

**SALIENT FEATURES OF THE CORPORATE MEDICAL POLICY**  
**(INSURANCE BACKED CASHLESS MEDICAL SCHEME)**

1. **Entitled Family Floater/Sum Insured** : Beneficiaries of this scheme are entitled to Family Floater/Sum Insured as per details below:

Medical Category	Family Floater Cover	Additional entitlement on exhaustion of floater cover*	Total entitlement (In Rupees)
<b>Category 'C'</b> Grade pay inclusive and below Rs. 4600/- (Grade pay inclusive and below Level 7)	2,50,000	1,25,000	3,75,000
<b>Category 'B'</b> Grade Pay from Rs. 4800/- to Rs. 5400/- (Grade Pay level 8-10)	3,50,000	1,75,000	5,25,000
<b>Category 'A'</b> Grade Pay inclusive and above Rs. 6600/- (Grade Pay inclusive and above level 11)	5,00,000	2,50,000	7,50,000

2. **Entitlement for room rent:** Beneficiaries would be entitled to Room rent and ICU as per the table below.

Medical Category	Family Floater Cover	Room Rent	ICU
<b>Category 'C'</b>	2,50,000	3000	5000
<b>Category 'B'</b>	3,50,000	4000	7000
<b>Category 'A'</b>	5,00,000	6,000	10,000

Beneficiaries may kindly note, that they would be solely responsible for extra expenditure over and above their respective entitlement of Family Floater cover/sum Insured and the entitled room rent/ICU and also all relative costs such as doctors visit charges, OT, Surgery charges etc.

3. Pre(30 days)/post hospitalization(60 days) medical expenses are considered as part of the claim for reimbursement.

4. **Inclusion of Day Care treatment procedure:** Day Care procedure i.e. cases which require hospitalization for less than 24 hours due to technologically advancement are also included in the cashless policy benefits.

5. **Maternity Cover:** This is covered for all the employees and spouse only with following financial limits:-
- i) For normal delivery – Rs. 25000/-
  - ii) For 'C' section delivery – Rs. 35,000/-
  - iii) New born baby covered from day one under main sum-insured  
(Intimation of Birth of a new born for inclusion in policy is necessary).
6. **Family:** The term “ Family “ is well defined under medical attendant rules of CGHS and the same may be taken in context of DSIIDC too for working out the total number of beneficiary under the scheme.  
In the case of retired employees, the definition of the Family shall also be the same as defined under CGHS.
7. **Entitlement of Enhanced Family Floater Cover\* :** In case the Family Floater cover/ sum insured is exhausted, the employees of category A,B and C, **subject** to the sole discretion of management are entitled to additional 50% of their Family Floater cover. The approval of enhanced family floater would also be **subject** to expenses incurred on the identified list of major ailments (listed below), availability of funds in corporate buffer and exhaustion of self financed insurance coverage (in case of employees have opted for the said facility):

	<b>Name of Diseases/Major ailments</b>
1	Multiple Sclerosis With Persisting Symptoms
2	Stroke Resulting In Permanent Symptoms
3	Cancer of specified severity
4	Kidney Failure Requiring Regular Dialysis
5	Open Chest CABG/ Angioplasty
6	Major Organ /Bone Marrow Transplant
7	Major Injuries
8	Liver Disease/Transplant
9	Major Burns
10	Coma Of Specified Severity

8. **Extension of benefit to retired employee:** The scheme is equally applicable to those employees who have been retired/will retire during the period of insurance cover with 100% benefit at par with regular employees. As such, the scheme is extended to retired employees on depositing the following fee with the Corporation:-

Category	Rates of one time lump sum contribution from the employees retiring <u>on and after 31.07.2016</u> (Including dependents)
Category A	60,000/-
Category B	48,000/-
Category C	36,000/-

9. **Corporate Buffer:-** This provision is normally maintained to cover the expenditure in excess of sum insured per family floater. The use of fund to meet out the expenditure in excess of the sum insured is at the sole discretion of the management.

**10. Self Financed Family Floater/Additional Insurance cover (self financed by employee)**

This facility of additional coverage above the basic Family Floater/Sum Insured is wherein employees are provided the option to enhance their family floater by contributing additional premium (for per lac increase of their Sum Insured). This is a beneficial measure where employees use the self financed funds after the exhaustion of their basic Family floater/sum Insured.

11. **Inclusion of benefits/added features in the Insurance scheme :** in view of the medical technology advancements over the years the following may be included in the coverage of the Insurance scheme.

- Coverage for Adjuvant / Neo adjuvant Chemo / hormonal therapy / Oral chemo therapy / Immune modulator for cancer cases
- Coverage for Inj Zoledronic / Avastin / lucentis/ARMD etc
- Coverage for Genetic diseases
- Coverage for Advancement in technology (Cyber knife /Laser/ Robotic charges etc.)

**12. Accidental Insurance cover for the serving and DSIIDC contractual employees:**

As a welfare measure Group Personal Accident Policy Cover is being introduced with a sum Insured of Rs 4 lacs in respect of each employee. This shall include coverage of 100% of the Sum Insured in case of Accidental Death and benefits in case of Permanent Total Disability (PTD), and Permanent Partial Disability (PPD).