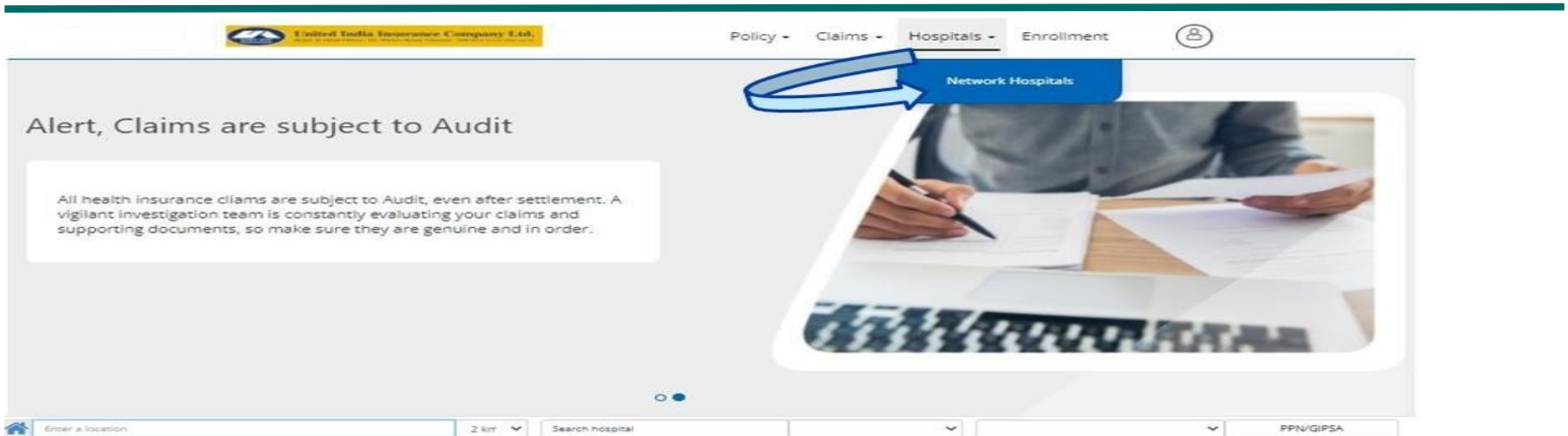


The screenshot shows the Medi Assist website interface. At the top, there is a navigation bar with the following items: Enrollment, Policy (highlighted with a red box), Hospitals, Claims, and OPD Cashless. To the right of the navigation bar is a user profile icon. Below the navigation bar, there is a main content area with a heading "Alert, Claims are subject to Audit". Underneath this heading, there is a text box containing the following information: "All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order." Below this text, there are two links: "Click here to know the policy details of your health insurance." and "Click here to get e-card of your health insurance". A blue double-headed arrow is positioned below the second link. To the right of the text box, there is a photograph of a person's hands writing on a document at a desk with a laptop.

- You will get email communication on the enrolment confirmation and welcome mailer from ["automailer@mediassist.in"](mailto:automailer@mediassist.in)
- You can print your ID cards here, by clicking on the Ecard option under Policy Tab Or as per above link highlighted on home page.



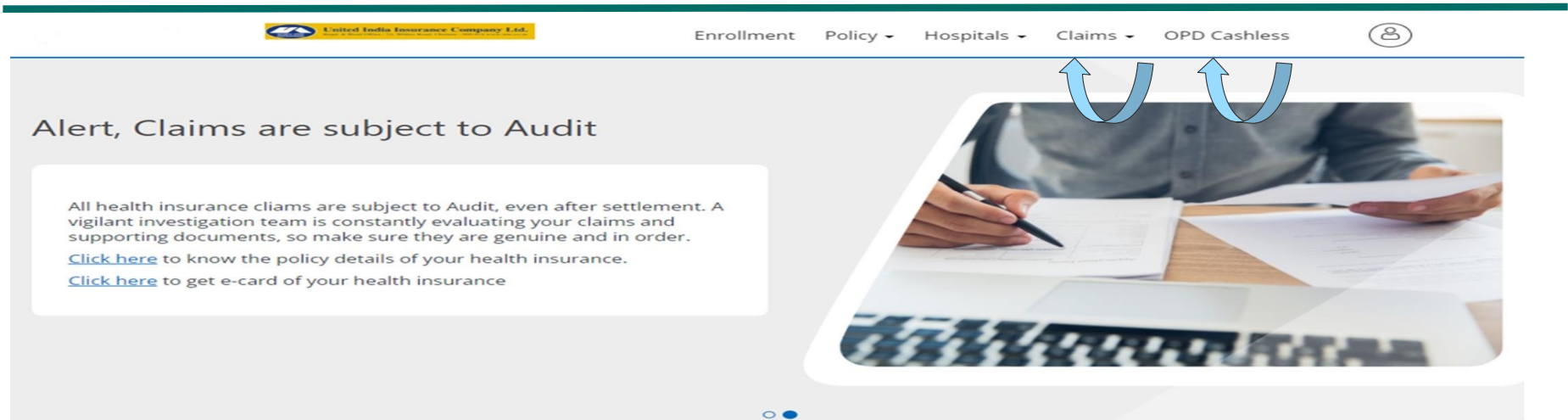
## Network Hospitals



The screenshot shows the Medi Assist website interface. At the top, there is a navigation bar with tabs for 'Policy -', 'Claims -', 'Hospitals -', and 'Enrollment'. The 'Hospitals -' tab is active, and a sub-menu is open, highlighting 'Network Hospitals' in a blue box. A blue arrow points from the 'Network Hospitals' sub-menu item back to the 'Hospitals -' tab. Below the navigation bar, there is a main content area with a grey background. On the left, there is a text box with the heading 'Alert, Claims are subject to Audit' and a paragraph: 'All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order.' On the right, there is a large image of a person's hands writing on a document at a desk. At the bottom of the page, there is a search bar with the text 'Enter a location', a dropdown menu showing '2 km', a search input field with the text 'Search hospital', and a dropdown menu showing 'PPN/GIPSA'.

- You can search for network hospitals under the 'Hospitals' tab
- GIPSA hospitals are tagged, GIPSA PPN is a special network of hospitals where the Insurance company has negotiated better rates for various procedures

## OPD Cashless & Reimbursement



United India Insurance Company Ltd.

Enrollment Policy ▾ Hospitals ▾ Claims ▾ OPD Cashless

### Alert, Claims are subject to Audit

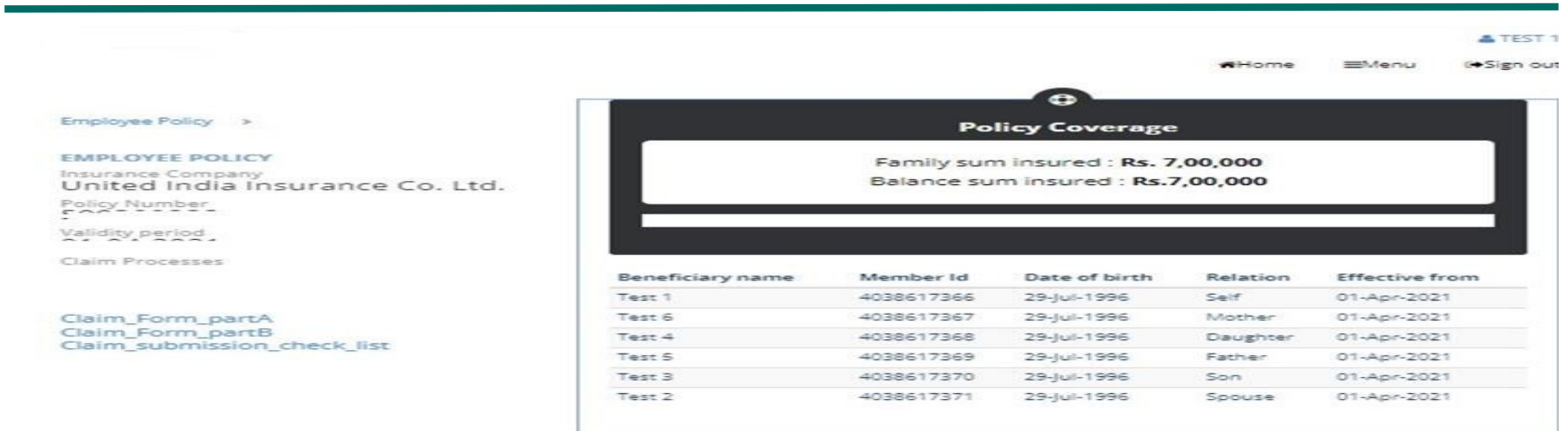
All health insurance claims are subject to Audit, even after settlement. A vigilant investigation team is constantly evaluating your claims and supporting documents, so make sure they are genuine and in order.

[Click here](#) to know the policy details of your health insurance.

[Click here](#) to get e-card of your health insurance

- You can avail the OPD Cashless through our Medibuddy partner under 'OPD Cashless' tab. For more details on cashless OPD, you can refer to the insurance FAQs
- You may also submit online OPD claim for reimbursement under "Claims" tab.
- **NEW FEATURE** – There is physical documents waiver only for OPD Reimbursement claims with immediate effect. Now it is not mandatory to submit the physical copies but the same need to be submitted only incase Insurance company/TPA asks for it. With this initiative, we aim to speed up the claim process and make the process comfortable for you at the same time.

## Important Documents



The screenshot shows the 'Employee Policy' page. On the left, there is a sidebar with the following links: 'Employee Policy', 'EMPLOYEE POLICY', 'Insurance Company United India Insurance Co. Ltd.', 'Policy Number', 'Validity period', 'Claim Processes', 'Claim\_Form\_partA', 'Claim\_Form\_partB', and 'Claim\_submission\_check\_list'. The main content area is titled 'Policy Coverage' and displays the following information:

**Family sum insured : Rs. 7,00,000**  
**Balance sum insured : Rs.7,00,000**

Beneficiary name	Member Id	Date of birth	Relation	Effective from
Test 1	4038617366	29-Jul-1996	Self	01-Apr-2021
Test 6	4038617367	29-Jul-1996	Mother	01-Apr-2021
Test 4	4038617368	29-Jul-1996	Daughter	01-Apr-2021
Test 5	4038617369	29-Jul-1996	Father	01-Apr-2021
Test 3	4038617370	29-Jul-1996	Son	01-Apr-2021
Test 2	4038617371	29-Jul-1996	Spouse	01-Apr-2021

- Click on 'Policy' tab and go to policy details
- Various insurance related documents are available on this page

## Escalation Matrix

For Enrollment related queries			
Location	SPOC Name	Email id	Contact Number
MEDI ASSIST SPOC Noida	Kamal Agnihotri	<a href="mailto:adobe.noida@Mediassist.in">adobe.noida@Mediassist.in</a>	91-98112-52352
MEDI ASSIST SPOC Bangalore	Nandita Singh	<a href="mailto:adobe.bangalore@Mediassist.in">adobe.bangalore@Mediassist.in</a>	91-9035671699

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
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 UHC			
Toll Free No.	18002100404	Timings 9.30 a.m. to 6 p.m. Monday to Saturday	For General Queries
		All days 24/7	ONLY For Emergency

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	

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**Thank You**

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