

Hireflex247 India Pvt Ltd - Health Insurance Benefit Claim Policy

January 2025

We are pleased to offer Star Health Insurance to our team members, providing coverage of up to ₹5 Lakhs, with an annual premium cap of ₹26,000 INR. The exact premium amount may vary based on your age and any existing medical conditions. To determine the precise coverage and premium applicable to you, please visit Star Health Insurance's website or Policy Bazaar to obtain a personalized quote. Once you have the quote details, kindly submit them to us for further processing.

Eligibility & Claim Process

- This benefit is ONLY available to employees who have been explicitly offered this in their offer letter. If this was not included in your offer letter, you will not be eligible to claim this benefit.
- If you currently have a medical insurance policy, you can claim this benefit amount towards the premium of your existing policy, provided the amount is less than the ₹26,000 INR cap.
 - Example: If your premium is ₹20,000, you can claim that amount, but it must be within the ₹26,000 INR limit.
- If you do not have an existing medical insurance policy, you may utilize this benefit to purchase a new policy from Star Health Insurance.
- Important: If you are currently uninsured, you cannot claim this benefit as a cash payout or reimbursement—it is strictly for insurance premium payments.

Group Policy Breakdown

When purchasing a group insurance policy, the cost for each individual is determined based on several factors, including:

- Age
- Existing medical conditions
- Job role and risk factors

To accurately determine your share of the premium in a group policy, please speak to your insurance agent to obtain a detailed breakdown of your cost.

Policy Exit Clause

- If you decide to leave the company before completing the policy's annual term, the pro-rated amount of the yearly premium will be deducted from your final salary.
- This deduction accounts for the company's contribution towards your health insurance for the period you were employed under the policy term.

Queries:

Should there be any doubts or questions regarding this policy, employees are encouraged to reach out to the HR department at hr@hireflex247.com