

**002. ANNEXURE-I**  
**Proposed Policy Terms & Conditions, Coverages etc.**

**01. 'GROUP MEDI-CLAIM INSURANCE POLICY (FOR EMPLOYEES & THEIR DEPENDENTS)':**

A. Scope of Cover: The Insurance Policy would cover the following:

<b>Sum Insured:</b>	INR 10 (Ten) lakhs on family floater basis
<b>Family</b>	<p>a) Self + Spouse (restricted to 1) + 2 dependent children (upto 25 years) + 2 dependents parents on Family floater basis.</p>
<b>Coverage:</b>	<p>a) All Pre-existing Diseases to be covered.</p> <p>b) Pre-health Check up waived</p> <p>c) Waiver of Time exclusion for diseases</p> <p>d) Medical Coverage from Day 1. Waiting period to be waived off.</p> <p>e) Room Rent per day as per below:  i)1% of sum assured for Normal Room Rent  ii)No ceiling/capping for ICU/ICCU/ITU etc.</p> <p>f) Pre &amp; Post hospitalization period for claim up to 30 days &amp; 60 days respectively</p> <p>g) New born baby to be covered from date of birth in the floater sum insured</p> <p>h) Ambulance Costs limited to INR. 3,000/- per hospitalization (to and fro included)</p> <p>i) Day care surgeries and treatment are covered. <u>List of day care treatment to be enclosed.</u></p> <p>j) (During hospitalization Chemo therapy, Dialysis etc. will be covered).</p> <p>k) Maternity: Normal- INR 50,000.00 and Caesarean-INR.1,00,000.00 (including pre and post-natal expenses up to INR. 5,000 ON OPD basis) for first two living children</p> <p>l) No Age Limit for coverage</p> <p>m) Internal Congenital diseases to be covered.</p> <p>n) External congenital disease in case of Life threatening situation to be covered</p> <p>o) Inclusion/deletion of employees and their family is to be done on pro-rata premium basis</p> <p>p) Midterm inclusion is allowed for new joiners with family. In such cases, pro-rata premium will be paid.</p> <p>q) If the employee gets married or has children during the insurance period, the spouse and children (restricted to 2 and upto 25 year age) will be covered. Pro-rata premium for such inclusion shall be paid.  <b>Intimation for inclusion will be sent to insurance company within 30 days from the incidence.</b></p> <p>r) If there is separation of employees from organisation, pro-rata premium will be refunded</p> <p>s) Cataract Limit- at actual per eye.</p> <p>t) In case of complications at pre &amp; post-surgery for maternity, upto family sum insured will be applicable instead of maternity limit.</p> <p>u) Terrorism and epidemic to be covered</p> <p>v) Attempt to suicide/ suicide is not covered</p> <p>w) All modern surgeries as per IRDA circular (12 advanced/modern surgeries) has to be covered.</p> <p>x) Portability Coverage with continuity benefit from Group to Individual in case of retirement and resignation from services for employees and its dependents. In such cases of extension of coverage, cost to be borne by the ex-employee.</p>

	<p><b>y)</b> Policy covers hospitalization arising out of psychiatric/mental ailments within a limit of INR. 30,000 as well as treatment functional endoscopic sinus surgery within a limit of INR. 35,000/- (per hospitalization)</p> <p><b>z)</b> Covid test expenses covered in case of Hospitalization for non-Covid treatment.</p> <p><b>aa)</b> PPE Kit Expenses covered</p> <p><b>ab)</b> For treatment at all listed hospitals of TPA/Insurance Company, cashless treatment to be extended</p> <p><b>ac)</b> Service charges on medical claims/bills not to be deducted.</p> <p><b>ad)</b> Both reimbursement and cashless hospitalization cover should be available.</p> <p><b>ae)</b> Corporate Buffer 30 Lacs annual limit without sublimit for any illness</p> <p><b>af)</b> All critical illness should covered</p> <p><b>ag)</b> Air ambulance should be covered upto 1 lac from family SA</p>
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**B. GMC Terms & Conditions:-**

1. A bidder should have the provision for external TPA. The TPA should have all India presence with reputed empaneled hospitals pan India. The TPA should ensure that the Medical ID Cards for Officers and their eligible family members are issued immediately and not later than 15 days from the commencement of the policy cover.
2. The representative person of TPA must be stationed at Guwahati and preferably in all state capital town at all times during the policy period (in case the existing TPA person resigns or gets transferred immediate replacement must be provided).
3. **Reimbursement of medical claims should be settled within 15 working days** from the date of submission of complete documents.
4. The number of employees indicated under this policy is only provisional and NEDFI reserves its right to increase or decrease the same depending upon requirement during the award of insurance business. The list of employees along with their dependents to be extended coverage as on date is appended as **"003. GMC employee Data\_NEDFi.xlsx"**.
5. The employees and their dependents shall be provided hassle free cashless treatment against the Policy in case of hospitalization. Adequate measures in this regard shall be taken by the Insurer.
6. Insurance Company shall appoint dedicated personnel to liaison with NEDFI in the matter of the Group Medclaim Policy, Hospitalization of employees & their dependents and all related issues arising out of the Policy and for its smooth implementation.
7. No cancellation provision during the policy period in case of adverse claims ratio.
8. Name, address, contact number of such Nodal Person shall be made available to NEDFI within 7 days from the issue of the Service Order.