

C I R C U L A R**Sub:-Mediclaime Insurance scheme 2020-21**

The Group Mediclaime Insurance Scheme of the Centre in force for the past twelve years is further renewed with **M/s. The New India Assurance Company Limited** for one year w.e.f. 30.06.2020 to 29.06.2021.

The proposed customized scheme is formulated with due diligence by a duly constituted committee approved by the Competent Authority.

1..The salient features of the Scheme are as follows: -

- A tailor made Health Insurance policy for hospitalization expenses for staff members and **family**, applicable dependent parents, retired staff members and their spouse.
- Family include Member, Spouse and dependent Children (from 3 months old).
- Sum Insured –**Rs.1 Lakh, Rs.2 Lakhs, Rs.3 Lakhs, Rs.4 Lakhs & Rs.5 Lakhs** Family floater Scheme (at the discretion of the employees).
- Coverage of Rs. 1, 00,000/-, 2, 00,000/- floater for parents.
- 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 60 days respectively.
- 1st and 2nd year exclusion for specific illness has been waived off.
- Coverage of domiciliary (in house) treatment.
- Ambulance expense coverage up to Rs.3,000/- per claim.
- Ambulance expense coverage at actual for inter-state patient shifting.
- Only 10% co-payment on all eligible claims for parents within the Sum Insured. Claims in excess of Sum Insured will be settled up to Sum Insured without co-payment.

- Coverage for maternity – Normal (enhanced from existing Rs.25,000/- to Rs.30,000/-) & Caesarean – (enhanced from existing Rs. 35,000/- to 40,000/-). Coverage from day 1 to day 90 for the new born baby (except for baby wellness treatment).
- Room rent (including nursing charges) @ 1.5% of sum insured subject to a maximum of Rs.4,000/- 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.
- Ayurvedic 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.
- Coverage for Cataract Surgery (per eye) allowed upto a maximum Rs. 30,000/-.
- Two Free routine Medical checkups at CDAC Campus during the policy period.
- Coverage for epidemic/ pandemic diseases.

2. Premium (inclusive of Tax):

	Sum Insured (Rs.)				
	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
Member	5206	6812	9198	10116	11129
Dependents	1042	1362	1839	2023	2226

3. Premium for **parents**:

(a) For Sum Insured of **Rs.100000/-, Rs.200000/-** Floater Scheme

	Premium for sum insured of Rs.1,00,000/-	Premium for sum insured of Rs.2,00,000/-
Main Member	21085	27412
Dependent Member	4216	5482

*(Maximum entry age of dependents parents for floater scheme is upto 75 years only)

4. "Dependent" shall be as per iHRMS dependency list. (Coverage for children only from the age of 3 Months)
5. The Scheme is applicable for Regular/GBCS and Contract Staff on consolidated pay.
6. The premium for eligible staff members/dependents will be adjusted from the concerned staff member's **OPD** medical eligibility.
7. As per circular No. C-DAC/ED/MEDICLAIM/001/2015-16 dated 24th June 2015, reimbursement of Medclaim Insurance premium from the Centre shall be allowed only in respect of Group Medclaim Insurance Policy of the Centre.
8. Retired members are required to remit the premium in lump sum on joining the scheme.
9. New additions of dependents are allowed only as per the declared list of dependents for medical reimbursement of the Centre.
10. Though Parents of contract staff*on consolidated pay are not eligible for medical reimbursement as per the terms of their appointment, as a special case only dependent parents of such staff members are allowed to join the scheme subject to the following conditions:-
 - (a) *The criteria for dependency is as defined by the Govt. of India rules ie. the income of dependent parents shall not exceed Rs.9,000/-pm plus dearness relief admissible on the date of joining the scheme.*
 - (b) *A statement of declaration of dependency in the specified format as per Annexure II in support of the same is to be furnished along with the Annexure I.*
 - (c) *Premium of the dependent parents to be remitted either in lump sum by cheque or in eight equal installments with interest (as specified in Annexure I).*
11. Further, those who are already in the existing scheme by virtue of relationship with the staff members may continue in the scheme subject to remittance of premium in lump sum or in eight equal installments with interest.
12. Similarly staff members who are covered under ESI scheme may join this scheme also, if so desires, on payment basis either in lump sum or in eight equal installments with interest.

13. Premium payable in installments will be recovered in eight equal installments with interest @ 9.65% per annum (EPF rate plus 1%) from salary of those who avail the installment facility, commencing from Jul 2020.

14. Staff members enrolled in the scheme shall initially avail inpatient hospitalization claim under the Medclaim policy. However, 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.

15. The contact details of the facilitators in order for service requirements under the Scheme are as follows :-

(a) Ms. Shina K Thampan	-	9544590008
(b) Mr. Vineeth	-	9744590008
(c) Ms. Lekshmi	-	9995561911
(d) Mr. Sabarinath G	-	9995561911

Staff members are requested to join the scheme by submitting application in the format in **Annexure I & II** (for staff members) / **Annexure III** (for retired members) on or before 29 June 2020 @ 05 p.m)

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



J D & D H (Finance)

All Staff Members (through Net centre)
Notice Boards