



Group Hospitalization Policy

We are pleased to communicate that Group Hospitalization Policy for employees has been renewed for Year 2025-26 with overall objective of providing best health care services. Over the years, it has been our continuous endeavor to make the Policy more comprehensive and effective. The Group Hospitalization Policy is renewed with **New India Assurance Company Ltd.** for providing hospitalization benefits, and shall be effective **5th April 2025 to 4th April 2026**. The New India Assurance Co. Ltd is a public sector General Insurance Company of India. It operates both in India and in foreign countries that include Japan and New Zealand. It has been holding Market leadership position for four consecutive decades.

The Hospitalization Policy provides Cashless and reimbursement facility for hospitalization expenses incurred. The Policy is applicable to all Employees, Consultants/ Retainers, Trainees & OSD's of Reliance Infrastructure Limited and its Associate companies except Dassault Reliance Aerospace Ltd (DRAL) and Thales Reliance Defense Systems (TRDS) and Ex Metro One Operation Pvt Ltd (MOOPL) which are being covered separately.

A. Policy Coverage

1. This Policy covers Employees, Spouse and two dependent children. The two dependent children shall be covered upto the age of 24 years only. The Policy covers Illnesses, Accidents, Pre and Post hospitalization Expenses (ref Sn A,1b), Pre-Existing Diseases and Maternity Benefit.
 - a) Third Party Administrator (TPA) for Self, Spouse & 2 Children is as under:
 - i) R-Infra - MD India Health Insurance
 - ii) MMOL - MD India Health Insurance
 - b) Pre and Post hospitalization Expenses is 30 and 60 days respectively.
2. Separate Policy is in place with multiple Sum Insured options for Parents with New India Assurance Company Ltd., for facilitating Parental Coverage. Further, the benefit of this Policy is extended to cover Parents-in-law (On Floater basis- Sum Insured shared amongst Parents / Parents-in-law). This Sum Insured is in addition and exclusive to the Sum Insured for self and family.
 - a) A separate Third Party Administrator (TPA) for Parental and Parents-in-law Policy of hospitalization and claim settlement is as under:
 - i) R-Infra – Medi Assist Health Insurance
 - ii) MMOL - MD India Health Insurance



3. As communicated last year, no change (inclusion/ exclusion) shall be allowed till next two financial years (i.e. No mid-term additions or deletions of Parents / in-laws) except in the following situations:-

- i. Marriage of Executive during the year 2025-26 (for coverage of spouse/ parents-in-law). In this case, Employee will have to communicate the same to HR representative mandatorily within one month of marriage and subsequently, submit the Marriage certificate **within three months** from communication to HR.
- ii. New born child during the year 2025-26. In this case, employee has to submit the birth certificate of the child **within three months** from the birth date.
- iii. Unfortunate event of death of Parent/ Parent-In-Law already covered. In this case, Employee will have to communicate the same to HR representative and subsequently submit the death certificate **within one month** of demise.

Non-adherence to above timeline will result in non-coverage for dependent / spouse / child etc. i.e. any expenses will not be entertained in the Group Health Policy.

4. While additions or deletions to coverage are not permitted as per the policy guidelines mentioned above, we are pleased to Offer a One-Time upgrade option for employees who already have Parents or In-Laws covered under the Group Health Insurance. Employees currently enrolled with a sum insured of ₹3 Lacs, ₹4 Lacs or ₹5 Lacs for Parents or In-Laws may upgrade to ₹6 Lacs (maximum limit) by paying a nominal additional premium. If you wish to opt for this upgrade, kindly send your consent for upgradation to the email ID mentioned below by **31st May 2025**.

To - rinfra.insurance@reliancegroupindia.com and

Cc - mayuri.s.rajput@reliancegroupindia.com, Aumshesh.upparwar@reliancegroupindia.com

Additional Premium for Upgradation is as below,

Sum Insured Upgrade	Single Parent (Addl. Premium)	Both Parents (Addl. Premium)	Single In-Laws (Addl. Premium)	Both In-Laws (Addl. Premium)
Rs. 3 Lacs to 6 Lacs	5912	6183	10728	10675
Rs. 4 Lacs to 6 Lacs	3302	2856	5578	5152
Rs. 5 Lacs to 6 Lacs	1974	1222	3794	2045

5. The coverage under this Policy is applicable as long as employee is in the Company's service. In case of separation (resignation/ termination) of an employee during tenure of this Policy, the employee and his family (including Parents and Parents-in-law) would get automatically deleted from the Hospitalization Policy and would cease to get any further benefit from this Policy post separation.
6. The details pertaining to both TPAs - a) MD India Health Insurance b) MediAssist Healthcare are given in Annexure 1 and 2 respectively.



B. Premium Details

- As communicated in Year 2022, the sum insured for self and family (self, spouse and two dependent children upto age of 24 years only) has been increased to Rs 6 Lacs flat for all employees across levels as shown in Table 1 below.

Table 1 – Sum Insured and Premium payable for Self, Spouse and 2 Children (upto 24 yrs age)

Grade	Sum Insured (Rs pa)	Premium Grade-wise (Rs pa)
D1, D2, U1, U2, U3, DET, GET, MT, A1 & A2	600000	6059
A3, A4 & A5		8183
A6 & A7		11216
A8 & Above		13422

- Annual Premium deduction for self and family as shown in Table 1 above shall be done on a monthly basis from salary. If employee leaves the Company during the year 2025-26 and has availed the sum insured (upto any limit), the balance premium amount shall be recovered at the time of full and final settlement.
- Details of Sum Insured and Premium payable towards Policy for Parents and Parents-in-law are shown in Table 2 below.

Table 2 – Total Sum Insured and Premium payable for Parents & Parents-in-law (coverage shared on floater basis)

*Fixed Combined Bracket Options for Sum Insured amount (Rs pa)	Premium payable for Coverage (Rs pa)			
	Parents		Parents-in-Law	
	Single Parent	Both Parents	Single Parent-in-law	Both Parents-in-law
300000	11955	24377	23595	40465
400000	14564	27704	28745	45988
500000	15893	29338	30530	49095
600000	17866	30559	34323	51140

*The amount mentioned above under sum Insured is fixed as per the premium payable and cannot be changed at any point of time.

- The premium towards Parental / Parents-in-law coverage shall be deducted from salary of the Employee in twelve equal installments based on choice of Sum Insured and Parents / Parents-in-law opted for coverage to reduce the burden of employees.



C. Benefits to Retired Employees / Dependent of deceased Employees:

1. Employees who would retire during the tenure of the Policy, will continue to be covered in the Policy till the expiry of the Policy i.e. upto 4th April, 2026.
2. Those Employees who have already retired before commencement of this Policy, and wish to avail the benefit of the Hospitalization Policy for the year 2025-26 may do so by paying one time premium at the time of enrollment for the Policy at following rates (for Self & Spouse only) as mentioned in Table 3.

Table 3 – Premium Details for Retired Employees

Grade at the time of retirement	Sum Insured (Rs pa)	Premium (Rs pa)
D1, D2, U1, U2, U3, DET, GET, MT, A1 & A2	300000	26568
A-03, A-04 & A-05	400000	28965
A-06 & A-07	500000	32711
A-08 & above	600000	32926

3. Incase, the retired employee wishes to discontinue the policy / take a break in any year post retirement, shall not be covered again in the policy thereafter in future.
4. In the unfortunate event of death of an Employee (while in service) during the tenure of this Policy, the Policy will cover deceased Employee's spouse and two dependent children (upto the age of 24 years) for tenure of this Policy. For subsequent years, if the family wishes to avail the benefit they can do so by paying the premium at the rate and terms as applicable.

D. The key exclusions are including but not limited to the following:-

1. Injury or disease, directly or indirectly caused by or arising from or attributable to War or War-like situations
2. Circumcision, unless required to treat injury or illness.
3. Vaccination & Inoculation.
4. Hospitalization for convalescence, general debility, obesity treatment & its complications, congenital external disease or anomalies, use of intoxicating drugs / alcohol.
5. Injury or sickness due to willful or deliberate exposure to danger (except in an attempt to save human life), or as a result of participating in hazardous sports of any kind / any criminal act.
6. Intentional self-inflicted injury, attempted suicide or sickness arising out of non-adherence to any medical advice
7. Sterility and Infertility treatment
8. Venereal diseases



9. Hospitalization for diagnostic tests only
10. Any cosmetic or plastic surgery, except for correction of injury
11. Medical Termination of Pregnancy (MTP)
12. Instrument used in treatment of Sleep Apnea Syndrome (CPAP) and Continuous Peritoneal Ambulatory Dialysis (CPAD) and Oxygen Concentrator for Bronchial Asthmatic condition
13. Any non-medical expenses like registration charges, charges towards medical records, cafeteria, telephone, convenience items, cosmetics, toiletry items etc.
14. The Cost of braces, equipment or external prosthetic devices, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, hearing aids including cochlear implants, durable medical equipment.
15. Dental treatment or surgery of any kind, unless requiring hospitalization due to major accident injury.
16. Expenses on Vitamins and tonics, unless used for treatment of injury or disease
17. Injury or disease caused directly or indirectly by nuclear weapons / materials
18. Naturopathy treatment
19. Investigation and Evaluation – Expenses related to any admission primarily for diagnostic and evaluation purpose. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.
20. Rest cure, rehabilitation and respite care related expenses.
21. Expenses related to unproven treatments.
22. Diagnosis / Treatment outside the geographical limit of India.
- 23. In case of Reimbursement – Intimation is required within 7 days from the date of admission.**
24. Injury due to Suicidality



Annexure 1

Details of Third Party Administrator - MD India Health Insurance

Description	Features
Network Hospitals	Network Hospitalization List is available on Website of MD India: https://mdindiaonline.com/providerlist.aspx
E card – Id card	MD India Ecard can be generated from their website by the respective employee through following link through Google->>Chrome: https://mdindiaonline.com/ Login: Employee Code Password: date of birth of an Employee (ddmmYYYY)
Cashless facility at Network Hospitals	MD India offers Cashless Service at Network Hospitals listed with them The cashless facility is given by hospital after Approval Letter is authorized by MD India.
Non-Network Hospitals	Employees availing treatment at Non-Network hospitals has to inform TPA within 24 hours from the time of hospitalization. Also, Employee can send all their original documents pertaining to Hospitalization along with the claim form to MD India for reimbursement within 30 days from the date of discharge from the hospital.
MD India 24 Hrs Toll free 	Toll free number is available to all Employees to avail the services of Hospitalization Policy. Toll free Customer Care : 18002097777 Toll free Cashless : 18002097800 Email ID:- mumbaicorp8@mdindia.com, customercare@mdindia.com, authorisation@mdindia.com



Escalation Matrix:	<p>For any further query Contact:-</p> <p>Bhavesh Yadav:- 9322169059 Email Id:- mumbaicorp8@mdindia.com</p> <p>Level 1 : Mr. Bhavesh Yadav Designation: Senior Executive Email: mumbaicorp8@mdindia.com Hand Phone: 9322169059</p> <p>Level 2 : Mr. Ismail Ghadiyali Designation: Assistant Manager Email: Ighadiyali@mdindia.com Hand Phone: 9320373542</p> <p>Level 3 : Mr. Kartik Joshi Designation: Manager Email: kjoshi@mdindia.com Hand Phone: 7420074497</p>
MD India Help Desk	<p>Employees are requested to dispatch Mediclaim documents to below mentioned address and inform to Mr. Bhavesh Yadav (9322169059).</p> <p>Address: MD India Health Insurance Ballard House, Mezzanine Floor, Adi Murzban Path, Ballard Estate, Fort, Mumbai, Maharashtra 400001</p>



Annexure 2

Details of Third Party Administrator for Parents and Parents-in-law Policy – Medi Assist Insurance

Description	Features
Network Hospitals	Medi Assist has covered 18000 hospitals across 1069 cities and towns in India, termed as the Network Hospitals under the Policy, Network Hospitalization List is available on Website of Medi Assist (https://www.mediassist.in/network-hospital-search/)
E card – Id card	Medi Assist Ecard could be generated from their website by the respective employee through following link through Google->>Chrome: https://portal.mediassist.in/home.aspx Login : EmpID@Rinfra Password : DDMMYYYY
Cashless facility at Network Hospitals	Medi Assist offers a cashless hospitalization facility at its network hospitals, allowing policyholders to receive treatment without making upfront payments. Before admission, the hospital sends a request to Medi Assist for approval. Medi Assist reviews the request based on policy terms and conditions. Once approved, the insured can avail treatment without paying upfront. Medi Assist settles the bill directly with the hospital, except for non-covered expenses.
Non-Network Hospitals	Employees availing treatment at Non-Network hospitals has to inform TPA within 24 hours from the time of hospitalization. Also Employee can send all their original documents pertaining to Hospitalization along with the claim form to Medi Assist for reimbursement within 30 days from the date of discharge from the hospital.



Escalation Matrix:	<p>Level 1 : Mr. Siddhesh Kamat Designation: Account Leader Email: siddhesh.kamat@mediassist.in Hand Phone: 8652403595/ 8291912512</p> <p>Level 2: Ms. Shruti Dicholkar Designation: Assistant Manager Email: shruti.dicholkar@mediassist.in Hand Phone: 9318492876</p>
Medi Assist Help Desk	<p>Employees are requested to dispatch Mediclaim documents to below mentioned address and inform to Mr. Siddhesh Kamat (8652403595)</p> <p>Address:- Medi Assist Insurance TPA Pvt Ltd. Aar Pee Chambers, 4th Floor, Sagbaug, Marol Co-operative Industries Road, Off Andheri Kurla Road, Marol, Andheri (E), Mumbai- 400059</p>