

## GROUP FLOATER MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES OF WBSEDCL (2015 – 16)

WBSEDCL is going to re-introduce a Group Medical Insurance Scheme for its retired employees with the Orient Insurance Company Limited.

### 1) Policy Benefits:-

- a. Class of Insurance: Group FLOATER Medical Insurance Coverage.
- b. Sum Insured: Rs. 1,10,000/- of coverage in respect of I.P.D (Hospitalization benefit) per member with clubbing facility under hospitalization with his/her spouse.
- c. Period of Insurance: 12 months w.e.f 1<sup>st</sup> November 2015.
- d. Annual Premium: Rs. 2,400/- per member (including spouse, where applicable) including Service Tax.
- e. Policy Coverage:
  - i) Includes coverage of pre-existing disease from day one, no age bar for entering Mediclaim Membership without any prior medical examination. Employees who retired and intend to join the policy during the course of operation of policy can be included in policy from date of payment of pro-rata premium.
  - ii) Policy covers cashless facility in approved list of hospitals/ nursing homes etc. & reimbursement of hospitalization of other expenses for pre for 7 days & post for 15 days hospitalization treatment. Policy also covers Hospitalization benefit on PPN basis wherever applicable.

### 2) Hospitalization (IPD):-

- a)
  - i) Room rent including diet, RMO charges and administrative charges for IV fluid/ injection in non ICU/ HDU/ ITU/ ICCU bed will have maximum limit of Rs. 1,500/- per day.\*
  - ii) Room rent Normal Rs. 1,500/- & ICCU/ ITU Rs. 3,500/- per day.
  - iii) Claim of room rent beyond maximum limit per day should be restricted to maximum limit but other medical expenses as claimed in Hospitalization should be entertained in proportionate to room rent.
- b) Surgeon, Anesthetist, Consultant fees, Nursing charges and Physiotherapy charges will have maximum limit of 25% of sum insured per member or negotiated rate whichever is lower.
- c) All hospital expenses other than room rent/ ICCU/ ITU will be paid in proportion to room rent charges.
- d) All types of treatments/ procedures/ investigations done in hospital/ nursing home including day care treatment in respect to 116 items as per list attached to this Policy should be considered under hospitalization.
- e) Charges of aya/ barber, diet charges not included in bed rent, expenses of vitamins, tonics not from in part of treatments, consumables like napkins/ toiletries also will not come under hospitalization expenses.

**3) Pre & Post Hospitalization:-**

**a) Pre Hospitalization:**

Relevant medical expenses incurred during the period up to 07 days prior to hospitalization will be considered as part of claims mentioned under hospitalization expenses.

**b) Post Hospitalization:**

Relevant medical expenses incurred during the period up to 15 days after hospitalization will be considered as part of claims mentioned under hospitalization expenses.

c) Relevant expenses as mentioned at (a) & (b) above will include physiotherapy, dressing charges, investigating charges, medicines, doctor fees and other procedures as recommended by the attending doctors.

**4) Claim submission for Hospitalization treatment on cashless/ re-imburement basis:**

- i) The reimbursement claim (pre/post/IPD) to be submitted to insurance company within 60 (sixty) days after completion of permissible post hospitalization treatment.
- ii) After receiving the claim concerned insurance company will release payments of admissible amount of claim latest by 30 days from the date of receipt of that claim.
- iii) Claim intimation should be given within 10 days of admission to TPA/Insurer/Broker.

**5) Help Desk:**

One dedicated 'Help Desk' has been set up at Vidyut Bhavan (5<sup>th</sup> Floor, D Block) with telephone/ Fax No- 033-23598385 where company officials along with representatives of Insurance Company/ TPA will be available.

**6) Roles & responsibilities of the Underwriter (Insurance Company):**

The Underwriter would be fully responsible for development, implementation and overall management of the policy on day to day basis within the frame work of the terms and conditions already designed for the purpose where the risk would be underwritten and absolved completely by them along with shouldering the post contractual liability also ensuring necessary day to day policy administration.

The liability of risk will be solely and entirely rested on the underwriter's shoulder and they will have to bear the responsibility for honouring the claim from the beneficiaries as and when triggered under the scope of the policy mainly on cashless basis from their listed facilities under their existing networking arrangements along with the Hospital and Nursing Homes approved by WBSEDCL authority on PPN basis/ agreed rates within capping as per list attached.

Since the policy is basically of service oriented nature they should have the ability to organize the treatment of members in commensurate with the criticality as per their desired medical destinations on pan India basis as and when approached by them for availing indoor medical benefits by the beneficiaries and to handle all types of situation for progression of treatment without any interruption and would be especially client focused.

Since the policy is poised to be administered by the TPA, hence it would be the primary duty and responsibility of the underwriter to have liaison and co-ordination with the respective TPA on day to day basis for ensuring necessary policy administration so that the policy may run on a successful way and accordingly they should keep a tab on the day to day functioning of the TPA for servicing of the beneficiaries in a most satisfactory manner.

**7) Roles & responsibilities to be performed/ undertaken by the 3<sup>rd</sup> party administrator (TPA) to be engaged for day to day administration of the Policy:-**

Since TPA is to be identified and selected by the underwriter and they would be functioning under the aegis of the Insurance Company, hence they would be acting as agent on their part (Insurance Co.), as mentioned in IRDA's different circulars and they would bind their principal for all the actions having been taken by them within the tenure of the policy. In other words, the underwriter will be prima-facie liable and responsible for all such actions by TPA under the scope of the contract entered into with WBSEDCL.

For providing a hassle free service to all retired employees and their spouse in a most convenient way in tandem with the existing practice being followed, a dedicated Help Desk is required to be set up at the WBSEDCL Head Quarter at Vidyut Bhavan, Salt Lake, Sec-II, Kolkata-700 091.

At the same time attachment of dedicated personnel from TPA end would be provided based on the demand at all prominent locations for extending their professional services and guidance in a smooth and religious way to ensure proper policy administration. Besides above, dedicated helpline numbers would also be ensured to provide service even at night. contact persons also need to be identified for rendering round the clock professional assistance and guidance. Medical Assistance helpline should also be there for providing immediate medical advice through online/ telephone.

**8) Capping of diseases:**

CAPPING OF 16 DISEASES		
SL NO	AILMENT	ALLOWABLE LIMITS (IN Rs.)
1	Tonsillities/Tonsilectomy	12500
2	Cataract	13000
3	Typanopalasty	25000
4	Fistula, Hydrocele, Piles, Varicocele, Sinustis	18000
5	(FESS)	25000
6	Appendicitis, Hernia, Benign, Prstatic, Hypertrophy(TURP)	21000
7	Hysterectomy	25000
8	Chleosteomy, Lapchole, Angioplasty/ PTCA due to Cornary Artery Disease/ ISCHEMIC Heart Disease	25000
8A	CABG	As per SI
9	Artery with Stent/Graft	As per SI
10	Joint Replacement - Knee Joint	40000
11	Hip Joint	As per SI
12	DJ stenting with PCNL	40000
13	Surgery for varicose veins	40000
14	Laprosopy surgery for polycystic ovarian disease	35000
15	Diseases related to pancreas (excluding cancer)	45000
16	Colitis/gastric ulcer/ Peptic ulcer/Acute - Subseteintestinal/ Obstruction/ related disease	45000

**9) Miscellaneous:**

The retired pensioners who had earlier opted for the Group Medical Insurance Scheme will all be included in the policy if not specifically likes to withdraw their name from the Scheme with in 15.10.2015.

Medical Relief drawing by the pensioners/ Family Pensioners, who have opted and considered for the Scheme, amounting to Rs. 200/- per month along with their pension will be deducted as premium of the Scheme from their pension payable from the month of Nov, 2015 onwards for 12 (twelve) months.

Retired employees who are not under the Death Cum Retirement Benefit Regulation 1985 of WBSEDCL but opted for the Group Medical Insurance Scheme will be considered for the Scheme w.e.f. 1<sup>st</sup> Nov, 2015 subject to deposition of Rs. 2,400/- (Rupees Two Thousand Four Hundred only) per annum within 15.10.2015 or on pro-rata basis in advance for next quarter i.e. Feb, 2016 at the Corporate Cash Section at Vidyut Bhavan by Demand Draft/ Pay Order/ Bankers Cheque payable in favour of "West Bengal State Electricity Distribution Company Limited" payable at Kolkata.

'Help Desk' will receive subsequently option from retired employees latest by 30 days before commencement of each Quarter and such optees will be included in the Scheme from next Quarter onwards [Feb' 2016, May' 2016, August' 2016]. Pensioners/ family pensioners will submit option only after issuance of pension/ family pension payment order (PPO) and non-pensioners and their spouse (in case of death of retired employees) will submit option after release of their CPF/Final payments along with payment of requisite premium amount in advance as may be applicable at Corporate Cash Section.