

Frequently Asked Questions for the New Medical Insurance policy of IIT Delhi.

Srl	Question	Answer to the Query
1	I am out of India now, how can I submit the enrollment form ?	<p>You may ask your nominee to submit the enrollment form on your behalf after duly pasting all the photographs and a scanned copy of your signature. One needs to finally sign the enrollment form later, on arrival.</p> <p>On our request, National Insurance Company Ltd. has agreed to come to IIT Delhi on 27th July 2011 (Wed) between 9:30am and 5:30pm for any left out candidates to do enrollment.</p>
2	If Rs. 40 lac buffer is exhausted at IITD, then how additional Rs 2 lacs will be provided if there is demand for it.	If Rs. 40L is exhausted, then IIT Delhi will pay to the individual at Insurance company rate. Effectively, there will be no difference to the employee. Whether the buffer is exhausted or not. The mechanism for this payment is being worked out.
3	Which part of the Medical expenses beyond Rs. 4L is going to be paid by IIT Delhi as AIIMS Rate?	Expenses eligible for reimbursement beyond Rs. 4.0 lakhs would be as per the current norms i.e. AIIMS rates. Process of separating the expenses is to be worked out with TPA.
4	Will the members of the new Insurance Medical Scheme be entitled to take medicines and other facilities from the IITD Hospital?	The new medical insurance scheme is only for hospitalization cases. Other IIT Delhi hospital benefits like OPD consultation, inhouse testing, medicines, reimbursement for tests, conducted outside will continue as usual.
5	How IIT Delhi will do reimbursement to the bills? We will be required to submit the bills directly to the Insurance Co?	The hospital bills upto Rs. 4.0 lakhs will be processed only by the Third party administrator (TPA) appointed by National Insurance Company limited.
6	How our contribution in the present medical scheme will be adjusted in the new Medical Insurance Scheme?	The present contribution that is being made are for the availability of medical benefits after retirement. Institute has to separately examine what would be the amount of contributions required to be made for providing OPD facilities as well as subsidizing insurance premium payment after retirement.
7	What are the Hospitals recognized by the Insurance Co?	List of recognized hospitals are given in the website link of TPA. http://www.vipulmedcorp.com/public/networklist.aspx
8	The Medical & Health Care Schemes are changed periodically and the staff (both working & retired) are exposed to the changes. Can the IITD inform the life of the new Insurance Medical Scheme?	The tenure of the current scheme is only for one year w.e.f. 1-Aug-2011. Bared on the level of satisfaction of the insured community, Institute would examine the issue after 6 months.
9	Existing mediclaim can be combined?	Yes, one can take combined benefit of any existing Mediclaim policy and the IIT Delhi medical insurance policy.