

# Staff Group Mediclaim Policy issued to



Policy No: 0210002822P100606655

Period: 01-04-2022 to 31-03-2023

# Eligibility Criteria

Group Mediclaim is meant for

- a) New India Employee's, Retiree's
  - b) Spouse,
  - c) Dependent / independent Children,
  - d) Dependent & independent Parents and Parent in-laws
  - e) Grand children.
- Cover is not available for resigned and dismissed employees.

# Eligibility Criteria

- In case of deceased employee, spouse will be the primary insured. Coverage of other surviving eligible family members will continue
  
- In case of death of both employee and spouse, cover will not be available for others
  
- Dependency criteria
  - a) Male child up to 25 years or till the time he starts earning.
  - b) Female child up to the age of marriage or the time she starts earning

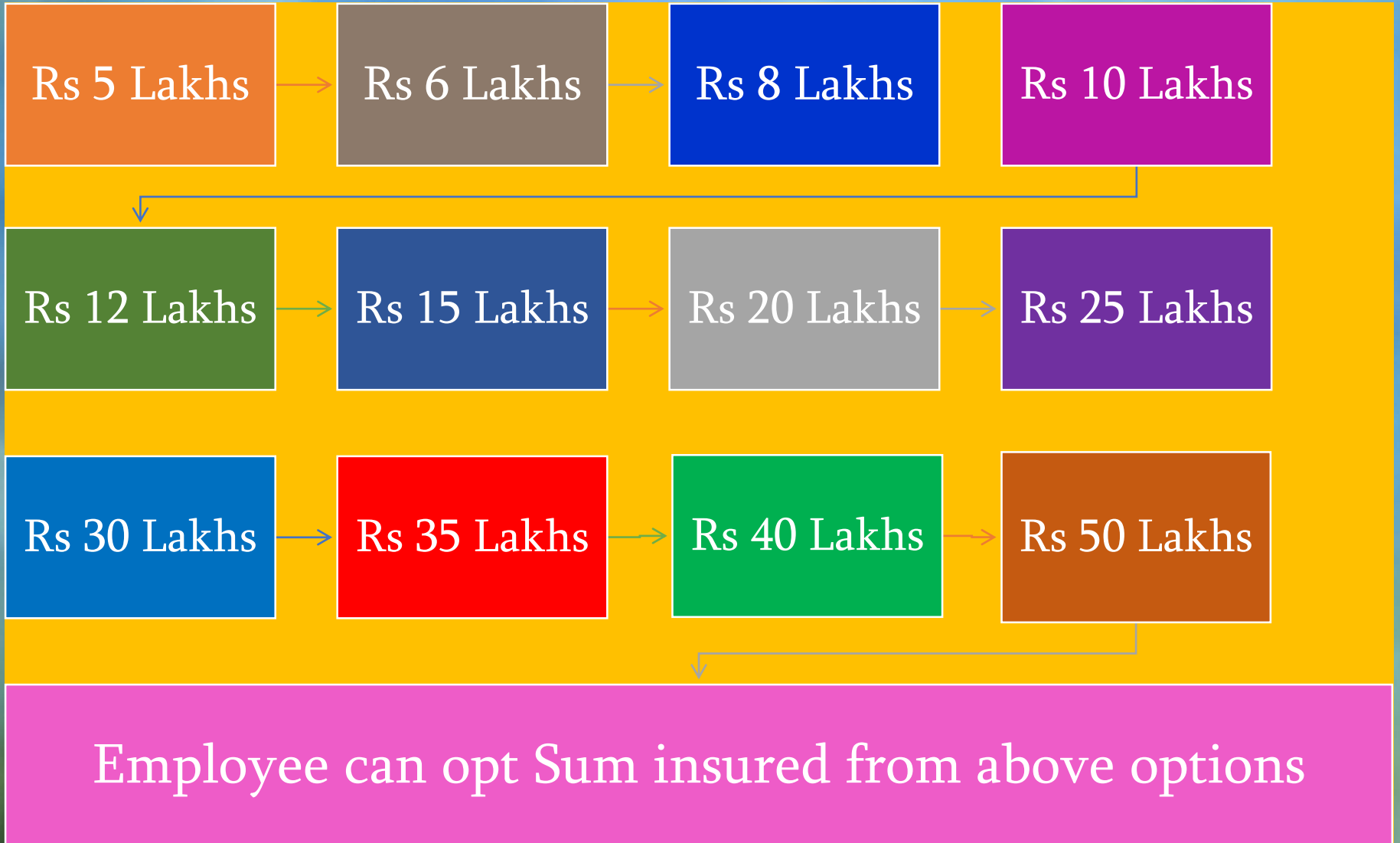
# Premium Subsidy

- Subsidy @75% in premium is available up to Eligible S.I. only.
  - i. For serving employee, his spouse and two dependent children.
  - ii. For Retired, employee & spouse
  - iii. For deceased employee, subsidy will be available only to spouse.
  
- In case of FTS/PTS 100% premium is borne by Company up to eligible S.I. for Self, Spouse and two dependent children.

# Eligible Sum Insured

Basic Pay	Eligible S.I
Less than Rs 43,300/-	Rs 5,00,000/-
Between Rs 43,300/- to Rs 55,335/-	Rs 6,00,000/-
Above Rs 55,335/-	Rs 10,00,000/-

# Optional Sum Insured



# Optional Sum Insured...

- Increase in Optional Sum Insured to next slab is allowed on promotion, marriage, child birth and once in a block of 3 years.
- Next renewal date in the block of 3 years is 1.4.2023.
- Option to decrease the Optional Sum Insured is available w.e.f. the next renewal date following the date of decrease in family size due to death/exit of a family member

# Enrollment

- Newly recruited employees may submit their enrolment form immediately on joining or within 60 days thereof. Cover will commence only after submission of enrolment form.
- Newly wed spouse of employee may be covered by submitting request 30 days prior to date of marriage or within 30 days after date of marriage.
- Parent/Parent-in-law may be covered at the time of employee joining the Company or immediately after marriage, as the case may be
- New born baby may be covered within 90 days of birth. Free coverage available up to first 90 days, if mother is covered under the policy and she is eligible for maternity benefit cover.



# Premium Tables

➤ There are four premium tables,

- a) Primary Insured,
- b) Spouse,
- c) Children and
- d) Parents / Parent in-Laws

# Inclusion / deletion & change of Opted S.I. FY 2022-2023

Increase of S.I. to the immediately next higher slab allowed in the following cases only

- Inclusion of newly-wed spouse of Primary Insured/ their dependent / independent children – who got married during the policy period 2021-2022, subject to compliance of guidelines
- Inclusion of Newly born baby during the policy period 2021-2022
- Promotion of the Serving Employees who got promoted and joined in the promoted cadre during the policy period 2021-2022
- Decrease in S.I. to the immediately lower slab may be allowed from 01-04-2022 in case of deletion/exit of member, due to death or being ineligible. However, opted S.I. in such cases should not be lower than the eligible S.I. of the employee

# Coverage Limits

Hospitalisation Benefits	Limits
<p>Room, Boarding and Nursing Expenses Per day (including nursing care, RMO charges, IV fluids / blood transfusion / injection administration charges )</p>	<p>1% of S.I. up to Rs 10 Lakhs + 0.5% for beyond Rs 10 Lakhs (Hospitals located at Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon) Subject to <b><u>Maximum of Rs 15,000/-</u></b></p> <p>0.75% of S.I. up to Rs 10 Lakhs + 0.5% for beyond Rs 10 Lakhs (Hospitals located in other cities) Subject to <b><u>Maximum of Rs 12,500/-</u></b></p>
<p>ICU – per day</p>	<p>Double of room rent entitlement</p>
<p>All related charges shall be as per entitled category vis-à-vis room rent except Pharmacy/Medicines and Implants (Proportionate Clause)</p>	

# Maternity Benefit

Maternity Expenses shall be for hospitalisation of a female employee / spouse of a male employee

Normal Delivery - Rs 50,000/- in “A” Class cities & Rs 40,000/- in other cities

Caesarean Delivery – Rs 1,00,000/- in A Class cities & Rs 65,000/- in other cities

Maternity Benefit shall also be extended to an independent child or a family member of the dependent / independent child provided such child/family member has been covered in the policy at least for the last three years as on the date of hospitalisation under maternity cover

# Maternity Special Conditions

Those who are already having two or more living children will not be eligible for this benefit

Maternity Benefit & Pre-natal, Post natal are admissible only if the expenses are incurred in hospital as in-patient

Waiting period of 9 months waived off

Pre-hospitalisation & Post Hospitalisation are not available

# Newborn Baby Cover

A Newborn Baby born is covered for any Illness or Injury

Eligible new born baby of the employee stands covered from day 1 as a separate unit

Monthly premium for new born baby shall be collected from the month in which the baby completes 90 days of age.

# Road Ambulance Charges

If the insured person is shifted from residence to Hospital, one hospital to another hospital

Ambulance charges are payable only if the hospitalisation expenses are admissible

Ambulance charges are admissible only if such expenses are paid to registered ambulance providers

Limit is up to maximum of Rs 5,000/- for any one illness

# Health Check-up Facility

16

This benefit is available to the insured / family members after 4 Claim free years, till the expiry of 5<sup>th</sup> year of policy or any claim paid/reported under the policy, whichever shall first occur in the 5<sup>th</sup> year

If the benefit is not claimed in 5<sup>th</sup> year of policy, then in future at the time of insured claiming this benefit, last 4 claim free years preceding to the year in which benefit is claimed shall be taken in to consideration

The total amount payable is maximum up to 5,000/- either availed by one /more insured family members



Pre-existing disease or ailment -  
Covered

Time bound exclusions / waiting  
period ailments - Covered

Pre-hospitalisation Limit: 30 days

Post hospitalisation Limit: 60 days

Salient  
Features

# Medical Expenses for Organ Transplant

Donor Hospitalisation expenses are covered (excluding Cost of Organ, Pre& Post hospitalisation expenses)

Expenses incurred on Donor and recipient shall not exceed the available Sum insured

## Domiciliary Hospitalisation Benefit:

Treatment for a period exceeding three days for an illness/disease which in the normal course require treatment at hospital but is actually taken while confined at home

The condition of the patient is such that he/she is not in a condition to be removed to a hospital, and/or

The patient takes treatment at home on account of non-availability of room in a hospital

# Domiciliary Hospitalisation

Surgeon, Medical Practitioner, Consultant's, Specialist's Fees, Blood, Oxygen, Surgical appliances, Medicines & drugs, Diagnostic material and Nursing Expenses

20% of S.I. subject to maximum of Rs 50,000/-

Oral Chemotherapy  
Peritoneal Dialysis

50% of S.I. subject to maximum of Rs 5,00,000/-  
(The above limits shall be on floater basis during the policy period)

Treatment of Dog bite  
(or bite of any other rabid animal like monkey, cat, etc.,)

Reimbursement of reasonable expenses / medical costs actually incurred for immunization based on the merits of each case.  
If treatment does not require hospitalisation, then such expenses can be considered under domiciliary hospitalisation section

Eye sight  
power  
Correction

Covered if the refractive error is  $\pm 5$  diopters

In case, Keratotomy is performed for therapeutic reasons like recurrent corneal erosions, nebular opacities and non-healing ulcers

# Mental Illness Cover

Treatment of mental illness, stress or psychological disorders and neurodegenerative disorders are covered

Any Psychological counselling, Cognitive, family, group, behaviour, palliative therapy, psychotherapy not covered

# Coverage for Modern Treatments / Procedures

S. No	Treatment / Procedure	Limit per Policy period
1	Uterine Artery Embolization & HIFU	Up to 20% of S.I. subject to maximum of INR 2 Lakhs
2	Balloon Sinuplasty	Up to 10% of S.I. subject to maximum of INR 1 Lakh
3	Deep Brain Stimulation	Up to 50% of S.I. subject to maximum of INR 10 Lakhs
4	Oral Chemotherapy	Up to 20% of S.I. subject to maximum of INR 5 Lakhs
5	Immunotherapy – Inj. Monoclonal Antibody	Up to 20% of S.I. subject to maximum of INR 5 Lakhs
6	Intravitreal injections	Up to 10% of S.I. subject to maximum of INR 1 Lakh
7	Robotic Surgeries	Up to 75% of S.I. subject to maximum of INR 10 Lakhs for Central Nervous System, Malignancies Up to 30% of S.I. subject to maximum of INR 5 Lakhs for other diseases
8	Stereotactic Radio surgeries	Up to 30% of S.I. subject to maximum of INR 5 Lakhs
9	Bronchial Thermoplasty	Up to 20% of S.I. subject to maximum of INR 3 Lakhs
10	Vaporisation of the Prostate	Up to 20% of S.I. subject to maximum of INR 2 Lakhs
11	Intra Operative Neuro Monitoring	Up to 15% of S.I. subject to maximum of INR 1 Lakh
12	Stem Cell therapy – Bone marrow	Up to 50% of S.I. subject to maximum of INR 10 Lakhs

# DEFINITIONS

## Day Care Treatment

Undertaken treatment under General or Local Anaesthesia in Hospital/Day Care Centre for less than 24 hours due to technological advancement.

## Preferred Provider Network

Network hospital providers in specific cities which have agreed to Packaged pricing for Specified Planned Procedures

## Any One Illness

Continuous period of Illness and includes relapse within 45 days from the date of last consultation with the Hospital where treatment was taken

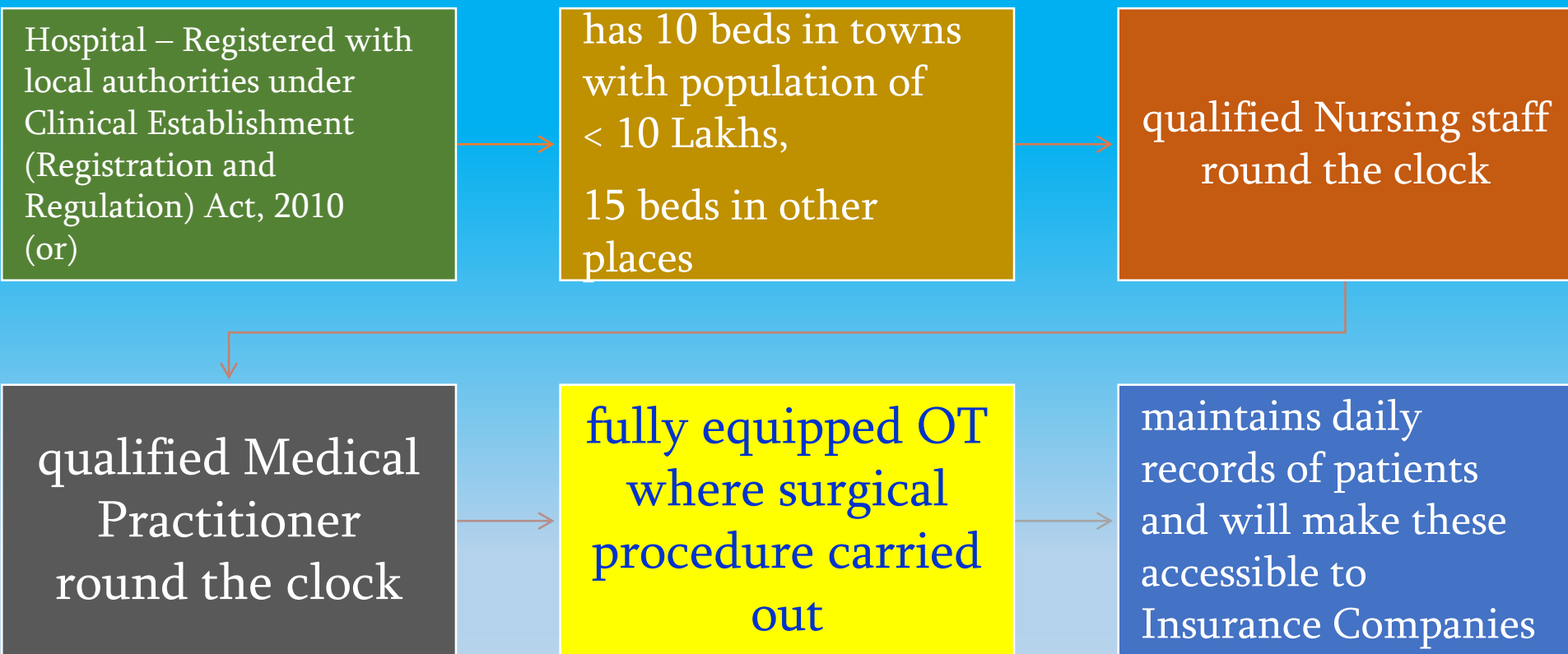


## Reasonable and Customary Expenses

Charges for Services or supplies, which are standard charges for the specific provider and consistent with the prevailing charges in the geographical area

For identical or similar services, taking in to account the nature of the Illness/Injury involved

# HOSPITAL DEFINITION



If the Claim event falls within two Policy periods

The claim shall be paid taking into consideration the available S.I. of expiring policy only.

Renewed Policy S.I. will not be available for the Hospitalisation (including Pre& Post hospitalisation expenses)

Claim shall be settled on per event basis.

Claim Under Two Policy Periods

## MULTIPLE POLICIES

If Two or more policies are taken from Us or Others

Policy holder has the right to prefer claim from other policy for the amounts disallowed, even if S.I. is not exhausted

Amount claimed exceeds S.I. under a single policy, you shall have the right to choose Insurer from whom you want to claim balance amount

The insured person must disclose such other Insurance at the time of making a Claim

Investigation & Evaluation:

Rest Cure, Rehabilitation and  
Respite Care:

**GENERAL  
EXCLUSIONS**

If the Surgical treatment fulfil all the below conditions, it is not excluded.

- i. Surgery to be conducted is upon the advice of the doctor
- ii. The surgery/Procedure conducted should be supported by Clinical protocols
- iii. The member has to be 18 years of age or older
- iv. BMI is  $\geq 40$  or  $\geq 35$  with following severe Co-morbidities
  - a) Obesity-related Cardiomyopathy
  - b) Coronary Heart Disease
  - c) Severe Sleep Apnea
  - d) Uncontrolled Type2 Diabetes

## Obesity/Weight Control

# Standard Exclusions .....

Change of Gender  
Treatments

Expenses of  
Cosmetic / Plastic  
Surgery

Breach of law with  
Criminal intent

Excluded Providers  
/Hospitals –  
disclosed in Insurer  
website

Alcoholism, drug or  
Substance abuse

Treatment in health  
Hydros, nature cure  
clinics, Spas

Dietary  
Supplements unless  
prescribed by  
Doctors

# Standard Exclusions

Refractive Error :  
Correction of Eyesight  
due to refractive error  
less than 5 dioptries

Unproven Treatment

Sterility and Infertility  
(Contraception, sterilization,  
Assisted Reproduction  
Services, Gestational  
Surrogacy, Reversal of  
Sterilization)

War and allied perils

Nuclear Risks

Treatment taken  
outside India



*Thank you*

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