

EXTENSION OF GROUP HEALTH INSURANCE & PORTABILITY FOR RETIREES

Applicability & Coverage

This document is applicable to Support and Management employees who retire from the service of Caterpillar India Private Limited, Caterpillar India Engineering Solutions Private Limited, Caterpillar Financial Services India Private Limited, Perkins India Private Limited, or Solar Turbines India Pvt. Ltd. (hereinafter referred to as Company).

Upon retirement from the Company upon reaching the age of superannuation, the group health insurance cover will be extended for the retirees and their enrolled dependents for the base sum insured, critical illness cover, and voluntary top-up cover (if purchased). The extension in coverage will be applicable till 11:59 pm on 31st December of the year of retirement, or until the retiree's death, whichever is earlier.

Updating your personal email ID with the insurer

For a seamless experience post-retirement, please ensure you get your personal email ID updated in the insurer records.

- **30 days before retirement date**, share your personal email ID with harish.kumar3@cat.com, for it to be updated in the insurer records.
- You will be notified once your personal email ID has been updated with the insurer.

Digital portal for claims and other features

Make a note of your user ID and password. You will continue to use these credentials to log in to the Generali Central digital portal after retirement.

Digital Portal URL: [Generali Central](#)

You can use this portal for the following:

- *View sum insured, dependent details* - View your sum insured and the details of your dependents who are enrolled in the health insurance plan.
- *Download e-cards* - Download e-cards for each member or send all e-cards to your email.
- *Pocket Clinic* - Access complimentary wellness offerings and unlimited doctor consultations.
- *Claims* - Initiate reimbursement claims/ pre-hospitalization & post-hospitalization claims and track the claims made by you or any of the covered family members.
- *Cashless On the Spot* - To avail of medical care at any hospital of your choice, even if it isn't part of our network.
- *Network hospitals* - View & download the updated list of Generali Central Network Hospitals. Search can be done either by selecting the state & city or by entering the hospital name.
- *Download documents* - Download the Health Claim Form, Pre-Authorization Form, Claim Check List, Cashless / Reimbursement Claim Process, Claim Steps etc.

Contact information

For assistance or queries, please contact the Generali Central Insurance team at:

- Toll free number 1800 209 1016 / 1800 103 8889
- WhatsApp 9987952619 (9:30 AM to 10:00 PM)
- Email gch@generalicentral.com | For escalations gch.swift@generalicentral.com

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Insurance portability

As a retiree, your health insurance coverage under the group health insurance policy will cease post 11:59 pm on 31st December of the year of retirement. However, post the benefit ceasing to be applicable, you have the option to migrate to an individual health insurance policy or family floater policy under a Generali Central retail plan.

IMPORTANT - If you are interested to port to a retail plan, you must **contact Shiva Kumaran N at shivakumaran.n@generalicentral.com or +91-9844729518 to start the application process for porting latest by 15th November of the year of retirement.**

- Porting is not automatic. Your retail policy application will be reviewed as per the insurer's underwriting guidelines and subject to medical tests, if required under the retail policy rules. Final acceptance depends on the insurer's approval.
- When porting from a group health insurance policy to an individual policy with the same insurer, you are entitled to transfer accrued benefits for pre-existing conditions and waiting period exclusions. This applies to pre-existing diseases and any time-based exclusions mentioned in the retail policy.
- Transfer of accrued benefits from the Group Health Insurance Policy to the retail policy will be applicable only if you make the premium payment towards the retail plan on or before 31st December of the year of retirement, subject to necessary underwriting approvals and acceptance from the insurer
- The accrued benefits will apply equivalent to the time that you have completed under the group policy with the same insurer; and up to the lower of the group policy base sum insured, or the new retail policy sum insured. Illustrative examples below.

Examples are for illustrative purposes only. For detailed information, please contact Generali Central Insurance.

Illustrative examples - Transfer of accrued benefits from Group health policy to Retail policy				
Time spent under Group Health policy with the Company	Group policy base sum insured	Retail policy sum insured proposed	Waiting period under retail plan (as may be applicable)	Implication / Effect
2 years	INR 4 Lakhs	INR 5 Lakhs	3 years for a particular illness	Under retail policy: <ul style="list-style-type: none">▪ 1 year waiting period for that illness will apply for INR 4 Lakhs.▪ 3 year waiting period will apply for the incremental coverage of INR 1 Lakh
2 years	INR 4 Lakhs	INR 5 Lakhs	1 year for a particular illness	Under retail policy: <ul style="list-style-type: none">▪ 0 waiting period for that illness will apply for INR 4 Lakhs.▪ 1 year waiting period will apply for the incremental coverage of INR 1 Lakh
2 years	INR 4 Lakhs	INR 2 Lakhs	3 years for a particular illness	Under retail policy: <ul style="list-style-type: none">▪ 1 year waiting period for that illness will apply for INR 2 Lakhs.

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Process for Insurance Porting

1. Retiree must contact Shiva Kumaran N at shivakumaran.n@generalicentral.com or +91-9844729518 to start the application process for porting latest by 15th November of the year of retirement.
2. Generali Central Retail Team will be assigned to assist retirees for portability.
3. Upon receipt of request from the retiree, the Generali Central Retail team will share the following with the retiree:
 - a. Retail products details
 - b. Tentative quotes
 - c. Documentation required
4. Retiree must submit the following completed documents when applying for portability:
 - a. Proposal form
 - b. Portability form
 - c. Copy of the retirement letter issued by the Company, stating the employee ID & date of retirement, signed by the authorized signatory of the Company.
5. Proposal will be processed by Generali Central upon confirmation from the retiree and completion of documents.
6. The coverage under the retail plan will be effective from the date of premium payment

For any queries regarding health insurance portability, please contact
shivakumaran.n@generalicentral.com or +91-9844729518

Disclaimer

Extension or continuation of the insurance coverage for the retiree until the end of the calendar year of retirement does not signify continuation of employer – employee relationship between the Company and the retiree. It is a one-off benefit being extended by the Company on goodwill basis and not under any legal or regulatory obligation. Provision of this benefit does not entitle the retiree or any of his / her family members to seek or claim any other benefits of any nature whatsoever from the Company.

Porting from the Company's Group Health Insurance policy to an individual or family floater retail policy is a personal decision and a direct arrangement between the retiree and the insurer. All decisions related to portability are solely governed by the insurer's retail policy terms and regulatory guidelines.

The Company does not play any role in the portability or migration process; does not influence underwriting decisions, premium, coverage, or any policy terms; cannot intervene, represent, or negotiate on behalf of the retiree with the insurer; and is not responsible for acceptance, rejection, delays, or disputes related to the retail policy.

Retirees are advised to review the portability process and retail policy terms carefully and contact the insurer directly for any queries, clarifications, or grievances.