

Dear All,

NeST Group : Medi – Claim Insurance

The existing Group Medi-claim Insurance Policy of employees will **expire on 08/12/2019**. The sum assured and the premium to be paid for employee and his family (if applicable) is given below:

All are requested to refer below premium chart and the terms and conditions.

S.NO	FEATURES	TERMS & CONDITIONS REQUESTED
1	Group	Employees and dependents
2	SUM INSURED	1,00,000 /- Rs 2,00,000/- , and Rs 3,00,000/-
3	AGE BRACKET	Upto 60 years for new joinees.
4	1ST TO 4TH YEAR EXCLUSION	Waived for all
5	1ST 30 DAYS EXCLUSION	Waived for all
6	PRE-EXISTING DISEASE WAIVER	Waived for all ,no exclusion of diseases, no exclusions/limit for pre-existing diseases
7	ROOM RENT OR ROOM TYPE RESTRICTION	Room rent per day restricted to 1% & ICU to 2% of the sum insured .
8	PRE AND POST HOSPITALIZATION COVERAGE	30 days pre-hospitalization and 60 days post-hospitalization respectively.
9	AYURVEDIC TREATMENT	Reimbursement for in-patient Ayurvedic treatment (other than Sukha Chikitsa) at Govt. Rs. 20,000 per Family
10	CO-PAY CLAUSE	10% co pay for Parents
11	VALUE ADDED BENEFITS - AMBULANCE CHARGES	Ambulance charges Rs.1,500/- per Family
12	NON CANCELATION OF POLICY IN MIDTERM	Yes
13	MIDTERM INCLUSION	Provision to include/delete members during the operation of the policy on pro-rata basis
14	Maternity	Rs 15,000/- for Normal Rs 25000/- for Caesarean)
15	Baby day one cover	Full SA
16	Any special limits	Not applicable

Those who wish to join /renew this insurance Policy, may please contact the concerned HR Personnel and give their written consent in the attached format **on or before 30/11/2019** to deduct the premium from their salary for the month of November,2019

Oriental Insurance Company Ltd.

Coverage	1 Lac	2 Lacs	3 Lacs
Employee	2800	3300	3800
1 Spouse	2700	3150	3600
1 Child	1700	2000	2200
1 Parent	4900	5660	6350

In case you need any clarification or assistance, please contact HR Department.

CORPORATE - HR