

**Medical Insurance Scheme for Non-Executives Retired on or after 2007
01.01.2007.**

Details to Join the Scheme for the year 2017 are as under :

Order is placed on M/s. United India Insurance Co. Ltd. The documents to be enclosed along with application form is as under :

2 Passport Size Photographs (each) of retired Employee & Spouse.

Signature on passport size photos (rear side) by retired Employee.

Age proof (Photocopy of Voter ID Or SSC Certificate Or Ration Card Or Passport Or Aadhar Card).

The Premium amount payable by Retired Employee details are as under : Demand Draft to be drawn in favour of :

“MIDHANI PRMBSW 2007”

Sl. No.	Insured Amount	Retired Non Executive Premium Amount to be paid
1	Rs.4,00,000	Rs. 9539/- (Rupees Nine Thousand Five Hundred and Thirty Nine only)

**MEDICALINSURANCE SCHEMEOFOR NON EXECUTIVES RETIRED ON OR AFTER
2007 BANK DETAILS**

Bank Name : State Bank of India
Bank Address : Chandrayangutta
A/C No. : 36700315769
A/C Type : SB
IFSC Code : SBIN0003026
MICR No. : 500002012

The bank details are given for the retired persons who are eligible and interested to make payment through RTGS to join the post retirement medical benefit scheme. The retired employee while sending the application form for joining medical scheme must enclose UTR No. details. Duly filled in application form received without UTR details will not be considered for joining the medical benefit scheme.

Due date for submission of application form along with UTR No. is 20.04.2017

APPLICATION – FORMAT MEDICAL (PRMBSW 2007)
FOR RETIRED NON EXECUTIVES OF MIDHANI POST 01.01.2007

1. Full Name :
2. Father Name :
3. Staff No. :
4. Date of Birth (Age as on date) :
5. Designation at the time of Retirement / Death :
6. Department at the time of Retirement / Death :
7. Spouse Name :
8. Spouse Age / Date of Birth (Age as on Date) :
9. Present address for Communication :
10. Permanent Address :
11. Phone No. Land Line/Mobile No. :
12. E-mail ID if any :
13. Date of Retirement / Separation Due to death :
14. Details of Demand Draft :
Name of Bank & Branch, Demand Draft No & Date Drawn on Amount
15. Photographs enclosed (2 No's) :
Self and Spouse

Note : Age Proof should be enclosed, 2 Nos of Passport size photos (Self & Spouse) to be enclosed. Photos rear side signature.

Date : Signature of Retired Employee

Place : Signature of Spouse

DD In Favour of : “ **MIDHANI PRMBSW 2007**”

SALIENT FEATURES OF GROUP MEDICAL INSURANCE SCHEME FOR RETIRED NON EXECUTIVES Post 1.1.2007.

1.OBJECTIVE OF THE SCHEME : To extend the Medical Benefits to the Retired Non Executives of MIDHANI, their spouses, and the spouse of an employee who dies while in service.

2. PERSONS COVERED: This Scheme shall be applicable to : A. Workmen have superannuated after 01.01.2007 on yearly basis subject to the following conditions : i) He / She had put in 15 years of service in MIDHANI prior to superannuation. (OR)
ii) Employees who had put in service in other PSUs and joined MIDHANI prior to the retirement and have put in 15 years total continuous service in MIDHANI as well as another PSU together.

3. Insurance Coverage : Rs. 4 Lakhs (Rs. 2.0 Lakhs for employee and Rs. 2.0 Lakhs for spouse floater) with RS. 20,000 floater for OPD (for retired Employee and Spouse).

4. Share of Premium: Employee / Member share of contribution is 30% of the Premium Amount every year and that of Company is 70% of the Premium Amount every year.

5. Policy coverage (Type of Risks & Coverage) : Hospitalization, OPD Treatment, Pre & Post hospitalization, pre-existing diseases, for the members and their spouse with floater for the members covered under para 3 above.

6. Period of coverage : One year from the date of placing the order / commencement of the policy.

7. Policy Excess: Maximum coverage is mentioned at para 3 above. However, Insurance Company may allow the beneficiary to claim the short fall of claims (Claims in excess of policy amount disallowed in the policy) with other policies/ insurers if any.
Additions/deletions shall be made during the operation of policy period

8. Claims Settlements:

8.1 Time limit for settlement of claim will be within 30 days after submission of all documents by the Hospital/member. Claims are to be settled by the Insurance Company Directly or through authorized service provider/TPA.

8.2 In case claims are not settled by the Insurance Company/TPA within the prescribed time limit as specified above subject to submission of required documents, the Insurance Company shall pay penal interest as per IRDA guidelines.

8.3 The Insurance Company/TPA shall also extend cashless settlement in respect of all Corporate Hospitals and other hospitals as mutually agreed to, subject to ceiling of balance available coverage.

8.4 MIDHANI shall not hold itself responsible for any fraudulent claims from the Members of Group Medclaim Policy.

9. The members will be covered through Group Medclaim Insurance Policy of Insurance Company and will be operated through the same. Selection of the Insurer is through a transparent process and will be based on the premium per employee.

9.1 The premium shall be quoted by the Insurance Company for a period of one year with a fixed premium and allowing additions/deletions of members during the validity of the contract period.

10. Table of Benefits:

10.1 Hospitalization Benefit :

Room rent, ICU unit, Nursing Expenses, Surgeon, Anesthesia, Medical Practitioner, Consultant, Specialist Fees, Blood, Oxygen, Operation, Theatre charges, Surgical appliances, Medicines, Drugs, Diagnostic Material and other related tests as required for diagnosis including blood motions, X-Ray, MRI, CT Scan and all related to cardiology, neurology etc., Dialysis, Chemotherapy, Radio Therapy, Cost of pace maker, Artificial limbs and similar other expenses based on the estimation given by the Hospital prior to admission and will be restricted to actual bill claimed by Hospital. The estimate will be sent to the insurer within 7 days.

10.2 In the event of Hospitalization room rent & ICU charges shall be as under

Room Rent:

Maximum ceiling of 1% of total policy coverage per day or the actual amount whichever is less.

ICU charges shall be as per CGHS.

Note:

Pre-Hospitalization: Relevant medical expenses incurred during the policy period up to 30 days prior to the Hospitalization/disease/illness injury sustained will be considered as a part of claim under hospitalization.

Post-Hospitalization: Relevant medical expenses incurred during the policy period up to 60 days after Hospitalization on diseases/illness sustained will be considered as a part of claim under hospitalization.

10.3 OUT-PATIENT DEPARTMENT (OPD)

The limit of reimbursement of OPD expenses would be Rs. 20,000/- with floater for the retired employee & their spouse per policy period. The overall ceiling under OPD shall be limited to the Policy coverage amount as specified at para 3.

OPD means treatment taken as an out-patient in any Government Hospital/empanelled Hospital/Any Registered Hospital/Nursing Home/Clinic. The charges (including consultation fees) incurred for treatment taken from Registered Medical Practitioners having minimum Degree in Allopathic Medicine will also be reimbursed. The medicines should be prescribed by Doctors on letter heads of Hospitals/Nursing Home/Clinic/Doctors.

11. OUT-PATIENT DEPARTMENT (OPD) TREATMENT:

- I) Member should submit the following to the Insurance Company during the policy period within 30 days of the treatment directly or TPA.
 - A) OPD claims Form duly filled in
 - B) All Doctor's Prescriptions
 - C) All Receipts for Drugs / Diagnostics Tests
 - D) All diagnostic Reports.
- 2) The claim should be settled by the Insurance Company within 30 days of the receipt of bills directly to the beneficiary.

NOTE: All the above documents should be submitted in Original.

RENEWAL OF THE POLICY

Every year the members should submit their declaration to the company (MIDHANI) indicating their willingness to continue in the scheme along with Demand Draft equivalent to 30% of the premium indicated by the Insurer. Accordingly MIDHANI will get their policies renewed by paying the balance 70% premium to the Insurance Company.

Premium once paid can't be refunded if the retired employee wishes to opt out during the one year period.