



भारतीय प्रौद्योगिकी संस्थान दिल्ली
Indian Institute Of Technology Delhi
Hauz Khas, New Delhi-110 016.

Website :www.iitd.ac.in



Ref. IITD/ISPS/964

Dated : 08.07.2011

Sub : Implementation of Medical Insurance Scheme for the beneficiaries of IIT Delhi through National Insurance Company Limited and its appointed TPA.

The Finance Committee in its meeting held on 28 May 2010 had approved the Medical Attendance, Treatment and Reimbursement Scheme for all serving and retired employees of the Institute, subsequently the Board of Governors in its meeting held on 30 June 2010 had approved the above scheme as an option to the existing scheme. Accordingly an option was obtained from all the beneficiaries of IIT Delhi to evaluate the number of interested staff members for the new Medical Insurance Scheme (Ref. IITD/ICDN/2010/1336 dated 17 Aug 2010). As a large number of IIT Delhi beneficiaries opted for the Medical Insurance Scheme, the Institute decided to go for tendering process. The entire tendering process was handled by two committees i.e. Tender Finalization Committee (notified vide IITD/ICDN/2010/1690 dated 15-10-2010) and the Purchase Finalization Committee (notified vide IITD/ICDN/2011/530 dated 31-3-2011). The committee recommended appointing M/s National Insurance Company Limited for implementing the Medical Insurance Scheme which was duly approved by the Board of Governors in its meeting held on 27 June 2011.

The institute is in the process of implementing the Medical insurance scheme of IIT Delhi as per above approved guidelines as notified vide IITD/ICDN/2010/1336 dated 17th Aug 2010. Please find attached the document consisting of the salient features of the scheme (**Annexure-A**).

1. A team of National Insurance Company Limited along with its Third Party Administrator (TPA), M/s Vipul MedCorp TPA Pvt. Ltd, (www.vipulmedcorp.com) will be available at IIT Delhi between 19 and 22 July 2011 for the purpose of enrollment at Main Reception Counter of Administrative Block at IIT Delhi.
2. All staff member (both regular and retired) who have opted for the New Medical Scheme (against monthly payment of 1% of Basic pay + AGP/GP (to be deducted from salary / Pension or Family Pension)) should register themselves by filling up only the Enrollment Form (**Annexure-B**) in the Main Reception Counter of IIT Delhi to avail medical insurance scheme w.e.f. 1-Aug-2011.
3. Any staff member (both regular and retired) who have not opted for the new medical insurance scheme earlier, but now desires to do so should also fill up Enrollment Form of IIT Delhi.
4. All are requested to bring the current Medical Booklet and Institute ID card and current photographs for self and dependents. Identity check will be done by the concerned Establishment Section on spot.
5. Please try to follow the Deptt/Section schedule given as to avoid long queues for filling up the forms as given at **Annexure-C**.
6. A special meeting between National Insurance Company Ltd. along with its TPA and all IIT Delhi beneficiaries has been arranged on 18 July 2011 (Monday) in the Seminar Hall of IIT Delhi at 5:00pm. Any staff member having any query related to medical insurance is welcome to attend the meeting and get all doubts/queries addressed.

This has the approval of the Competent Authority

Kalyan Kr. Bhattacharjee
Asst. Registrar (Stores & Purchase)
IIT Delhi, Hauz Khas, New Delhi – 110 016
SPS Phone : 011-2659-1726

Copy to All concerned.

Salient Features of the Medical Insurance Scheme.

1. All Employee (both regular and retired who all have opted the medical insurance scheme) as a Primary member along with spouse and dependent children and dependent parents (as per its eligibility criteria as defined in the institute circular at IITD/ICDN/2010/1336 dated 17 Aug 2010) are covered in the insurance scheme.
2. Sum insured is Rs.2,00,000/- per family, plus another Rs. 2,00,000/- from the corporate buffer of Rs. 40,00,000/-. Once the corporate buffer is exhausted reimbursement will be made by the institute. Beyond Rs. 4,00,000/-, reimbursement will be as per existing Institute norms.
3. The sum insured can be enhanced further (i.e Top Up) by Rs 10,00,000/- through additional payment of premium as per Table given at **Annexure-D. *The said payment should be made on the day of Enrollment directly to National Insurance Company.***
4. For room rent limits please refer to **Annexure–E.**
5. Hospitalization whether because of injury and/or diseases are covered under the policy from day one from the entry into the scheme.
6. Pre-hospitalization period of 30 days and post hospitalization period of 60 days are covered under the policy.
7. Hospitalization should be for a minimum of 24 hours except in cases that are covered under day care procedures.
8. All the claims will be handled by M/s Vipul MedCorp TPA Private Ltd, the Third Party Administrator appointed by National Insurance.
9. Cashless claims facility is provided by TPA in the hospitals which are in its panel. List of panel hospitals can be seen at <http://www.vipulmedcorp.com/public/networklist.aspx>
10. In case of hospital treatments which are not in the panel, the claim will be reimbursed after submission of all the documents.
11. The claims which are not covered in the policy i.e. the list of exclusion are placed **Annexure – F.**
12. For any institute level query following official may be contacted :
 - a. Mr. Kalyan Kr. Bhattacharjee, Asst. Registrar (SPS and R&I) 011-2659-1726
 - b. Mrs. Manju Sharma, Jr. Superintendent (CDN), 011-2659-7169, 1739
13. For any Insurance or TPA related query please feel free to contact the following National Insurance Company Ltd. Officials : Telephone No. : **011-23272721, 23257628, 23257635**
 - a. Mr. Vishal Jain, : 09810148366,
 - b. Mr. Rishi Kapoor : 09810888168,
 - c. Mrs. Savitri Raghavan : 09871707727,
 - d. Mr. P. K. Jain : 09818805339,

Enrollment Form

ENROLLMENT FORM
NATIONAL INSURANCE CO. LTD.

NAME & ADDRESS OF PROPOSER: INDIAN INSTITUTE OF TECHNOLOGY, DELHI

EMPLOYEE'S DETAILS: -

1 NAME OF THE EMPLOYEE: NAME _____ SURNAME _____ EMP.ID NO. _____

2 ADDRESS : _____ PH. NO. _____

3 TOTAL NO. OF MEMBERS TO BE COVERED: (in figures) _____ (in words) _____

4. SUM INSURED OPTED FOR TOP-UP _____

5 FAMILY DETAILS: -

S. NO.	NAME	DOB MM/DD/YYYY	SEX	RELATION	EMPLOYEE'S SIGNATURE
				SELF	
				SPOUSE	
				CHILD 1	
				CHILD 2	
				CHILD 3	
				CHILD 4	
				*FATHER	
				*MOTHER	

PHOTOGRAPHS OF EMPLOYEE & HIS/HER FAMILY MEMBERS:

EMPLOYEE	SPOUSE	CHILD 1	CHILD 2
NAME _____	NAME _____	NAME _____	NAME _____
_____	_____	_____	_____

CHILD 3	CHILD 4	*FATHER	*MOTHER
NAME _____	NAME _____	NAME _____	NAME _____
_____	_____	_____	_____

* Father/Mother # In case of married female employees, she can opt either her own parents or parents-in-laws to be covered under mediclaim scheme of company

Verified By IIT, Delhi

Enrollment date for various Department/ Section / Center

Srl	Name of Department / Center/ Section/ Unit	Date of Enrolment	Time of Enrolment
1	All Administrative Sections (E-I, E-II, Stores, CDN, UG, PG, Accounts, AAIP, Audit, JJE, GATE office, T&P, Planning Unit, R&I, IRD, SAS, IIT Hospital etc.)	19th July 2011	9:30 am to 1:30 pm
2	Central Library		
3	Central Workshop		
4	Estate & Works Section		
5	Applied Research in Electronics (CARE)	19th July 2011	2:00 pm to 6:00pm
6	Center for Atmospheric Sciences (CAS)		
7	Center for Biomedical Engineering (CBME)		
8	Computer Services Center (CSC)		
9	Educational Technology Services Centre (ETSC)	20th July 2011	9:30 am to 1:30 pm
10	Mechanical Engineering Department (MECH)		
11	Industrial Tribology Machine Dynamics & Maintenance Engineering (ITMMEC)		
12	Instrument Design Development (IDDC)		
13	Civil Engineering Department (Civil)	20th July 2011	2:00 pm to 6:00pm
14	Humanities & Social Sciences (HUSS)		
15	Rural Development & Technology (CRDT)		
16	Physics Department (Phy)		
17	Applied Mechanics (AM)	21st July 2011	9:30 am to 1:30 pm
18	Biochemical Engg. & Biotechnology (DBEB)		
19	Chemical Engineering Department (CE)		
20	Chemistry Department (CHEM)		
21	National Resource Centre for Value Education in Engineering (NRCVEE)	21st July 2011	2:00 pm to 6:00pm
22	Computer Science & Engineering (CSE)		
23	Electrical Engineering Department (EE)		
24	Polymer Science & Engineering (CPSE)		
25	Management Studies Department (DMS)	21st July 2011	2:00 pm to 6:00pm
26	Mathematics Department (MATHS)		
27	Center for Energy Studies (CES)		
28	School of Information Technology (SIT)		
29	Textile Technology Department	22nd July 2011	FULL day
30	ALL Retired Employees OR any left out regular employees		

(All are requested to adhere to the above timings in order to avoid rush)

Top Up Coverage Premium Table

**Annexu D – TOP-UP COVERAGE PREMIUM TABLE FOR EVERY RS. 50,000/-**

Age Band	Serving/ Retired employee	Dependents
0-25	720	72
26-35	944	94
36-45	1271	127
46-55	2175	218
56-65	2870	287
66-70	3575	358
71-75	3832	383
76-80	4728	473
>80	5201	520

E.G. FOR FAMILY OF SELF – 46, SPOUSE – 42, CHILDREN – 22 AND 16, PARENTS – 65 & 60
IF MEMBER OPTS FOR ADDITIONAL COVERAGE OF RS.3, 00,000/- OVER AND ABOVE RS.2, 00,000/- PROVIDED BY IIT PREMIUM SHALL BE AS FOLLOWS:-

SELF	46	13050	2175 X 6	(3,00,000/ 50,000)
SPOUSE	42	762	127 X 6	(3,00,000/ 50,000)
CHILD - 1	22	432	72 X 6	(3,00,000/ 50,000)
CHILD - 2	16	432	72 X 6	(3,00,000/ 50,000)
PARENT - 1	66	2148	358 X 6	(3,00,000/ 50,000)
PARENT - 2	60	1722	287 X 6	(3,00,000/ 50,000)
		18546	TOTAL TOP - UP PREMIUM PAYABLE	

NOTE: ALL THE COVERAGE TERMS, CONDITIONS AND BENEFITS WHICH ARE APPLICABLE TO IIT, Delhi's SUM INSURED OF RS. 2, 00,000/- WILL BE EXTENDED TO ADDITIONAL SUM INSURED OPTED BY MEMBER.

Room Rent Limits**Annexure A: Limits****Room Rent Limits**

SUM INSURED	ROOM RENT NORMAL	ROOM RENT FOR ICU/ICCU
2,00,000	4,000	8,000
2,50,000 AND ABOVE	5,000	10,000



Annexure H: Exclusions

The Company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

- 4.1 Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not) or by nuclear weapons / materials.
- 4.2 Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident), vaccination, inoculation or change of life or cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- 4.3 Surgery for correction of eye sight, cost of spectacles, contact lenses, hearing aids etc.
- 4.4 Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear etc unless arising from disease or injury and which requires hospitalisation for treatment.
- 4.5 Convalescence, general debility, "run down" condition or rest cure, congenital external diseases or defects or anomalies, sterility, any fertility, sub-fertility or assisted conception procedure, venereal diseases, intentional self-injury/suicide, all psychiatric and psychosomatic disorders and diseases / accident due to and or use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or addiction etc.
- 4.6 All expenses arising out of any condition directly or indirectly caused by, or associated with Human T-cell Lymphotropic Virus Type III (HTLD - III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of similar kind commonly referred to as AIDS, HIV and its complications including sexually transmitted diseases..
- 4.7 Expenses incurred at Hospital or Nursing Home primarily for evaluation / diagnostic purposes which is not followed by active treatment for the ailment during the hospitalised period.
- 4.8 Expenses on vitamins and tonics etc unless forming part of treatment for injury or disease as certified by the attending physician.
- 4.9 Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies etc.
- 4.10 Expenses incurred for investigation or treatment irrelevant to the diseases diagnosed during hospitalization or primary reasons for admission. Private nursing charges,

Referral fee to family doctors, Out station consultants / Surgeons fees etc,

4.11 Genetic disorders and stem cell implantation / surgery

4.12 External and or durable Medical / Non medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Infusion pump etc., Ambulatory devices i.e. walker , Crutches, Belts ,Collars ,Caps , splints, slings, braces ,Stockings etc of any kind, Diabetic foot wear, Glucometer / Thermometer and similar related items etc and also any medical equipment which is subsequently used at home etc..

4.13 All non medical expenses including Personal comfort and convenience items or services such as telephone, television, aaya / barber or beauty services, diet charges, baby food, cosmetics, napkins , toiletry items etc, guest services and similar incidental expenses or services etc..

4.14 Change of treatment from one party to other party unless being agreed / allowed and recommended by the consultant under whom the treatment is taken.

4.15 Treatment of obesity or condition arising because of that (including morbid obesity) and any other weight control program, services or supplies etc.

4.16 Any treatment required arising from Insured's participation in any hazardous activity including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc unless specifically agreed by the Insurance Company.

4.17 Any treatment received in convalescent home, convalescent hospital, health hydro, nature care clinic or similar establishments.

4.18 Any stay in the hospital for any domestic reason or where no active regular treatment is given by the specialist.

4.19 Outpatient Diagnostic, Medical or Surgical procedures or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment, which results from or is in any way related to sex change

4.20 Massages, Steam bathing, Shirodhara and similar treatments under Ayurvedic treatment

4.21 Any kind of Service charges, Surcharges, Admission fees / Registration charges etc levied by the hospital.

4.22 Doctor's home visit charges, Attendant / Nursing charges during pre and post hospitalization period.

4.24 Treatment which is continued before hospitalization and continued even after discharge for an ailment / disease / injury different from the one for which hospitalization was necessary.