

CONTACT INFORMATION

Name : Vishal Gupta

Location : faridbad

Mobile Number : 8802505560

Email : epochbrokers3@gmail.com

Demography Details

Quote Comparison For Group Health Insurance Policy	Self Only	Self + Spouse + Dependent	Self + Spouse + Dependent + Parents
Self	100	100	100
Spouse		30	30
Children (<18 years)		50	50
Parents (<80 years)			140
Total Lives	100	180	320

QUOTE

Quote Comparison For Group Health Insurance Policy	Self Only	Self + Spouse + Dependent	Self + Spouse + Dependent + Parents
Medical Extension			
Total Premium (INR, excluding taxes)			
Total Employees	100	100	100
Total Dependents	0	80	220
Total Lives	100	180	320

COVERAGE

Maternity Benefit	Yes	Yes	Yes
Maternity Limit (Normal and C-Section)	10% of Sum Insured Maximum of 50,000 Whichever is lower	10% of Sum Insured Maximum of 50,000 Whichever is lower	10% of Sum Insured Maximum of 50,000 Whichever is lower
Corporate Floater	Not Required	Not Required	Not Required
Normal Room Rent	No Room Rent Capping	No Room Rent Capping	No Room Rent Capping
ICU	No Room Rent Capping	No Room Rent Capping	No Room Rent Capping
Co-Payment	No Co-Pay	No Co-Pay	No Co-Pay
Disease-Wise Capping			
Disease Specific Waiting Period	Waived	Waived	Waived
Pre-existing Diseases Cover			
Waiting Period On Maternity	Waived	Waived	Waived
New Born Cover Within Family Sum Insured			
Pre-Hospitalization OPD Costs	Covered for 30 days	Covered for 30 days	Covered for 30 days
Post Hospitalization OPD Costs	Covered for 60 days	Covered for 60 days	Covered for 60 days
Cashless Facility in > 3000 Hospital			
Emergency Ambulance Charges			
Day Care Surgeries			
Limit On Cataract Treatment	Upto Rs 25,000	Upto Rs 25,000	Upto Rs 25,000
Internal Congenital Diseases			

External Congenital Diseases - In Life Threatening Situation			
Terrorism			
TPA Services	Included	Included	Included

CLAIM CONDITIONS

Addition/Deletion Of Lives	Pro-rata	Pro-rata	Pro-rata
Minimum 24 Hours of Hospitalization			
Coverage of New Hires	From Date of Joining	From Date of Joining	From Date of Joining
Claim Intimation Time	Within 24 Hours of Hospitalization	Within 24 Hours of Hospitalization	Within 24 Hours of Hospitalization
Claim Submission Time	30 Days After Discharge	30 Days After Discharge	30 Days After Discharge

EXCLUSIONS

External Congenital Diseases	Not Covered	Not Covered	Not Covered
Hospitalization For Diagnostic and Observation	Not Covered	Not Covered	Not Covered
Observation	Not Covered	Not Covered	Not Covered
Treatment Received Outside India	Not Covered	Not Covered	Not Covered
Non-Allopathic Treatment	Not Covered	Not Covered	Not Covered
External Devices	Not Covered	Not Covered	Not Covered

NOTE: THESE ARE INDICATIVE PRICES. INSURANCE IS A SUBJECT MATTER OF SOLICITATION

Epoch's Responsibility & Services:

We would provide the following services to manage your health portfolio:

1. Sessions with employees on policy benefits
2. E-Enrolment of dependents to reduce HR work load.
3. Manage the endorsements - additions and deletions of employees
4. Coordinate with the TPA for cards
5. Manage all reimbursement claims
6. Provide SOS support for cashless claims
7. Maintain updated MIS of various activities like - cards, claims, endorsements
8. Help in claims control
9. Periodic review of the portfolio with the management team

Additional Benefits:

Benefits for all your employees:

1. General Health Check-ups for all employees
2. Quarterly seminar on various topics like Stress Management, Back Pain, Diabetes etc
3. E-Mailers on health awareness



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