

**CIRCULAR****Sub:-Mediclaim Insurance scheme 2021-22**

The Group Mediclaim Insurance Scheme of the Centre in force for the past thirteen years is further renewed with M/s. New India Assurance Company Limited, Madurai, for a period of one year from 29.06.2021 to 28.06.2022.

The proposed customized scheme is formulated with due diligence by a duly constituted committee. The committee considering various aspects including the past history of the scheme features and the overall benefits, proposed to remodel the scheme further to suit the various categories of staff members and the same has been duly endorsed by the Competent Authority.

Accordingly, the proposed scheme consists of 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 lakh.(Family floater)

### **Other 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 Preexisting diseases.
- No waiting period for availing benefits.
- Pre-hospitalization and Post-hospitalization coverage for 30 days and 60 days respectively.
- 1<sup>st</sup> and 2<sup>nd</sup> 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.
- 10% co-payment on all eligible claims for retired staff members and their spouse, nondependent parents, in laws of staff members.
- Coverage for maternity (for the first two delivery only) ---
  - Normal - Rs.30,000/-
  - Caesarean - Rs. 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.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. 30,000/-.
- Two Free routine Medical checkups at CDAC Campus during the policy period.
- Coverage for epidemic/ pandemic diseases.

2. **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
<b>Member</b>	6711	8782	11431	12572	13830
<b>Dependent (per person)</b>	1342	1756	2288	2514	2773
<b>Parents (per person)</b>	4124	6127	7178	8461	9313

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
<b>Member</b>	6711	8782	11857	13041	14346
<b>Spouse</b>	1342	1756	2373	2608	2876

**(b) Premium (inclusive of Tax) for beneficiaries of Policy No. 2:**

(Consolidated contract staff members and their eligible dependents as per iHRMS)

	Sum Insured (Rs.)				
	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
<b>Member</b>	4600	6000	8200	9000	9950
<b>Dependent (per person)</b>	940	1250	1750	1875	2000

**(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 co-pay of 10% on their claims)

Premium for sum insured			
	Rs. 1 lakh	Rs.2 lakh	Rs.3 lakh
<b>Main Member</b>	13800	18000	22500
<b>Dependent member</b>	2550	3250	4800

\*(Maximum entry age of parents & in laws for floater scheme is up to 75 years only)

3. "Dependent" shall be as per iHRMS dependency list. (Coverage for children only from the age of 3 Months)
4. The premium for eligible staff members/dependents will be adjusted from the concerned staff member's **OPD** Medical eligibility.
5. Retired members are required to remit the premium in lump sum on joining the scheme.
6. New additions of dependents are allowed only as per the declared list of dependents for medical reimbursement of the Centre.
7. 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 nondependent 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 3.
8. Again, 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 equal installments with interest.

9. 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.
10. Premium payable in installments will be recovered in eight equal installments with interest @ 9.50% per annum (EPF rate plus 1%) from salary of those who avail the installment facility, commencing from July 2021.
11. Staff members enrolled in the scheme shall initially avail inpatient hospitalization Claim under the Mediclaim policy.
12. 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.
13. 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. Vineeth - 9744590008
  - (c) Ms. Lekshmi - 9995561911
  - (d) Mr. Sabarinath G - 9995561911

Eligible staff members are advised to join the scheme to avail the benefits by submitting the application as per the format in **Annexure I** (for Regular & GBCS) **Annexure II** (for consolidated contract staff members) and **Annexure III** (for retired staff members) on or before 28<sup>th</sup> June 2021, 5.00p.m.)

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



**Authorized signatory**

**For and on behalf of the Committee**

All Staff Members (through Net centre)

Notice Boards