

The policy covers expenses incurred by an insured person during hospitalization. The main benefits in the policy are:

1. Self, Spouse, Two Children and Parents (1+5) can be covered under family floater.
2. Maternity expenses are covered from the day the policy starts or from the day an employee joins.
3. New born baby covered from the time of birth
4. Pre-existing Disease is covered.
5. All expenses can be covered from the 1<sup>st</sup> day of the policy. i.e. waiver of all waiting periods
6. Cashless treatment at more than 3000 hospitals across India and all major hospitals in all cities.
7. Expenses incurred 30 Days before and 60days after hospitalization are also reimbursed.

### Insurance Companies:

The policy is available from all non-life and health insurers in India. However we have observed that the four government companies give better prices and better services for group larger than 500 persons.

### Why should Optima be a Preferred Partner for Group Health Insurance

- More than 4 lakh lives covered through us
- More than 150 large companies are covered through us.
- Our Customers in the your industry ICT, Tandon Consultant and Lea Associates etc.

### We would provide the following services if we are given an opportunity to manage your health portfolio:

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

**Some of our value added services are:**

1. Organizational Health mapping
2. Doctor on call / chat service
3. Pre defined SLAs with penalty clauses for all our deliverables to bring accountability.

**Indicative Sum Insured and Premium:**

<b>Sum Insured</b>	<b>Self + Spouse + Two Children (1+3)</b>	<b>Self + Spouse + Two Children (1+5) +Parents</b>
50,000	1900	-
100,000	3250	4500
200,000	6700	9000
300,000	9000	12300
400,000	11200	15300
500,000	13500	18500

Please note that all above figures are inclusive of 10.30 % service tax

Optima Insurance Brokers Pvt. Ltd. is a leading insurance broking company based in Delhi and has a pan -India presence.

Optima manages insurance for more than 125 well-known companies including GE, Honeywell, Nat Geo, E&Y, India Bulls, Birla Soft etc. With a team of more than 100 accomplished professionals we are geared to handle the most complex insurance needs of our clients. For more information on this policy, contact us on [info@optima.co.in](mailto:info@optima.co.in)