



SAIL Mediclaim Scheme (2019-20)

1.0 OBJECTIVES OF THE SCHEME:

To extend Medical Benefits to ex-employees of SAIL and their spouses

2.0 PERSONS COVERED:

- a. Retired employees of SAIL and their spouses
- b. The employees who have taken Voluntary Retirement (VR) and their spouses
- c. The employees who cease to be in employment on account of permanent total disablement and their spouses
- d. The spouse of an employee who dies in service
- e. Employees who resign from the Company at the age of 57 or above and their spouses

Apart from Fresh Enrolments (employees retiring & their spouse) during the Policy period (2019-20), only the persons who were members of SAIL Mediclaim Scheme during the immediately preceding policy period, are eligible to renew membership under the Scheme for the concerned period. This scheme is optional and those who opt for this scheme, are referred to as "members".

3.0 **VALIDITY OF THE SCHEME:** SAIL Mediclaim Scheme (2019-20) shall be valid for a period of one year. The Contract shall take effect from 11th July, 2019 (0000 Hrs IST) and Premium Offer shall remain valid up to 10th July, 2020 (2400 Hrs IST). SAIL, however, reserves the right to extend the Contract for a further period of 3-months from 11th July, 2020 to 10th October, 2020, on the same terms and conditions (including re-instatement of full benefits) & applicable (pro-rata) premium.

4.0 POLICY COVERAGE

- a. The policy covers reimbursement of Hospitalization and also Cashless Facility and/ or Out-Patient Department (OPD) expenses within the prescribed limits under the policy for illness/diseases contracted/ injury sustained by the insured person. In the event of any claim becoming admissible under the policy, the Insurance Company will pay to the insured member (Reimbursement)/ Hospital (For Cashless Treatment), the amount of such expenses as reasonably and necessarily incurred anywhere in India. For the purpose of the said Mediclaim Scheme, the ex-employee and his/her spouse, to be treated as two distinct members.
 - o **IPD (Hospitalization) Benefits:** Rs. 2.0 lakh per member per policy period with clubbing (floater) facility under hospitalization with his/her spouse which means that hospitalization benefit of Rs.2.0 lakhs per member can be clubbed between the Mediclaim members & their spouses (maximum clubbed limit Rs. 4 lakhs per policy period).
 - o **OPD Benefits:**
 - o Rs.4,000/- per member, for members below 70 yrs. of age as on the date of beginning of Policy period.
 - o Rs.8,000/- per member, for members 70 and above yrs. of age as on the date of beginning of Policy period.

Note: Unlike IPD facility, the OPD facility cannot be clubbed between the ex-employee and his/her spouse.

- b. The retiring employees including their spouses who opt for Mediclaim membership will be assigned Identification numbers by respective plants/units. These numbers are called Mediclaim Index Numbers (MIN). The system will continue to facilitate the smooth functioning of the scheme.

5.0 DEFINITIONS

- a. **Hospital/ Nursing Home** means any institution in India established for Indoor care and treatment of sickness and injuries and which has been registered either as a Hospital or Nursing Home with the local authorities and is under the Supervision of a registered and qualified Medical Practitioner.
- b. For the purpose of O.P.D. treatment, "Hospital" shall mean:
 - i. A Government Hospital,
 - ii. Dispensaries/Clinics run by local Government authority/Municipalities,
 - iii. SAIL Plant Hospitals/Dispensaries
 - iv. SAIL approved Hospitals/Nursing Homes
 - v. Branches/Franchisees of major renowned chains of Hospitals/ Diagnostic centres namely Apollo, Max, Fortis, Sankara Nethralaya, Centre for sight.
 - vi. Ispat Cooperative Super Specialty Hospital, Sonarpur, Kolkata.
 - vii. Hospitals /Nursing homes approved under CGHS or those accredited by NABH.

Note: The terms "Hospital" shall not include an establishment which is a place of rest, a place for the aged, a rehabilitation centre for drug addicts or alcoholic, a hotel or a similar place.

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