

JADAVPUR UNIVERSITY

Ref. No.: REC /N/ 020 /2022

Date: 31st January 2022

CIRCULAR

It is notified for information of all employees and pensioners of the University that the 24th year of the J.U. Group Mediclaim Policy for the Year 2022-23 is due on 28.02.2022 for the period 01.03.2022-28.02.2023. The Policy is now looked into by a VC-appointed Committee, where we are running the Policy in two groups (i) the Standard Mediclaim Policy and (ii) Floater Policy. There will also a Buffer Policy of Rs.50 lakhs, which may be used in exigency, as per decision of the Committee.

With all our efforts to reduce the Claim Ratio without compromising the quality of the treatments, and review process with a series of meetings in December & January this year, we observed that the Claim Ratio of the FLOATER Policy will exceed 100% level and that of STANDARD Policy will be around 90%; hence total outgo may be over 100%. Even under that critical situation, we have succeeded in bargaining for a discount this year, even though it is a meager 2%. We have had to accept the 2% discount offer of New India Assurance Co. for our two JU Group policies (Standard & Floater) and also the Buffer Policy with terms and conditions continuing as before.

Considering all these aspects, this year the Employees' Welfare Committee recommended renewal of the Group Policies with 2% discount on the last year's chart with the same terms & conditions, which is approved by the Vice-Chancellor, in anticipation of ratification by the Executive Council. The options are invited immediately, with a target of closing the same by 21st February 2022; with same terms and conditions. The dates are not flexible, as there is no time further to accept the options for compilation to pay the premium by the 25th February 2022, to the New India Assurance Company Ltd., which will be recovered in twelve installments from Salary/Pension. The synopsis is as follows:

A. FLOATER POLICY :

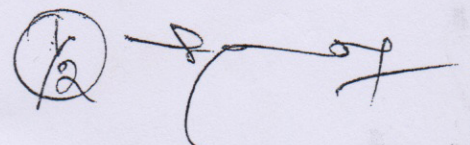
- (i) Maximum coverage Rs. 20,00,000/- and Minimum coverage Rs. 3,00,000/-, except for Pensioners;
- (ii) A member can increase her/his coverage up to 100%, if there is no claim in his/her account in the current year.

B. STANDARD POLICY:

- (i) Minimum coverage be Rs. 2,00,000/- for all new entrants & Rs. 1,50,000/- for all existing members, including dependents;
- (ii) This is not applicable for Pensioners. No change in upper limit.
- (iii) Enhancement is possible, if the current year is claim-free, but the Policy value of dependents cannot exceed the cover of the main member of the family.

C. OTHER TREMS AND CONDITIONS REVISED:

1. Ceiling of Bed Charge: @1% of Sum assured or Rs. 8,000/- whichever is lower and ICCU charges @2% of Sum assured or Rs. 16,000/- whichever is lower.
2. New entry of parents can be done with seven medical tests, as per existing terms, but that facility will be restricted up to 65 years.
3. Two groups will be evaluated separately at the end of the year, if required.




4. There are no sub-limits or caps for any treatment, except the eight listed ailments under cover. Capping of these ailments as was in last year, is annexed in a separate sheet. As decided, the limits are under review, is to be decided in February and incorporated in the MOU.
5. Cataract, Tumor, Knee-replacement and similar treatments shall have a waiting period of one year from the date of joining the policy, of any new member/incumbents.
6. For the new entrants, the documents for age-proof are a must for all, either of Passport, Voter ID, Aadhar Card etc., with a maximum age limit of 65 years of age.
7. The medical test reports [three] are a must for any new entrant above 55 years.
8. Enhancement of Policy value is possible, only if there is no claim on that account.
9. Buffer cover policy is to continue this year also for Rs. 50.00 lakh, to be allowed to all the members for critical diseases, as per list of NIA, under IRDA rules. If own sum insured is exhausted, a maximum sum up to 50% of the Policy value can be claimed under Buffer. To be eligible for Buffer, the minimum Policy value shall be at least Rs.2.00 lakh under Standard Policy & Rs.3.00 lakh under Floater Policy.
10. The premium of the Buffer policy of Rs.50 lakh will be paid from JU Gr. Medical Benefit Fund, like earlier years.
11. All other existing terms and conditions not stated herein will continue for better management of the policy.
12. The rules of PPN package costs introduced by the Insurance companies are applicable for all Policies up to Rs.2.00 lakh.
13. Unless there is any change made by a member, there will be no change in the scheme & Policy value. All others will be renewed as it is, as per our practice to ensure continuation. For those members who do not contact for any change, their Policy will be automatically renewed as per prevailing slabs and levels, to avoid discontinuation of the policy by aged persons, mainly pensioners.

All existing members are requested to visit Employees Welfare Unit during 1st February 2022 to 21st February 2022, with the Mediclaim card/Pay slip to confirm any changes in writing, in the Datasheet kept at the Welfare Unit and all the new entrants are required to submit "Option Form" as available from EWU, within 21st February 2022, either under Standard Mediclaim Policy or under Floater Mediclaim Policy, as per choice.

Intimation regarding deceased family member/s or any specific exclusion/deletion or addition must be intimated in writing for proper Insurance cover.

Co-operation from all is solicited.


FINANCE OFFICER

To

All Sec./Unit/Deptt./Schools (incl. SL Campus);

Copies to all Associations.... For publicity amongst all members for better attendance to modify policy terms, if needed.

All members of the JU Employees' Welfare Committee.

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JADAVPUR UNIVERSITY


**List of capping for eight common ailments/diseases, as decided by the
Mediclaim Committee long before and the limits in vogue since 2020**

| Sl. No. | AILMENT TYPE | SI OF RS.1.00 LAKH | SI OF ABOVE RS.1 TO 2 LAKH | SI OF ABOVE RS.2 TO 5 LAKH | SI OF ABOVE RS.5 LAKH |
|---------|-------------------------|--------------------|----------------------------|----------------------------|--|
| 1 | CATARACT (SINGLE EYE) | 30,000 | 40,000 | 50,000 | Rs.60,000/- [Sixty thousand] |
| 2 | HYDROCELE | 30,000 | 40,000 | 54,000 | |
| 3 | CHOLECYSTITIS & SIMILAR | 36,000 | 52,000 | 65,000 | Rs.1.00 Lakh for all others, except Rs. 1.2 lakh for Hernia and Rs. 1.25 lakh for Hysterectomy |
| 4 | APPENDICITIS | 40,000 | 52,000 | 65,000 | |
| 5 | TURP (OPEN & MICRO) | 42,000 | 52,000 | 65,000 | |
| 6 | HYSTERECTOMY | 50,000 | 70,000 | 80,000 | |
| 7 | KIDNEY RENAL STONE | 45,000 | 60,000 | 75,000 | |
| 8 | HERNIA | 50,000 | 70,000 | 80,000 | |

Date: 1.3.2021

Sd/-

FINANCE OFFICER


3/1/2022