

Group Mediclaim Cover (GMC)

The real provider of security

As the medical sector is witnessing rapid inflation, a common man's susceptibility to various health challenges in daily life is only becoming exponentially more expensive. This means the personal medical coverage that one may opt for may not suffice when needed. This is where the Group Mediclaim Cover (GMC) steps in. It acts as an additional financial shield for an array of medical expenses for both the policyholders and their loved ones in times of health crisis.



Higher prediction accuracy due to established claim patterns



Standardized coverage



Increased retention due to stable participation



Group policies leverage collective strength to negotiate better coverage terms and streamline processes. This leads to greater efficiency for both insurers and insured members through:

Faster enrollment



Streamlined underwriting process reducing the time taken



Lower processing cost



What is Group Mediclaim Cover (GMC)?

Group Mediclaim Cover (GMC) is an indemnity-based policy that eases various medical service accessibility, including but not limited to **IPD, OPD and Domiciliary hospitalisation**. Moreover, it covers a wider scope at a better cost, making it more economical.

Most Group Mediclaim Cover policies cover the employee and their spouse and children. However, some policies also cover parents or parents-in-law.

We, at TMIBASL, provide comprehensive Group Mediclaim (GMC) administration support through our dedicated portal, LifeKaPlan. We ensure seamless employee onboarding process with real-time claims tracking, policy access, and personalised assistance- all in one place- for a smooth and transparent experience.

Key features of GMC*



Comprehensive Coverages: It covers all the healthcare needs, as defined by the policy, under just one plan



Daycare expenses: It covers defined medical procedures requiring less than 24 hours of hospitalisation along with day-care procedures attributed to technological advancements



Hospitalization coverage: It covers all key hospitalisation expenses including pre and post hospitalisation treatment



Cashless Treatment: It settles medical bills directly, making the entire process more efficient



Reimbursement: It compensates for the expenses incurred directly to the member for medical claims subject to policy terms



Domiciliary Coverages: It reimburses the medical expenses incurred for treatments taken at home in situations where hospitalisation is not possible under certain conditions



Ambulance Services: It covers the expense of transporting the insured person to the nearest hospital during health emergencies



OPD Treatment: It covers outpatient treatment as per the plan design



Infertility Treatment: It supports the fertility procedures expenses

Maternity Cover: It provides financial protection for expenses pertaining to childbirth



Key Benefits

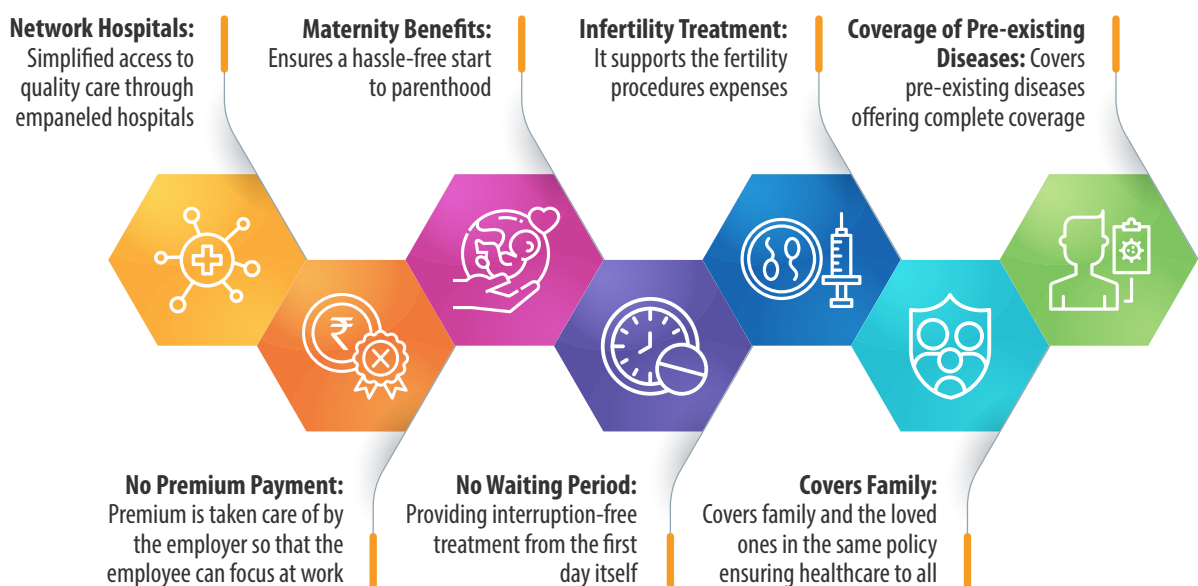
For any organisation, employees are their greatest asset. Investing in GMC is more than a mere financial call. It reinforces employee faith by demonstrating a Culture of Care and helps in yielding long-term returns through:



In today's competitive workforce, providing Group Mediclaim Cover is a strategic move to further enhance your employer brand.

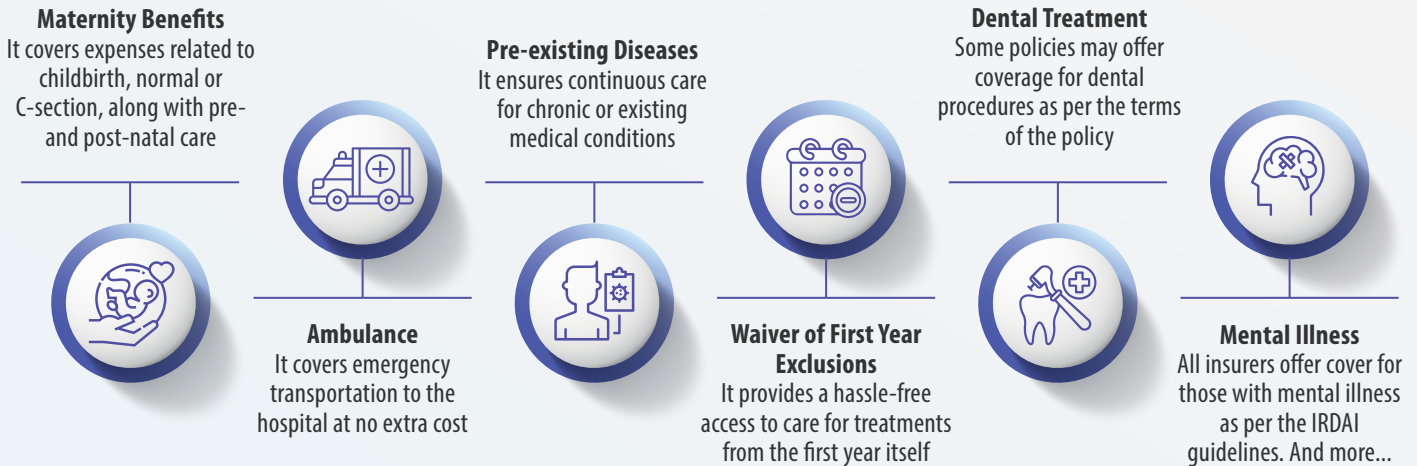
For Members

GMC is the much-needed sponsored safety net that supports your wellbeing. It ensures quality healthcare when needed without the monetary burden through:



When protected, an employee can reach their true potential. It ensures that all employees are confident and empowered to do their best in their day-to-day activities.

Benefit Structure



If the billing amount exceeds the capped limit, the employee must bear the excess cost personally. To address this, companies offer a voluntary top-up option that allows employees to enhance their sum insured and broaden their coverage

Common Exclusions*

- **Cosmetic Treatment:** Medical procedures undertaken due to aesthetic reasons are not covered
- **Self-inflicted Injuries:** Suicide, suicide attempt or self-inflicted injuries (except in self-defense or to save a life)
- **Substance Abuse:** Any claim for the treatment of alcoholism, drug or substance abuse or any addictive condition and consequences thereof are excluded.
- **Excluded Providers:** Expenses incurred towards treatment in any hospital or by any medical practitioner or any other provider specifically excluded by the insurer and disclosed on its website or notified to the policyholder.
- **Non-Medical Expenses:** As per IRDAI guidelines, expenses like registration fees, admission fees, cafeteria charges, telephone charges, surcharges, special diet costs, and other Non-Medical Expenses are not admissible.
- **Experimental Treatments:** Procedures that are unproven and or not medically recognised.
- **Hospitalisation Without Any Proper Line Of Treatment:** Admission to a hospital for a condition that could have been treated on an OPD basis is not covered.
- **Criminal Activities and War:** Participation in crimes, riots, civil commotion, felony, or war-related activities, including nuclear radiation and biological/chemical weapons.
- **Illegal Activities:** Any loss incurred due to intentional participation in illegal activities.
- **Rest Cure, Rehabilitation and Respite Care:** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment.
- **Hazardous or Adventure Sports:** Treatment expenses due to participation in hazardous or adventure sports.
- **Breach of Law:** Treatment expenses arising directly from committing or attempting to commit a breach of law with criminal intent.

For more details on Group Mediclaim Cover, contact your Relationship Manager today!

*This information is for reference only. Actual policy benefits may vary depending on the terms and conditions set by the respective insurance company.

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