

Renewal of Medical Insurance Policy for the year 2021-2022 - Policy benefits - Do's and Don'ts - Login and Password - Contact Details etc.



From Deputy Registrar, Health Unit, IIT Delhi <Ar.Health.Unit.admin_head@admin.iitd.ac.in>
To <allfaculty@circulard.iitd.ac.in>, <allstaff@circulard.iitd.ac.in>, <healthunit@lists.iitd.ac.in>
Cc 'Lily Khosa' <lilykhosa@hospital.iitd.ac.in>, 'Dr Ajay Jain' <jain4567@hospital.iitd.ac.in>, <arhealth@admin.iitd.ac.in>, 'Ashok Ganguly' <ddsp@admin.iitd.ac.in>, 'Director' <director@admin.iitd.ac.in>, Deputy Director (Operations) <ddo@admin.iitd.ac.in>, Registrar <registrar@admin.iitd.ac.in>, Registrar Office <registraroffice@admin.iitd.ac.in>, Ar Cdn <arcdn@admin.iitd.ac.in>
Date 25.08.2021 18:00

To:

All serving and retired employees:

Dear All,

The Medical Insurance Policy of the Institute has been renewed with National Insurance Co. for the Year 2021-2022, i.e. 2.8.2021 to 1.8.2022 with the same benefits and on the same terms and conditions like last year. All existing members of the medical insurance policy have been renewed automatically based on the database available with the Health Unit. The policy includes serving and retired employees and their dependents as per the rules of the Institute.

For the information of the beneficiaries, the insurance policy benefits, Login and Password for the e-card, Contact details of the representatives of M/s Vipul Medcorp etc. are provided in the following link:

Link: <https://owncloud.iitd.ac.in/nextcloud/index.php/s/xKMRmxQREAgN7F7>

The new Insurance cards for the beneficiaries for the year 2021-2022 are under processing and will be issued soon. Till then, login and password can be used on the website of M/s Vipul Medcorp to download e-card for any emergency purpose.

For Download E-Card through self-care login details over Web and Mobile App given below

Web Link:- <https://www.vipulmedcorp.com/selfcare>

For Mobile:- **Download Vipul Self-care from Google Play Store/IOS**

User Name- IIT+EmpCode (Example: - IIT10001)

Password- IIT+EmpCode

Relationship Matrix:

Contact Person	Designation	Phone No	E-mail ID
Mr Pradeep Kumar	Executive	9821882938	helpdesk@vipulmedcorp.com
Mr. Ashutosh Gupta	Manager	9821882942	ashutoshgupta@vipulmedcorp.com
Mr. J.S.Dash	AVP	9350990670	dash@vipulmedcorp.com

Enrolment of additional children:

Also, if any serving employee wants to enrol additional children (more than two) under the medical insurance policy, they are requested to urgently contact the Health Unit, IIT Hospital, for details and necessary action. They may give the names and submit the declaration form etc. by 8th September, 2021 (Wednesday). Premium will be deducted from their salary directly by the Institute.

The enrolment of additional children done last year has been automatically renewed for this year also and premium will be deducted from their salary directly by the Institute like last year as per the rules.

Contact details of Health Unit in IIT Hospital:

Contact Numbers of Health Unit, IIT Hospital, IIT Delhi : 2659-7700, Mr. Anil Yadav, Sr. Assistant : Mobile: 9999554655, Mr. Ravi Kumar, Jr. Assistant : Mobile : 9971371693, Mr. Jai, Jr. Assistant : 9868535468.

For kind information of all the beneficiaries.

Thanking you,

Yours sincerely,

N. Bhaskar
 Deputy Registrar
 Health Unit

Copy to:

Head, Hospital Services – with a request to kindly upload the circular in the Hospital website and also IIT Hospital Reception/Notice Boards.

Gen. Secretary – IIT Employees Union, Officers Association and Faculty Forum.

All Notice Boards.

Mr. Bharat Wadhwa, CSC – with a request to kindly upload under the pensioner's webpage for information of all the pensioners as suitable.

Policy Benefits

1. The Policy shall cover both Serving & retired-employees of IIT DELHI. Coverage of the policy in respect of serving as well as retired employees and their dependents is Rs.3.00 Lakh per annum per family on floater basis.
2. Family definition: Employee, Spouse and two dependent children and dependent parents or parents in law (i.e. one set of parents or the parent's in-law) for serving employee. For retired employee: Husband, wife and their physical/mental/rotary joints disabled dependents child as per tender document. There will be no age limit on the insured covered by this scheme.
3. Corporate Buffer:
 - a. Corporate buffer can be used for paying both Hospitalization and Pre and Post expenses only after exhaustion of base Sum Insured.
 - b. Buffer would be released at the sole discretion of IIT in both Cashless as well as Reimbursement cases.
 - c. Corporate buffer includes admissible claims of all nature i.e. hospitalization & pre-post etc. for any diseases excluding expenses pertaining to maternity.
4. Waiver of Policy Exclusion:
 - a. All pre – existing diseases are covered as per policy clause 4.1
 - b. 30 days waiting period waved off
 - c. 1st & 2nd year exclusion waved off.
 - d. Waiver of 4th year exclusion.
 - e. Policy ABC (2.1, 2.2, 2.3 and 2.4) Clause waived off.
5. Room Rent is Rs.7,500/- per day and ICU is Rs.15,000/- per day
6. Co-Pay:- In case the beneficiary opted for Higher Room Rent Category then Co-Pay-10% will be applied on total bill excluding the non- admissible items.
7. Maternity Coverage:
 - a. Maternity limit Rs.75, 000/- for normal and Rs.1, 00,000/- for C-sec, Maternity coverage is extended up to two live births.
 - b. 9 months waiting period for maternity waived off.
 - c. New born baby covered from day 01 within family sum insured i.e. 3 Lacs
8. GIPSA PPN Packages Applicable.
9. The list of additional children to be covered is to be submitted by IIT Delhi by 30th September 2021 & their coverage will be subject to sufficient balance available in CD account.
10. Document submission Reimbursement other than Cashless case like Pre & Post and hospitalization expenses/ claims etc. are to be submitted within 30 days from DOD.
11. All other terms conditions & Exclusions as per Standard Group Medclaim Policy of M/s. National Insurance Co. Ltd.

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Dos & Don'ts

Kindly inform your HR & Relationship Manager in case of any Hospitalization.

In Case of Cashless

- Always carry patient's id proof /e-card issued by TPA before admitting in any hospital.
- Always take prior approval from TPA through the hospital for planned surgery.
- Please check that the hospital is in network (GIPSA) prior to hospitalisation.
- Always carry past treatment record at the time of hospitalisation (if any).
- Contact your Nodal Officer (IIT)/ TPA Executive sitting in CDN Section of IIT Delhi for any issues faced during cashless.
- Always try to avail cashless in our network hospitals with the help of TPA Officials.

In Case of Reimbursement

- Please check the Hospital is on Vipul Medcorp Network List. If yes please apply of cashless,
- Always intimate your claim prior to hospitalisation in planned surgery and within 24 hr of hospitalization in other cases to your Nodal Officer (IIT)/ TPA Executive sitting in CDN Section of IIT Delhi.
- Always collect and check all original documents are with you before discharging from Hospital. (Document check list attached for your reference)
- Kindly get 'Part B' of claim form duly filled and stamped by hospital prior to discharge.
- Insure that all original payment receipts are collected against the amount paid by you.
- In case of accidents always arrange for narration certified by the treating doctor and copy of MLC/FIR/PMR as applicable.
- Always submit duly filled and signed Consent form and 'Part A' of claim form mentioning valid mobile number and updated email id for quick responses.
- Always submit all original lab/radiology reports and films against the bill submitted.

- Please submit all original documents within 30 days from date of discharge.
- Always provide KYC documents in all cases above 1 lakh. (details mentioned in document Check list)
- Always keep a photo-copy of the entire submitted document with yourself.
- For enrolment and payment of premium in case of new born baby always intimate to Nodal Officer (IIT)/ TPA Executive sitting in CDN Section of IIT Delhi immediately.

General Points

- Please do not get admitted for evaluation purpose as the same is not covered under policy T&C.
- The policy covers only reasonable expenses hence be judicious while availing any treatment.
- Hospitalization less than 15 beds hospital is not admissible for claim settlement,
- Hospitalization less than 24 Hours for conservative / evaluation is not admissible.