

ANNEXURE A.

Base Group Mediclaim Policy

Coverage Details	
Policy Type:	Group Health Insurance Policy for Retirees and their Dependents
Definition of Family :	Option 1 – Single Retiree (Self Only) Option 2 – (1 + 1) Retired Employee + Spouse
Sum Insured :	Option 1 – INR 2,00,000 per family Option 2 – INR 3,00,000 per family Option 3 – INR 4,00,000 per family
Age-Limit	There is no minimum and maximum age limit in the policy
Coverage Type:	Family Floater
Pre and Post Hospitalization	30 days Pre-hospitalization and 60 days Post hospitalization
Room Rent including Nursing & RMO Charges	1% of Sum Insured per day
ICU Rent including Nursing & RMO Charges	2% of Sum Insured per day
Other Hospital Expenses:	Proportionate deduction applicable for higher room / ICU rent on all hospitalization expenses except Medicines in case of higher room / ICU rent is opted.
Limits on Diseases	<ul style="list-style-type: none"> • Cataract - Rs.30,000/- per eye • Joint replacements - Rs.1,45,000/- per joint • Age related Macular Degeneration - Rs.30,000/- overall for all sittings • Angiography - Rs.20,000/-
Pre-existing Diseases:	Covered from day one
01 to 04 year Waiting Period for Specific ailment:	Waived Off
30 Days Waiting Period:	Waived Off
Ambulance charges	INR 2,500/- per hospitalization
Day Care Cover	As per Standard Cover
Alternative Medicine	AYUSH Treatment covered up to 25% of Sum insured if treatment is taken in Government & Govt. Recognized hospitals
Hospitalization arising out of Terrorism	Covered
Advance Medical Treatment	All new kinds of approved advanced medical procedures like laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization / day care surgery with a Co-pay of 50%.
Cashless Facility	Yes
Remarks	Rest all terms and conditions as per Standard Group Mediclaim Insurance Policy

Super Top Up Policy

Coverage Details										
Policy Type:	Group Health Insurance Super Top Up Policy for Retirees and their Dependents									
Definition of Family:	<p>Option 1 – Single Retiree (Self Only)</p> <p>Option 2 – (1 + 1) Retired Employee + Spouse</p> <p>Note:- Dependent Children (Physically & Mentally challenged) who are covered in BASE policy are NOT covered under this policy.</p>									
Sum Insured :	<table border="1"> <thead> <tr> <th style="background-color: #fce4d6;">Threshold Limit</th> <th style="background-color: #fce4d6;">Super Top Up Sum Insured</th> </tr> </thead> <tbody> <tr> <td>INR 2 Lakhs</td> <td>INR 2 Lakhs</td> </tr> <tr> <td rowspan="2">INR 3 Lakhs</td> <td>INR 3 Lakhs</td> </tr> <tr> <td>INR 4 Lakhs</td> </tr> <tr> <td>INR 4 Lakhs</td> <td>INR 5 Lakhs</td> </tr> </tbody> </table>	Threshold Limit	Super Top Up Sum Insured	INR 2 Lakhs	INR 2 Lakhs	INR 3 Lakhs	INR 3 Lakhs	INR 4 Lakhs	INR 4 Lakhs	INR 5 Lakhs
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INR 2 Lakhs	INR 2 Lakhs									
INR 3 Lakhs	INR 3 Lakhs									
	INR 4 Lakhs									
INR 4 Lakhs	INR 5 Lakhs									
Basis of Payment:	<p>Any admissible claim under this policy shall be payable by the Company only if</p> <p>a. it is in respect of admissible Expenses specified in this Policy</p> <p>b. the aggregate of admissible Expenses in respect of hospitalisation/s of insured person in case of Individual Policy or all insured persons in case of Family Policy exceeds the Threshold Level</p> <p>and</p> <p>c. all limits of reimbursement under any other Health Insurance Policy / Reimbursement Scheme available to the insured person/s have been exhausted.</p> <p>(ALL THE ABOVE 3 CONDITIONS SHOULD BE COMPLIED)</p> <p>The admissible claim payable under this Policy will be the amount by which the aggregate of such admissible Expenses in respect of hospitalisations with dates of admission falling within the policy period exceeds the higher of the following:</p> <p>i. the Threshold Level opted for the insured person / family as applicable and stated in the schedule or</p> <p>ii. the amount received/receivable under any / all Health Insurance Policies (whether or not issued by the Company)/ Reimbursement Scheme and including any amount paid earlier under this policy covering the Insured person/family as applicable for such admissible Expenses.</p> <p>iii. Each admissible claim, if more than one, during the period of this policy shall be separately subject to the above Basis of Payment.</p> <p>iv. In no case shall the Company be liable to pay any sum in excess</p>									

	of the Sum Insured in aggregate of all admissible claims during the period of this Policy.
Age-Limit	There is no minimum and maximum age limit in the policy
Coverage Type:	Family Floater
Pre and Post Hospitalization	30 days Pre-hospitalization and 60 days Post hospitalization
Room Rent including Nursing & RMO Charges	1% of Sum Insured per day
ICU Rent including Nursing & RMO Charges	2% of Sum Insured per day
Other Hospital Expenses:	Proportionate deduction applicable for higher room / ICU rent on all hospitalization expenses except Medicines and diagnostic charges in case of higher room / ICU rent is opted.
Limits on Diseases	<p>The below limit on diseases under Super Top Up Policy shall be applicable only when Base Sum Insured is exhausted.</p> <ul style="list-style-type: none"> • Cataract - Rs.30,000/- per eye • Joint replacements - Rs.1,45,000/- per joint • Age related Macular Degeneration - Rs.30,000/- overall for all sittings • Angiography - Rs.20,000/-
Pre-existing Diseases:	Covered from day one
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Cashless Facility	Yes
Remarks	Rest all terms and conditions as per Standard Group Mediclaim Insurance Policy.

Policy Operating Guidelines	
GIPSA PPN Clause:	For those hospitals where New India is having PPN network. Only PPN rates will be applicable. If any employees opt for any rate/ package which is other than what has been agreed in PPN shall not be indemnified. For the given procedure in PPN, only agreed rates will be approved, whether claim submitted through cashless or reimbursement mode
Reasonable & Customary Clause	REASONABLE AND CUSTOMARY CHARGES mean the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness / Injury involved.
Claim Intimation	If intimation of claims is made after 30 days, co-pay of 10% will be applicable.
Claim submission	Within 30 days from date of discharge

Premium Rate Chart:-

Premium Rate Per Family including GST – Base Group Mediclaim Policy + Super Top Up						
Sum Insured	Base Policy		Super Top Up Policy		Total	
	Self + Spouse	Self	Self + Spouse	Self	Self + Spouse	Self
Base 2 lakhs only	18,042	11,727			18,042	11,727
Base 2 lakhs + Top up 2 lakhs	18,042	11,727	6,466	4,203	24,509	15,931
Base 3 lakhs only	22,066	14,343			22,066	14,343
Base 3 lakhs + top up 3 lakhs	22,066	14,343	8,377	5,445	30,443	19,788
Base 3 lakhs + top up 4 lakhs	22,066	14,343	10,054	6,535	32,120	20,878
Base 4 lakhs only	27,258	17,718			27,258	17,718
Base 4 lakhs + Top up 5 lakhs	27,258	17,718	12,693	8,251	39,951	25,968