



## **Frontline Workers Health Insurance (FLIP)**

### **(Program Frequently Asked Questions (FAQs))**

- **What is FLIP?**

This is a group health insurance policy for persons working in CSOs across the country providing a cover of up to Rs 3 lakh per annum.

The policy under FLIP has been specifically negotiated for persons working in CSOs with minimal or no healthcare security.

If you are a CSO and would like to get a health insurance for your colleagues, this is for you.

- **What does the policy cover?**

This insurance covers in-patient medical expenses including:

- Bed Charges/nursing expenses as provided by the hospital / nursing home.
- Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists fees.
- Anaesthesia, Blood, Oxygen.
- Operation Theatre Charges, Surgical Appliances.
- Medicines
- Diagnostic tests
- Day Care Treatment for specific illnesses that do not require hospitalisation but are significant medical procedures e.g., Cataract, Chemotherapy, Dialysis, etc.

- **Who can apply for the group health insurance under FLIP?**

Any individual working for any CSO (registered under the Societies Act, Trust Act or under Section 8 of the Companies Act) can apply for this insurance through their CSO.

- **Who can be enrolled under the insurance policy?**

Persons working with a CSO in any capacity and receiving a remuneration for their services in the form of salary, honorarium or consultancy can be included in the policy, henceforth termed as staff for the CSO in this FAQ.

Field staff earning regular honorariums can be included. You can also enrol if you work as an administration, finance or support staff. The inclusion is irrespective of the compensation amount or your role in the organisation.

Persons not receiving a regular remuneration of any kind from the CSO will not be considered.

- **Does the policy cover out-patient medical expenses?**

No. This insurance will not cover the expenses to your doctor or dentist unless the doctor prescribes hospitalisation for further treatment.

For example, if you visit a doctor with a stomach-ache and the doctor diagnoses it to be an infection to be cured by antibiotics, the doctor's fee as well as the cost of medicines will not be covered. However, if the diagnosis in this case of stomach-ache is appendicitis which will require surgery. The doctor's fee, any tests or medicines prescribed by the doctor can be covered by the policy.

- **Which insurance company is offering this policy?**

The Oriental Insurance Company Limited is offering this policy.

- **Which are the Hospitals covered under the insurance?**

An extensive network of Hospitals across the country is covered under the insurance. To check the list of hospitals in your state/ geography visit the link below: Paramount Health Services & Insurance TPA Pvt. Ltd. You can access list of hospitals from Secure Now app as well. Login to Secure Now App from your phone or computer. You can login with your mobile number and OTP generated to access the medical cards and hospital list

- **Which are the treatments not covered under the insurance?**

Following are some common exclusions of a Health Insurance policy:

- 1. Injuries from Self-Harm or Suicide Attempts**

Any condition resulting from intentional self-injury or suicide attempts is not covered.

## **2. Substance Abuse or Alcohol-Related Conditions**

Treatment for addiction or conditions resulting from drug/alcohol abuse is excluded.

### **War, Riots, or Civil Commotion**

3. Injuries caused during war, acts of terrorism, or civil unrest are not covered.

- **Cosmetic or Aesthetic Procedures**

Treatments like plastic surgery, unless required due to accident or medically necessary, are not covered.

An insured person traveling against the advice of a physician

### **Unproven Treatments-**

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

- **Will the policy cover accidents?**

Yes, the policy will cover the medical expenses incurred due to accidents. However, in case of death, only medical expenses prior to demise will be covered and not that of funeral/burial and other expenses.

- **Will the policy cover the expenses due to pregnancy if you were expecting the child before purchasing this insurance?**

Yes, this policy covers all pre-existing conditions from the day of commencement of the policy, including pregnancy.

This policy also covers persons with pre-existing heart, or other chronic health conditions.

- **Is there a cap on the number of persons a CSO can enrol in FLIP?**

All staff under Rs 25,000 income should be covered. The CSO cannot selectively pick staff for coverage.

- **Will the policy include family of the CSO staff?**

No. This policy covers only the staff of the CSO, not their family.

- **Can a CSO registered for only a year apply for insurance under FLIP?**

Yes. The number of years of functioning is not a factor for enrolling the persons working at the CSO under FLIP.

- **Is there any restriction on CSOs applying based on issues they work on?**

No, any CSO can apply irrespective of the issues their organisation works on.

- **Is the policy restricted to any specific geographical area in the country?**

No, CSOs from across the country can apply to enrol their staff to this program.

- **How much would a CSO have to pay as premium for the policy?**

The premium, like in all insurances, is decided based on the age of the persons being insured. The rack rate for the premium under this policy is the following:

Age Group	18-20	21-35	36-45	46-50	51-55	56-60	61-65	66-70
Premium	2,737	4,532	5,674	7,209	7,976	12,748	17,706	22,190

If you are a CSO with the following staff diversity:

Age Group	18-20	21-35	36-45	46-50	51-55	56-60	61-65	66-70
Premium	2,737	4,532	5,674	7,209	7,976	12,748	17,706	22,190
Number of Staff	3	7	4			1		

The premium per person for your CSO will be calculated as follows:

$(2737 \times 3 + 4532 \times 7 + 5674 \times 4 + 12748 \times 1) / 15 = 5,025 + \text{GST per person}$

- **Can a CSO apply for this program if it has limited financial resource and cannot pay for the premium of their staff?**

Yes, it can. In this case, on a case-by-case basis, NFI shall review the application made by the CSO for individuals working with them thoroughly.

NFI is committed to fully supporting a limited number of CSO for the insurance cost of their staff from organisations in the 12 focus states of:

- Arunachal Pradesh,
- Assam,
- Chhattisgarh,
- Jharkhand,
- Madhya Pradesh,
- Manipur,
- Meghalaya,
- Mizoram,
- Nagaland,
- Odisha,
- Tripura and
- West Bengal.

This support will be extended only to workers who earn a remuneration not more than Rs 25,000 a month and are not covered already by any other health insurance/ coverage provided by the CSO.

- **How can you enrol your staff to FLIP?**

You can enrol your staff on FLIP by following the steps given below:

Step 1: Log into the NFI website using the link <https://nfi.securenow.in/login>

Step 2: When you click on the above link, the new page will ask for a mobile number. Please provide your valid mobile number to begin the process of registering your CSO to FLIP.

Step 3: You will receive an OTP on the mobile number you provided. Please enter that OTP to open the CSO verification Form.

Step-4: Fill in the required details in the CSO verification Form

- **What documents would you need to fill the CSO verification form?**

To fill the CSO verification form for enrolling on FLIP, CSOs will need to provide the following details:

Registration certificate of the CSO under societies Act, Trust Act or Companies Act, whichever may apply.

12A and 80G registration numbers, if they apply. 12 A registration is compulsory.

Total grants received by the CSO in the last three years

**What details do you need to provide of your staff that you wish to insure?**

For the insurance, you will need to provide the insurer the following details of the individuals to be insured:

- Name of the person
- Data of Birth
- Gender
- Date of Joining the organization
- Mobile No
- Email
- Monthly Salary

In addition, you would have to provide an undertaking on your organisational letterhead stating that this information is true, stamped and signed by the authorised signatory.

- **What document will you receive on enrolling with FLIP?**

Every insured individual will receive an e-card on their mobile number as well as by email that you have provided. This e-card will contain information such as name and date of birth of the person insured, amount of coverage, date of start of the policy, and details of the insurance company.

This card can be used to claim insurance at hospitals at the time of admission.

Wherever your insurance policy has coverage. You can access list of hospitals from Secure Now app as well.

For any other query, contact: Ms. Dithhi Bhattacharya (+91 99998 46213)/ [flip@nfi.org.in](mailto:flip@nfi.org.in)

Note: Insurance is the subject matter of solicitation. This is an initiative for the welfare of employees in the sector. NFI has no commercial incentive in this. This is a group health cover and will be renewed annually as per the terms and at the discretion of the insurer.