



Communiqué for Ex-employees

Renewal under SAIL Mediclaim Scheme (11th July, 2021 – 10th July, 2022)

Dear Sir/Madam,

SAIL Mediclaim Scheme (2021-22) has been renewed for a period of one year starting from 11.7.2021-10.7.2022 with M/s New India Assurance Co. Ltd. (NIA) after following the due process of Open Tender Enquiry (OTE).

The OPD/IPD benefits under SAIL Mediclaim Scheme (2021-22) shall be as under:

- a) Hospitalization coverage (IPD) of Rs. 4.00 lacs per member with clubbing facility between the Mediclaim member and his/her spouse, for all members.
- b) The OPD coverage of Rs. 4,000/- per member (with no clubbing facility), for members below 70 years of age as on 11.7.2021.
- c) The OPD coverage of Rs. 8,000/- per member (with no clubbing facility), for members aged 70 years & above as on 11.7.2021.

Salient features of the SAIL Mediclaim Scheme (2021-22) are as under:

- a) The IPD (Hospitalization) benefit has been enhanced from Rs. 2.0 lakhs to Rs. 4.0 lakhs per member with clubbing facility between ex-employee and spouse.
- b) Treatment for Age Related Macular Degeneration (ARMD) with Injection Avastin/Lucentis/Macugen under SAIL has been included in the Mediclaim Scheme with a capping of Rs. One lakh per Hospitalization' basis and only for cases where there are no complications/multiple diseases.
- c) The subsidized premium for members aged 80 years and above has been waived. Such Members shall be required to pay a token amount of Rs. 100/- per member as enrolment charges.
- d) All retiring employees seeking fresh enrolment in the SAIL Medical scheme shall not be required to pay the full premium (as was being done in the past) but shall be required to pay only the premium amount on the basis of the number of days he/she shall be covered during that year.
- e) Gap case enrollment shall be allowed on payment of the subsidized premium for that year, as is being paid by members renewing their membership.
- f) Beneficiary touch points-wellness provisions have also been incorporated in the SAIL Mediclaim Scheme. By ensuring continuous upgradation and incorporation of technological advancement in the Web-portal services, the Insurer/TPA shall be required to introduce E-Consultancy tie-ups with hospitals for on-line and telephonic consultation in the wake of the current pandemic outbreak, conduct regular need-based wellness programmes at Plant/Unit locations of SAIL for spreading awareness about the features of the SAIL Medical Scheme, procedures etc., as suggested by SAIL from time to time. The Insurer/TPA shall also be required to introduce E-pharmacy tie ups for facilitating home delivery of medicines.

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M/s NIA has engaged M/s MD India Health Insurance TPA Pvt. Ltd. as the Third Party Administrator (TPA) to administer the Scheme for 2021-22. All the claims under the scheme shall be processed and settled by the TPA.

The premium payable for renewal of membership under the SAIL Mediclaim Scheme (2021-22) for various age categories is as under:

Member Age-Group	Renewal Premium per member payable by the Member
Below 70 yrs.	Rs. 5055/-
Between 70 to 80 yrs.	Rs. 3535/-
80 yrs. & above	Nil (Enrolment charges of Rs. 100/- Only)

Members who were enrolled in the SAIL Mediclaim Scheme 2020-21 are eligible to renew their membership under the Scheme for the year 2021-22. Fresh enrolments for employees retiring during the Policy period 2021-22 and their spouses shall also be allowed for coverage under SAIL Mediclaim Scheme 2021-22 on payment of pro-rata premium.

In addition to renewals and fresh enrolments during the policy-period, enrolment of the Gap Cases i.e. ex-employees who have failed to renew their membership or have never enrolled under SAIL Mediclaim Scheme after separation from SAIL and those who are otherwise eligible in terms of the coverage criteria provided under the SAIL Mediclaim Scheme 2021-22, shall also be allowed enrollment under the scheme for 2021-22 on payment of subsidized premium based on their age category.

Facility of Super Top Up, add-on insurance facility shall be there for willing ex-employees on payment of full premium on the existing Terms and Conditions of enrolment in SAIL Mediclaim Scheme. The cost of such super Top-up facility will have to be borne by the respective member/spouse in case he/she wishes to opt for such a facility. The premium rates for Super Top-up Policy would be as under:

Age of member	Super Top up sum insured (Rs. In Lakhs)	Threshold (Rs. In Lakhs)	Self or Spouse	Both
Below 70 years	5	4	14843	NA
Above 70 years	5	4	17810	NA
Below 70 years	5	8	NA	22264
Above 70 years	5	8	NA	26717
Below 70 years	10	4	25231	NA
Above 70 years	10	4	30279	NA
Below 70 years	10	8	NA	37849
Above 70 years	10	8	NA	45418
Below 70 years	15	4	34857	NA
Above 70 years	15	4	41829	NA
Below 70 years	15	8	NA	52285
Above 70 years	15	8	NA	62742
Below 70 years	20	4	43747	NA
Above 70 years	20	4	52496	NA
Below 70 years	20	8	NA	65619
Above 70 years	20	8	NA	78744

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Date: 3.7.2021



The details are available in the Mediclaim Booklet which will be circulated to the members through e-mail. The details are also available on the SAIL Website (<https://www.sail.co.in>) and SAIL Mediclaim Portal (<http://sail.mdindia.com>). Members are requested to apprise themselves regarding the cappings/ceilings and exclusions before availing Mediclaim facility.

Members are further requested to strictly adhere to the following:

- i) Inform/Intimate, in writing to the TPA at least 48 hrs. prior to any elective/planned Hospitalization/Admission.
- ii) In case of Emergency Admission/Hospitalization, the TPA must be informed in writing within 24 hrs. of such hospitalization.
- iii) Claim intimation to be considered mandatory for both Cashless and Reimbursement claims for IPD.
- iv) Claim intimation to be sent via Letter/E-mail/Whatsapp/Personally at TPA offices.
- v) Reimbursement claims with respect to IPD must be submitted to the TPA, within 30 days from the Date of Discharge from Hospital.
- vi) Reimbursement claims pertaining to Post Hospitalization (IPD) treatment must be submitted to the TPA, within 30 days after the completion of permissible post Hospitalization treatment period of 60 days.
- vii) OPD Claims must be submitted to the TPA, at any time but necessarily when the expenses exceed Rs. 2000/- per person per policy period or within 90 days from the date of completion of the treatment, whichever is earlier.

Ex-employees and their spouses who had renewed/enrolled under SAIL Mediclaim Scheme 2020-21 in "BOTH" category and have lost any one of them, shall have to inform their respective Plants/Units for change of their category to SELF or SPOUSE.

Payment of Premium for renewal is to be made through SBI Online (SB Collect) only. You are requested to refer to the indicative table, and arrive at the premium amount as per the age of the member and spouse. ~~If the member is willing to opt for Super Top-up Policy, then full premium towards the Super top-up for the opted sum insured and threshold has to be deposited through SB Collect only at the time of renewal. Members are requested to kindly fill-in PAN and SAIL Personnel Number correctly, in the fields provided for the same on the sbcollect Payment Portal.~~ **The sbcollect portal of the State Bank of India, for facilitating the deposit of the SAIL Mediclaim renewal premium by the Members, shall be open from July 7, 2021**

For gap case enrolment, eligible ex-employees have to fill up the physical form available on SAIL website, pay the premium through DD/ECS, enclose necessary documents and get the forms submitted at the Plant/Unit of their separation.

The last date for enrolment on sbcollect portal and gap case enrolment at respective Plant/Unit is **10.8.2021**

Your membership for SAIL Mediclaim Scheme 2021-22 will only be activated/renewed on payment of requisite premium.

July 3.7.2021



Renewal premium for SAIL Mediclaim Scheme (2021-22)
Policy period (11th July 2021 to 10th July 2022)

INDIVIDUAL PREMIUM AMOUNTS	
(Figures in Rs.)	
AGE OF MEDICLAIM MEMBER	RENEWAL PREMIUM AMOUNT PER MEMBER
BELOW 70 YRS	Rs. 5055/-
B/W 70-80 YRS	Rs. 3535/-
80 YRS & ABOVE	Nil (Enrolment charges of Rs. 100/- Only)

PREMIUM FOR BOTH MEMBERS DIFFERENT AGE CARTEGORY WISE		
(Figures in Rs.)		
AGE OF MEDICLAIM MEMBER	AGE OF MEDICLAIM SPOUSE	TOTAL PREMIUM FOR BOTH MEMBERS
BELOW 70 YRS	BELOW 70 YRS	10110
	B/W 70-80 YRS	8590
	80 YRS & ABOVE	5155
B/W 70-80 YRS	BELOW 70 YRS	8590
	B/W 70-80 YRS	7070
	80 YRS & ABOVE	3635
80 YRS & ABOVE	BELOW 70 YRS	5155
	B/W 70-80 YRS	3635
	80 YRS & ABOVE	200

PREMIUM RATES FOR SUPER TOP-UP POLICY				
Age of Member	Sum Insured (Rs. In Lakhs)	Threshold (Rs. In Lakhs)	Self or Spouse	Both
(Figures in Rs.)				
Below 70 years	5	4	14843	NA
Above 70 years	5	4	17810	NA
Below 70 years	5	8	NA	22264
Above 70 years	5	8	NA	26717
Below 70 years	10	4	25231	NA
Above 70 years	10	4	30279	NA
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Above 70 years	20	4	52496	NA
Below 70 years	20	8	NA	65619
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NA - Not Applicable

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