

Kyndryl MediAssist Portal

Enrolment Tutorial

Introduction to Medi Assist Portal

Welcome to the Mediassist portal tutorial. Now you can access all policy features on your Mediassist portal - in a faster and more efficient way. Here is a step by step guide on how to use your Mediassist portal.

1. Go to <https://portal.Mediassist.in> from your web browser. Sign in with your username and password.

Login ID: Employee ID@KYNDRYL

Password: Date of Birth in DD/MM/YYYY format followed by your employee ID

For example, if your employee ID is 123456, your username would be **123456@KYNDRYL** and if your date of birth is 30-November-2014, your initial password would be **30112014123456**.

Note: Please change your password after the first login.



Connect with us in real-time on **WhatsApp** for instant query redressal

We just made it easier for you to reach us. Our smart WhatsApp Chatbot will help you find the answer to your query in no time. Now, just drop a "Hi" and we'll be there for you!

[Click here to chat us on](#)

or Scan the QR Code to chat with us on WhatsApp



Username :

Password :

[SIGN IN](#)

[Forgot your Username or Password?](#)

2. On successful login, you will see the following page from which, you can perform the required action.



Your health policy

Know your policy terms & conditions, download e-card and more.

[Enrolment](#)

[Download eCard](#)

[View policy](#)



Hospitalization

Find your network hospital and also inform us about your hospitalization in advance for speedier processing of cashless and reimbursement claims.

[Network hospitals](#)

[Intimate eCashless](#)

[Intimate reimbursement](#)



Claims

Submit your hospitalization claims online and track your claim status in real-time.

[Submit claims](#)

[Track claims](#)

- Click the **enrolment** button on 'Your health policy' tile. The following page appears. Existing users can review details of Self, Spouse & Child/Children only. Dependent details have to be added/ reviewed for 2023 policy.

Test4_5042Self
UpdateBankDetails

Employee ID	Test4_5042	Date of Hire	01 Jan 2008	Gender	Male
Email	Dummy@kyndryl.com	Mobile No.	9999999999	Work Location	Bangalore
Marital Status	Single				

- You can view the employee information and make necessary changes to your profile. You can add/review your beneficiaries inclusive of your spouse, parents/parents in law and up to 4 dependent children.

Test4_5042Self
UpdateBankDetails

Employee ID	Test4_5042	Date of Hire	01 Jan 2008	Gender	Male
Email	Dummy@kyndryl.com	Mobile No.	9999999999	Work Location	Bangalore
Marital Status	Single				

Mobile Declaration : By providing my personal mobile phone number, I understand and agree that Kyndryl India Pvt. Ltd., its medical insurance provider (currently HDFC ERGO General Insurance Co. Ltd) and their third party administrator (currently Medi Assist India TPA Pvt Ltd), and their partners, may contact me for the purpose of providing services and assistance under Kyndryl's health insurance programs, and for various wellness and healthcare related initiatives (including promotional and awareness initiatives) organized at or through Kyndryl only. I hereby provide my consent to being so contacted for the above purpose.

OPT OUT Declaration : I would like to opt-out. I confirm that I DO NOT wish to participate in Kyndryl's Medical Insurance 2023. I understand and agree that by clicking on the button below, I will 'opt out' of Kyndryl's Group Medical Insurance Cover 2023 and my nuclear family (spouse and children) and I will no longer be eligible to participate, or avail any benefits under this medical insurance policy. I fully understand the implications of not being part of the policy and agree to the same. I also confirm that neither my family (spouse and children) nor I shall claim that we are entitled to any benefits under Kyndryl's Group Medical Insurance 2023.

Beneficiary Details
Add

Name	Relation	Birth Date	Age	Gender	Date of Adoption	Action
Test4_5042Self	Self	01 Jan 2001	22	Male		No Action Allowed
Spouse	Partner	05 Dec 2000	22	Female		Edit Delete
SON	Son	31 Dec 2021	1	Male		Edit Delete

Please note that the coverage for an adopted child incepts from date of Legal adoption or Policy inception or Date of Joining of the employee, whichever is later.

Children Declaration : I hereby declare that the details as given for enrolment of my son / daughter are correct and confirm that they are less than or equal to 24 years, unmarried and financially dependent on me and have not established their own independent household.

If any information provided by me is found to be incorrect or false, I understand that I may be asked to submit supporting documents (i.e, government approved ID card, Birth certificate copy, educational details, etc) for validation. If the company determines that any false information has been provided, this will be construed as a BCG Violation and appropriate action will be initiated.

- Please review & update your personal details such as mobile number, email address. It is mandatory to provide a valid mobile number and accept the mobile declaration

- If you wish to enrol your spouse, ensure Marital Status is set to “Married” and “Marriage Date” is updated
- Update your “Work Location”
- You can update your “Bank Details” by clicking on the link titled “Click here to update” placed next to the “Bank Details Status” label. Please note that click on this link opens a pop-up window where you can update your bank details. Please close the pop-up after updating your bank details.

5. Check “**OPT OUT Declaration**” only if you intend to opt out of Kyndryl Group Medical Insurance. Please note that your nuclear family (spouse and children) is not covered if you opt out.

Test4_5042Self
UpdateBankDetails

Employee ID	Test4_5042	Date of Hire	01 Jan 2008	Gender	Male
Email	Dummy@kyndryl.com	Mobile No.	9999999999	Work Location	Bangalore
Marital Status	Single				

Mobile Declaration : By providing my personal mobile phone number, I understand and agree that Kyndryl India Pvt. Ltd., its medical insurance provider (currently HDFC ERGO General Insurance Co. Ltd) and their third party administrator (currently Medi Assist India TPA Pvt Ltd), and their partners, may contact me for the purpose of providing services and assistance under Kyndryl's health insurance programs, and for various wellness and healthcare related initiatives (including promotional and awareness initiatives) organized at or through Kyndryl only . I hereby provide my consent to being so contacted for the above purpose.

OPT OUT Declaration : I would like to opt-out. I confirm that I DO NOT wish to participate in Kyndryl's Medical Insurance 2023. I understand and agree that by clicking on the button below, I will 'opt out' of Kyndryl's Group Medical Insurance Cover 2023 and my nuclear family (spouse and children) and I will no longer be eligible to participate, or avail any benefits under this medical insurance policy. I fully understand the implications of not being part of the policy and agree to the same. I also confirm that neither my family (spouse and children) nor I shall claim that we are entitled to any benefits under Kyndryl's Group Medical Insurance 2023.

6. Dependent Enrolment

- Spouse details can be added by clicking on the “Add” link next to the “Beneficiary Detail” label, if a spouse is not already added
- If a spouse is already added, you can edit the details by clicking on “Edit/Remove” link next to the “Beneficiary Detail” label
- You can enrol up to four dependent children (till they attain the age of 24 years) into the plan
- Please do read and accept the “Child Declaration” if you enrol any child

Beneficiary Details
Add

Name	Relation	Birth Date	Age	Gender	Date of Adoption	Action
Test4_5042Self	Self	01 Jan 2001	22	Male		No Action Allowed
Spouse	Partner	05 Dec 2000	22	Female		Edit Delete
SON	Son	31 Dec 2021	1	Male		Edit Delete

Please note that the coverage for an adopted child incepts from date of Legal adoption or Policy inception or Date of Joining of the employee, whichever is later.

Children Declaration : I hereby declare that the details as given for enrolment of my son / daughter are correct and confirm that they are less than or equal to 24 years, unmarried and financially dependent on me and have not established their own independent household. If any information provided by me is found to be incorrect or false, I understand that I may be asked to submit supporting documents (i.e., government approved ID card, Birth certificate copy, educational details, etc) for validation. If the company determines that any false information has been provided, this will be construed as a BCG Violation and appropriate action will be initiated.

7. Parents and Parents in Law Enrolment

- Add/review details of your parent(s)/parent(s) in law.
- Please note that the premium for parents/parent(s) in law is fully paid by the employee. Premium details for the selected cover(s) are shown instantly upon selection of sum insured and date of birth
- Individual (Non-floater) coverage: Employee may enrol upto 4 members (2 Parents & 2 Parents-in-law) in any combination. The premium calculation will be basis the individual age-band of each member enrolled.
- Floater coverage: Employee may enrol any 2 of Parents/Parents-in-law in any combination under common floater coverage. The premium calculation will be basis the age of the eldest member covered.

Parents/Parents-in-Law Cover
Add

Parents /Parents-in-Law Declaration :
 Employees who have enrolled their Parents/Parents-in-Law under the 2023 policy will continue to have the same coverage and credentials under the 2024 policy owing to the 2-year lock-in (2023 & 2024). There will be no option to add/ delete/modify Parents and Parents in Law details or coverage opted a fresh in 2024. Employee has an option to opt for a higher parental sum insured during 2024 policy renewal.

Select Parental policy type :
 a. Individual (Non-floater) coverage : Employee may enrol upto 4 members (2 Parents & 2 Parents in law) in any combination. The premium calculation will be basis the individual age-band of each member enrolled.
 b. Floater coverage : Employee may enrol any 2 of Parents/Parents-in-law in any combination under common floater coverage. The premium calculation will be basis the age of the eldest member covered.

Note : Employee can select either Floater or Individual Parental Plan. Selection of both the Plans / multiple floater plans is not permitted.

Name	Relation	Birth Date	Age	Gender	Action
Dad	Father	04 Jan 1967	55	Male	Edit Delete
Mom	Mother	06 Jan 1977	45	Female	Edit Delete
Father-in-law	Father-In-Law	07 Jan 1976	46	Male	Edit Delete
Mother-in-law	Mother-In-Law	17 Mar 1976	46	Female	Edit Delete

Parental Policy Type Floater Individual

Father Sum Insured	100000.00	Premium*	9734.95
Mother Sum Insured	200000.00	Premium*	7260.73
Father-In-Law Sum Insured	300000.00	Premium*	14906.65
Mother-In-Law Sum Insured	500000.00	Premium*	18417.00

Disclaimer : Please note that there will be no change in Parents/Parents-in-Law premium with the change in age for 2024.

Please note that the insurer shall consider any claims from the new enrolment summary including voluntary Top-up and/or Parental Plans only after the enrolment process has been completed by the employee. In case of any claims being reported before the final submission of enrolment, the existing sum insured of 2022 Policy will be considered.

Employees who have joined on or before 1-Jan-2023 can have their Parents/Parents-in-Law enrolled during the window period (i.e from 1-Jan-2023 to 31-Jan-2023) and have the option to pay the premium in 2 equal instalments. The deduction of the 1st instalment will be done in Feb 2023 and 2nd instalment in March 2023. In case the employee does not opt for instalment option, the lumpsum premium would be deducted in March 2023.

Note: You can add dependents only during enrolment window period (Jan 1 to Jan 31st, 2023) or within 30 days of joining in case you are a new hire, i.e., joining Kyndryl India on or post Jan 2, 2023. Also the floater/individual option will reflect once the employee will add his second parent and or parent in law.

8. Instalment Option

By checking on this box, you will be opting to make the payment towards parent's/parent's in law premium in two equal instalments in the months of Feb 2023 and March 2023. This option is voluntary.

Disclaimer: Please note that there will be no change in Parents/Parents-in-Law premium with the change in age for 2024.

Please note that the insurer shall consider any claims from the new enrolment summary including voluntary Top-up and/or Parental Plans only after the enrolment process has been completed by the employee. In case of any claims being reported before the final submission of enrolment, the existing sum insured of 2022 Policy will be considered.

Employees who have joined on or before 1-Jan-2023 can have their Parents/Parents-in-Law enrolled during the window period (i.e from 1-Jan-2023 to 31-Jan-2023) and have the option to pay the premium in 2 equal instalments. The deduction of the 1st instalment will be done in Feb 2023 and 2nd instalment in March 2023. In case the employee does not opt for Instalment option, the lumpsum premium would be deducted in March 2023.

If you do *not tick* the checkbox, by default it implies that you intend to pay the premium amount for the parents/parents in law cover as a lump sum which will be deducted from your salary in the month of March 2023 for the current year policy. Similarly, annual deduction of premium will be made in the month of March 2023 for the 2023 policy

** Please note, the premium will be charged basis sum insured selected and the completed age of parent(s)/parent(s) in law as on January 1, 2023 for employees with date of joining as or before January 1, 2023. For employees joining on or after January 2, 2023, the parents'/parents' in law's age completed as on the date of joining will be considered for premium calculation.*

Choose Top up Cover

Top up cover allows you to enhance the sum insured available to you and your nuclear family (spouse and children). Premium payable for the top up cover selected is displayed instantly upon selection of the required sum insured.

Voluntary Plans (ESC Top up cover / Parents/Parents-in-Law)

- The Group Medical Insurance policy enables you to enhance the OPD sub-limit. The base sub-limit for OPD coverage is INR 10,000. The **enhancement** of the same corresponds with selection of additional sum-insured under the policy as provided in the below table.
- You have the benefit of **increasing the Sum Insured limit** under the voluntary plans (ESC Top-up & Parental) in year 2 (2024) of lock-in. However, there will be no option to decrease the Sum Insured limit or to opt-out from the voluntary plans chosen in year 1 (2023) of lock-in. Also please note, claims with date of admission falling under 2023 policy shall be processed as per the Sum Insured opted during year 1 (2023).
- Owing to the 2 year lock in on the voluntary top up coverage (2023 & 2024), employee will not be able to change the enrolment details during year 2 (2024). However, employee will have the option to **only increase the Top-up Sum Insured** during year 2 (2024). There will be no option to decrease the Sum Insured or to opt-out from the Top-up.
- Employees who did not opt for any Top-up in year 1 (2023) of Lock-in will not be able to buy (Opt-in) a top-up in year 2 (2024).

Sum Insured(INR)	Premium(INR) *	OPD LIMIT(INR)
<input type="radio"/> Standard base coverage (400000)	-	10000
<input type="radio"/> Base coverage + 100000.00	1285.21	15000
<input checked="" type="radio"/> Base coverage + 200000.00	2131.93	20000
<input type="radio"/> Base coverage + 300000.00	3479.06	25000
<input type="radio"/> Base coverage + 500000.00	5886.42	25000
<input type="radio"/> Base coverage + 600000.00	12678.57	25000
<input type="radio"/> Base coverage + 1000000.00	15840.77	25000

Sum Insured/Premium Contribution Summary

(Premium is inclusive of applicable taxes and charges.)

Relationship	Sum Insured (in INR)	Premium (in INR)
Employee	400000.00	2620.78
Employee Topup	200000.00	2131.93
Father	100000.00	9734.95
Mother	200000.00	7260.73
Father-In-Law	300000.00	14906.65
Mother-In-Law	500000.00	18417.00
Total premium payable (INR) *		55072.04

* The premium calculation for new hires will be on prorata basis from date of joining till December 2023. For existing employees (DOJ on or before 1st Jan 2023) annualized premium will be applicable.

9. Submit

Check all declaration boxes and click the “Submit” button to confirm your changes. Mid-term addition of spouse and child is allowed all through the policy year, subject to policy terms and conditions.

Sum Insured/Premium Contribution Summary (Premium is inclusive of applicable taxes and charges)		
Relationship	Sum Insured (in INR)	Premium (in INR)
Employee	400000.00	2620.78
Employee Topup	200000.00	2131.93
Father	100000.00	9734.95
Mother	200000.00	7260.73
Father-In-Law	300000.00	14906.65
Mother-In-Law	500000.00	18417.00
Total premium payable (INR) *		55072.04

* The premium calculation for new hires will be on prorata basis from date of joining till December 2023. For existing employees (DOJ on or before 1st Jan 2023) annualized premium will be applicable.

Note : Premium shown is inclusive of applicable taxes and TPA fees. The TPA fee is applicable for only dependent parents and parents-in-law.

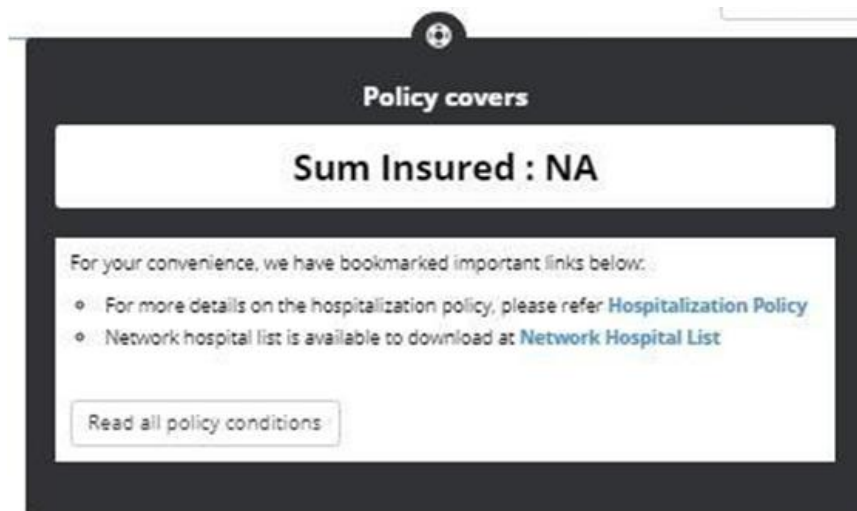
Self Declaration :

- I agree and declare the information provided above is correct and I have read the entire policy terms and conditions.
- Please note, no member can be enrolled as 'dependent' more than once under the policy (Spouse/Children/Parents) in case any of the dependent is also employed with Kyndryl. If this is determined that any member is enrolled more than once, it will construed as BCG violation and appropriate action will be initiated.

Submit

10. View Policy

Click the **View policy** button from ‘Your health policy’ tile. You can view all the details pertaining to your policy cover.



Top up coverage premium rate table		
Additional Sum Insured	Additional Premium (incl.GST, in INR)	OPD Limit
0	-	10,000
1,00,000	1,089.16	15,000
2,00,000	1,806.72	20,000
3,00,000	2,948.35	25,000
5,00,000	4,988.49	25,000
6,00,000	10,744.55	25,000
10,00,000	13,424.38	25,000

Parents & Parents-in-law policy premium rate table						
Parent Premium (Individual) inclusive of GST						
Age Band	1,00,000	2,00,000	3,00,000	5,00,000	7,00,000	1,00,000
0-45	5751.63	7260.73	9093.20	11499.25	13207.32	14909.70
46-55	9734.95	12236.16	14906.65	18417.00	21162.74	23899.32
56-65	10678.48	21633.43	26732.03	35945.61	41320.64	46677.75
66-70	11549.10	23387.95	29513.46	47891.03	55057.87	62200.82
71-75	13012.30	25963.81	33967.49	50453.33	58004.52	65530.53
>75	15200.35	27598.44	45127.85	80823.82	92930.57	104996.97

Parent Premium & Parent-in-law (Floater) inclusive of GST						
Parent Premium (Floater) inclusive of GST						
Age Band	1,00,000	2,00,000	3,00,000	5,00,000	7,00,000	1,00,000
0-45	8012.05	10593.75	14120.37	17843.17	20486.02	23120.05
46-55	13512.75	17810.93	23115.33	28546.79	32795.18	37029.41
56-65	14815.69	32367.85	42633.56	55668.26	63984.87	72273.75
66-70	16017.99	34988.35	47064.76	74151.03	85240.05	96292.12
71-75	18038.57	37723.77	52607.58	78115.61	89799.32	101443.08
>75	21060.14	40094.89	69875.65	125106.91	143839.31	162509.28

11. Download eCard

Click the **Download eCard** button from 'Your health policy' tile. Your eCard is downloaded in the pdf format.

Contact

In case of further queries, send us a mail to kyndryl@mediassist.in or call the Kyndryl helpline number on **080-46855351** for any assistance.