

GROUP MEDICLAIM POLICY ON FLOATER BASIS



**VIDYASAGAR UNIVERSITY
MIDNAPORE,**



MOBILE NO-8373061617

PHONE NO-03222-2264617

**NATIONAL INSURANCE COMPANY LTD.
MIDNAPUR DIVISION
STATION ROAD
MIDNAPORE-721101**

• **What Expenses are Covered :**

- Day Care Procedure are Covered (Where 24 hours hospitalisation is not required)
 - Dialysis.
 - Chemotherapy.
 - Radiotherapy.
 - Cataract.
 - Lithotripsy (kidney Stone Remover).
 - Tonsillectomy.

• **Capping of the Policy :-**

- Coronary Angiogram maximum Limits per case Rs.20,000/-
- Tonsillitis and Sinusitis maximum Limits per case Rs.25,000/-
- Cataract-per eye maximum Limits per case Rs.25,000/-
- Piles, Fistula, Fissures maximum Limits per case Rs.40,000/-
- Gall Bladder Stone, Cholelylithesis, Lithotripsy, Unis Hernia maximum Limits per case Rs.60,000/-

Standard Exclusions:-

- Registration Fees,
- Charges for Medical records,
- Surcharges, cafeteria charges,
- Telephone charges etc.
- Cost of Spectacles, Contact lenses, hearing aid,
- Any Cosmetic and plastic surgery except for correction of injury.
- Hospitalisation for diagnostic test only.
- Vitamins and Tonics unless for treatment of injury of disease,
- Infertility treatment
- Voluntary Termination of pregnancy.
- Any type of Pregnancy Treatment.
- Refractive Error: - Surgery for correction of eye sight due to refractive error.
- Obesity.
- Psychiatric disorder, Intentional self-inflicted injury.
- Genetic Disorder, Stem cell Surgery.
- Vaccination or Inoculation unless for min part of treatment,
- Dental treatment- Dental treatment unless arising due to accident.
- Outpatient treatment (OPD treatment).
- Treatment arising out of illness/disease/injury to misuse or abuse drugs/alcohol.
- Home visit charges of doctor or nurse.
- Treatment for any illness/disease/injury arising from scuba diving, motor racing, parachutist, hang gliding, rock or mountain climbing and similar activities.

For and On Behalf Of
National Insurance Company Ltd.

Authorised Signatory

M. L. SAHA
Divisional Manager
National Insurance Company Ltd.
Midnapore Divisional Office
Station Road, Midnapore-721101



- **POLICY DETAILS :- FLOATER GROUP MEDICLAIM POLICY**
- **INSURED: - VIDYASAGAR UNIVERSITY,**
- **T.P.A :- MEDI-ASST INDIA LTD.**
- **POLICY NO-153802/46/16/8500000031**
- **PERIOD OF INSURANCE-02.06.2014 TO 01.06.2017**
- **SUM INSURED:- 85 MEMBER @ RS.1,00,000/- i.e RS.85,00,000/-**
 - **35 MEMBER @ RS.2,00,000/- i.e RS.70,00,000/-**
 - **18 MEMBER @ RS.3,00,000/- i.e RS.54,00,000/-**
 - **01 MEMBER @ RS. 5,00,000/- i.e RS.5,00,000/-**
- **WHAT IS COVERS : 139 MEMBERS AND 162 SPOUSE,CHILDREN-130, AND PERENTS-128**
- Medical Expenses incurred by the employees and their dependent family members, hospitalised due to disease or injury
- Minimum period of hospitalisation – 24 hours.

*** Family Definition: -**

Employee + Spouse + Dependent Children (Up to 25 years if a bona-fide students and not employee and female children till marriage) + Parents

• Benefits Cover Under Mediclaim Policy:-

- Family Floater Sum Insured Rs. - 1, 00,000 to 5, 00,000.
- 30 days waiting period for disease.
- All Pre-Existing Disease are Covered (Disease Existing prior to the inception of the policy)
- Event of Accident are covered of the inception of the policy.
- Room Rent 1% of the Sum Insured for normal bed and 2% of the Sum Insured for ICU, ITU, and ICCU.
- Pre Hospitalisation of 30 days payable.
- Post Hospitalisation of 60 days payable.
- Emergency Ambulance Charge Maximum Rs. 1000/- Per person per incident.

• What Expenses are covered:

- Room and Boarding, Doctor Fees, Intensive Care Unit.
- Nursing Expenses, Surgical Fees, Operation Theatre, Anaesthesia and Oxygen and their administration, physical Therapy, Drugs and medicine consumed on the premises, Hospital Miscellaneous services (such as laboratory, X-ray, Diagnostic test ,) Dressily Ordinary Splints and plsats casts cost of prosthetic devices, if implemented during a surgical procedures, Radiotherapy and Chemotherapy,