

Indian Institute of Technology Delhi

Health Unit

Subject: Snapshot of Group Medclaim Policy Benefits – Year 2023-2024.

1. **Coverage:** The Policy covers both Serving & Retired employees of IIT DELHI, who all have opted for it and are paying the monthly contributions. Coverage of the policy in respect of serving as well as retired employees and their dependents is Rs.3.00 Lakh plus Rs.2.00 Lakh (from the Corporate buffer) per annum per family on floater basis.
2. **Family definition:**
 - a. For serving employee: Self, Spouse and dependent children and dependent parents or parents-in-law (i.e. one set of parents or the parent's-in-law).
 - b. For retired employee: Self and Spouse 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-post expenses only after exhaustion of base Sum Insured.
 - b. Buffer would be released at the sole discretion of IIT Delhi 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. 9 months waiting period for maternity is waived off.
5. **Limit on Room / ICU Rent:** The Room Rent is capped up to Rs. 7,500/- per day and ICU is Rs. 15,000/- per day (Including RMO & Nursing charges)
6. **Co-Pay Clause:** In case the beneficiary opted for higher Room Rent category then Co-Pay of 10% will be applied on total bill excluding the non- admissible items.

Note: - Institute has opted for GIPSA Package and as per this, if beneficiary opted package beyond room eligibility than claim will be processed as per beneficiary room eligibility.
7. **Maternity Coverage:**
 - a. Maternity limit Rs.75, 000/- for normal and Rs.1,00,000/- for C-sec,
 - b. Maternity coverage is extended up to two live births.
 - c. New born baby covered from DAY ONE within family sum insured i.e. Rs. 3+2 Lacs
8. **GIPSA PPN Packages Applicable.**
9. **Intimation of Claim to TPA:** On hospitalization, claim intimation be made within 48 Hrs to TPA.
10. **Pre - Post Hospitalization Period:** Pre-Hospitalization period 30 days prior to Admission and Post-Hospitalization period is 60 days after the Date of Discharge (DoD) from the Hospital.

11. **Claim Submission:** In case of Reimbursement of Claim (On Hospitalization / Pre-Post), original claim document is to be submitted to TPA Executive, Health Unit, IIT Hospital within 30 days from Date of Discharge (DoD).

Following treatments are not covered under the policy.

1. **Modern Treatment:** The treatments that use advanced technologies like robotic surgeries, stem cell therapy, oral chemotherapy, monoclonal antibody, laser treatment etc. Following Modern Treatment are Not Covered in the policy either as in patient or as part of Day Care Treatment in a Hospital:

A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
B. Balloon Sinuplasty
C. Deep Brain stimulation
D. Oral chemotherapy
E. Immunotherapy- Monoclonal Antibody to be given as injection
F. Intra vitreal injections
G. Robotic surgeries
H. Stereotactic radio surgeries
I. Bronchical Thermoplasty
J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
K. IONM - (Intra Operative Neuro Monitoring)
L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

2. Expenses related to treatment necessitated due to participation as a non-professional in hazardous or adventure sports not covered. Additionally, the following treatments are also not covered.

- a. **AIDS (Acquired Immune Deficiency Syndrome):** a condition characterized by a combination of signs and symptoms, caused by Human Immunodeficiency Virus (HIV), which attacks and weakens the body's immune system making the HIV-positive person susceptible to life threatening conditions or other conditions, as may be specified from time to time.
- b. **Mental Illness:** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize reality or ability to meet the ordinary demands of life, mental conditions associated with the abuse of alcohol and drugs, but does not include mental retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub-normality of intelligence.
- c. **Stem Cell Surgery:** Stem Cell Surgery (except Hematopoietic stem cells for bone marrow transplant for hematological conditions).
- d. **Vaccination or Inoculation:** Vaccination or inoculation unless forming part of treatment and requires Hospitalization.
- e. **Massages, Steam Bath, Alternative Treatment (Other than Ayurveda and Homeopathy):** Massages, steam bath, expenses for alternative or AYUSH treatments (other than Ayurveda and Homeopathy), acupuncture, acupressure, magneto-therapy and similar treatment.
- f. **Dental treatment:** Dental treatment, unless necessitated due to an Injury.

- g. **Domiciliary Hospitalization & Out-Patient Department (OPD) treatment:** Any expenses incurred on Domiciliary Hospitalization and OPD treatment.
- h. **Stay in Hospital which is not Medically Necessary:** Stay in hospital which is not medically necessary or admission for preliminary for evaluation or diagnostic purpose.
- i. **Spectacles, Contact Lens, Hearing Aid, Cochlear Implants:** Spectacles, contact lens, hearing Aids, cochlear implants used.

All other terms conditions & exclusions as per Standard Group Medclaim Policy of M/S National Insurance Company Limited, issued. All other relevant circular, guidelines and instructions issued thereunder shall be applicable.

E-Card

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

Web Link: - <https://tips.vidalhealthtpa.com/employeeportal/>

For Mobile: - Download Vidal Health App from Google Play Store/IOS

User Name: - IITD+EmpCode (For example: - IITD10001, where 10001 in the employee code)

Password: - EmpCode

Note: The employee has to update the password on first time entry.

Relationship Matrix:

Contact Person	Designation	Phone No	E-mail ID
Mr. Pradeep Kumar	Executive	9821882938	iitdelhi.helpdesk@vidalhealth.com
Mr. Ashutosh Gupta	Sr. Manager	9821882942	ashutosh.gupta@vidalhealth.com
Mr. J.S.Dash	Vice President	9350990670	js.dash@vidalhealth.com

Dos & Don'ts on Medical Insurance

Kindly inform TPA Executive, Health Unit, IIT Hospital immediately 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 whether the hospital is in network (GIPSA) prior to hospitalisation.
Link: <https://vidalhealthtpa.com/vidalhealthtpa/network-hospital.html>
- Always carry past treatment record at the time of hospitalisation (if any).
- Contact your Nodal Officer (IIT Delhi)/ TPA Executive, Health Unit, IIT Hospital for any issues faced during cashless.
- Always try to avail cashless in Vidal Health network hospitals with the help of TPA Officials.

In Case of Reimbursement

- Kindly take help of TPA executive available in the Health Unit, IIT Hospital.
- Always collect and check all original documents are with you before discharging from Hospital.
(Document check list link for your reference)
Link: https://vidalhealthtpa.com/vidalhealthtpa/vidal%20forms/Claim_Form_etc%20-%20Merged_PDF.pdf
- 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 (DoD).
- Always provide KYC documents where the cost is 1 lakh. (details mentioned in document check list)
- Always keep a photo-copy of the submitted documents with yourself.
- For enrolment of new born baby kindly intimate Nodal Officer (IIT) / TPA Executive, Health Unit, IIT Hospital immediately.

General Points

- Admission in Hospitals for normal check-up and basic evaluation is not covered.
- The policy covers only reasonable expenses hence be judicious while availing any treatment.
- Hospitals with less than 15 beds are not covered for Mediclaim.
- Hospitalization for less than 24 Hours for conservation or evaluation is not covered.

*_*_*_*_*_*_*