

CIRCULAR**MEDICLAIM INSURANCE SCHEME 2024-25 : C-DAC (T)**

The Group Mediclaim Insurance Scheme of the Centre in force for the past sixteen years is further renewed with M/s New India Assurance Co Ltd for a period of one year from 29 Jun 2024 to 28 Jun 2025.

The customized scheme is formulated with due diligence considering various aspects and overall benefits by the existing committee constituted for the purpose.

The scheme envisage three (3) separate policies viz:

Policy 1:- Comprising of

- Regular, Grade Based staff, their eligible dependents including dependent parents (as per ihrms)
- Retired staff members and their spouse (have to bear a co pay of 10% on their claims)
- Sum insured – Rs.1 lakh, Rs.2 lakh, Rs.3 lakh, Rs.4 lakh, Rs.5 lakh.(Family floater)

Policy 2:- Comprising of

- Consolidated contract staff members and their eligible dependents (as per ihrms)
- Sum insured – Rs.1 lakh, Rs.2 lakh, Rs.3 lakh, Rs.4 lakh, Rs.5 lakh. (Family floater)

Policy 3:- Comprising of

- Nondependent parents, in laws of Regular, Grade Based, Consolidated contract staff members (have to bear a co-pay of 10% on their claims)
- Sum insured – Rs.1 lakh, Rs.2 lakh, Rs.3, Rs. 4 lakh, Rs. 5 lakh.(Family floater)

Salient features of the scheme :-

- A tailor made Health Insurance policy to cover in patient hospitalization expenses of staff members, spouse, dependent children (from 3 months old), parents, in laws , retired staff members and their spouse. (as categorized under 3 policies mentioned above)

- Family floater Scheme (Sum Insured at the discretion of the employees)
- No pre medical checkup.
- Cashless facility in approved hospitals and reimbursement in other cases.
- Full coverage for Pre-existing diseases.
- No waiting period for availing benefits.
- Pre-hospitalization and Post-hospitalization coverage for 30 days and 60days respectively.
- 1st and 2nd year exclusion for specific illness has been waived off.
- Coverage of domiciliary (in house) treatment.
- Ambulance expense coverage upto Rs.3,000/- per claim.
- Ambulance expense coverage at actual for inter-state patient shifting.
- 10% co-payment on all eligible claims for retired staff members and their spouse, non-dependent parents, in laws of staff members.
- Coverage for maternity(for the first two delivery only)
 - Normal - Rs. 40,000/-
 - Caesarean - Rs. 50,000/-
- Coverage from day 1 to day 90 for the new born baby within family sum insured (except for baby wellness treatment).
- Room rent (including nursing charges) @ 1.5% of sum insured subject to a maximum of Rs.4000/- per day. Proportionate payment for higher room category is not applicable.
- ICU rent covered up to a maximum of 3% of sum insured per day.
- Ayurveda treatment coverage up to 50% of Sum Insured in all NABH accredited /Govt. certified or recognized Hospital.
- Homeopathic coverage up to a maximum of Rs.25,000/- in Government Hospitals.
- Coverage for Organ Transplant expenses incurred for the donor.
- Coverage for Day care procedures include treatment specified in the standard list and for treatment related to animal bite/ insect bite, injury etc. Coverage for those

Medical Procedures not included in the current Day Care list and which needs to be administered under the supervision of the Hospital/ Doctor which may or may not warrant and admission for 24 hours or more subject to due certification by the concerned Doctor. List of Day care procedure is uploaded in ipromis.

- Coverage for Cataract Surgery (per eye) allowed up to a maximum Rs. 35,000/-.
- Free Medical checkup (for routine tests).
- Coverage for epidemic/ pandemic diseases.

1. Premium :-

(a) Premium (inclusive of Tax) for beneficiaries of **Policy No. 1:**
(Regular, Grade Based staff, their eligible dependents including dependent parents
(as per ihrms)

	Sum Insured (Rs.)				
	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
Member	8700	11350	14700	16250	17800
Dependent (per person)	1750	2250	2950	3250	3500
Parents (per person)	7000	8900	10400	12300	13500

Premium (inclusive of Tax) for Retired staff members and their spouse (having a co pay of 10% on their claims)

	Sum Insured (Rs.)				
	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
Member	18050	23550	30650	32600	36300
Spouse	3135	4250	5600	6250	6800

(b) Premium (inclusive of Tax) for beneficiaries of **Policy No. 2:**
(Consolidated Contract staff members and their eligible dependents as per ihrms)

Premium for sum insured					
	Rs. 1 lakh	Rs.2 lakh	Rs.3 lakh	4 lakh	5 lakh
Main Member	6045	7885	10775	11821	13065
Dependent member	1236	1645	2300	2464	2630

(c) Premium (inclusive of Tax) for beneficiaries of **Policy No. 3:**
 (Non-dependent parents and in-laws of Regular, Grade Based and Consolidated Contract staff members having a cop-pay of 10% on their claims)

Premium for sum insured					
	Rs. 1 lakh	Rs.2 lakh	Rs.3 lakh	4 lakh	5 lakh
Main Member	14280	18625	23283	34923	45398
Dependent member	2640	3364	4969	7453	9688

(Maximum entry age of parents, in laws for floater scheme is upto 75 years only)

2. The premium for eligible staff members/dependents will be adjusted from the concerned staff member's OPD medical eligibility.
3. Retired members are required to remit the premium in lump sum on joining the scheme.
4. New additions of dependents are allowed only as per the declared list of dependents for medical reimbursement of the Centre.
5. Non-dependent parents, in laws of Regular & Grade Based staff members and Consolidated contract staff members are not eligible for medical reimbursement as per the terms of their appointment. However, as a special case under the scheme, they can be enrolled in the scheme on payment basis, either by remitting the premium in a lump sum by cheque or by opting for salary deduction in eight equal installments with interest as applicable. But, in between inclusion of non dependent parents, in laws during the policy period is not allowed in the scheme and thus if at all a member wishes to enroll their nondependent parents, in laws on payment basis it shall be at the time of initiation of the policy period only. Non dependent parents and in-laws will be considered in two separate floater scheme under Policy No 3.
6. Those who are already in the existing scheme by virtue of their relationship with the staff members may continue in the scheme subject to remittance of premium in lump sum or in eight (08) equal installments with interest.
7. Similarly staff members who are covered under ESI scheme may also join this scheme also, if so desires, on payment basis either in lump sum or in eight equal installments with interest.

8. Premium payable in installments will be recovered in eight equal installments with interest @ 9.25% per annum (EPF rate plus 1%) from salary of those who avail the installment facility, commencing from July 2024.
9. Staff members enrolled in the scheme shall initially avail inpatient hospitalization Claim under the Mediclaim policy.
10. Any claims disallowed (fully or partially) by the insurance company may be submitted for reimbursement from the Centre subject to the relevant rules/ norms of the Centre.
11. Since the cost of inpatient treatment is on the higher side with an increasing trend, staff members are advised to either at least stick to their existing sum insured or opt for a higher sum insured in the ensuing scheme.
12. The contact details of the facilitators in order for service requirements under the schemes are as follows:-

- | | | |
|-----------------------------|---|------------|
| (a) Ms. Shina K Thampan | - | 9544590008 |
| (b) Mr. Arun S | - | 9947720008 |
| (c) Ms. Lekshmi Sabarinath- | | 9995561911 |

Staff members are requested to join the scheme by submitting duly filled in Application Form as under (for Application Form Login> iPromis > My Menu > Mediclaim_Insurance) on or before 05th Jul 2024, 05 pm.:-

- | | | |
|---|---|----------------|
| (a) Regular & GBCS Staff Members | - | Annexure - I |
| (b) Consolidated Contract staff Members | - | Annexure - II |
| (c) Retired Staff Members | - | Annexure - III |

For any further clarifications on the subject, please contact Shri. Jayapalan K (Ext.332) of Finance Dept.

For & on behalf of Medical Insurance Committee


Authorized Signatory

Copy to :-

All Staff Members (through Net centre)

Notice Boards