

Delhi State Industrial & Infrastructure Development Corporation Ltd.

N-36, Bombay Life Building, Connaught Place, New Delhi-110001

PROCEDURE FOR AVAILING INSURANCE COVERAGE

DSI IDC has adopted the Insurance Backed Cashless Medical Scheme for the benefit and convenience of employees. Each category is **entitled to the Family Floater cover as detailed below:**

	Employees who did not opt for Self Financed Family Floater		Employees who opted for Self Financed Family Floater			
Category	Entitled Family Floater (FF) (Rs.)	After Exhaustion of Family Floater	Enhanced Family Floater (50% of Entitled Family Floater- subject to discretion of management)	Employees who availed the facility by enhancing floater by 1 or 2 lacs	After Exhaustion of Family Floater + Self Financed Family Floater	Enhanced Family Floater (50% of Entitled Family Floater- subject to discretion of management)
Category A Grade Pay inclusive and above 6600/-	3,00,000/-		3,00,000 + 1,50,000	3,00,000 + 1,00,000 or 2,00,000		3,00,000 + (1,00,000 or 2,00,000) + 1,50,000
Category B Grade Pay from Rs. 4800/- to Rs. 5400/-	2,00,000/-		2,00,000 + 1,00,000	2,00,000 + 1,00,000 or 2,00,000		2,00,000 + (1,00,000 or 2,00,000) + 1,00,000
Category C Grade Pay inclusive and below Rs. 4600/-	1,50,000/-		1,50,000 + 75,000	1,50,000 + 1,00,000 or 2,00,000		1,50,000 + (1,00,000 or 2,00,000) + 75,000

Note : Room rent applicable to the above categories of employees is 1.5% of the entitled sum insured/family floater cover, in case of normal hospitalization. However in case of ICU/CCU it is double (3%). Employees may kindly note, that the mediclaim depends a lot on hospital room rent limits, i.e. with the increase in room rent the other related charges such as doctors fee, doctors visit charges, nursing charges, operation cost etc also rise thereby having an impact on the final bill raised by hospitals, and also exhausting a larger portion of your entitled Family Floater/ sum Insured.

Accordingly, employees would be solely responsible for extra expenditure over and above their respective entitlement (family floater cover) and the entitled room rent etc.

Further, 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 as explained above.

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 enhanced insurance coverage (in case of employees have opted for the said facility):

	Name of Diseases/Major ailments
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