

CIRCULAR

This is for information of all concerned that the renewal for the 20th year of the JU Group Mediclaim Policy [in two groups-(1) Standard & (2) Floater] is due on 28th February 2019. The present Insurer, the National Insurance Company Ltd. (Div.-VI) has agreed to renew the policy at last year's terms & conditions & rates.

There are three Group Policies, operating in JU under NIC are as follows:

Type of policy	Policy Number	Existing premium With GST [Rs.]	Remarks
Standard Policy	100600501710013588	2,08,62,158/-	
Floater Policy	100600501710013587	3,42,90,039/-	
Buffer policy	100600501710013589	5,90,000/-	

Considering all aspects, this year the Employees Welfare Committee recommended renewal of the Group Policies without any loading and the same terms & conditions, which is approved by the Vice Chancellor. The options for new-entrants, inclusion of any new names and deletion of any names and for exclusion of any employee/Pensioner at will, is invited immediately, with a target of closing the same by 20th February 2019; 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 27th February 2019 morning, to the National Insurance company Limited, which will be recovered in twelve installments from Salary/Pension.

The synopsis are as follows::

A. FLOATER POLICY :

1. Maximum coverage Rs.15,00,000/- and Minimum coverage Rs.2,00,000/-, except existing members,
2. A member can increase his coverage upto double, last year's claim has no relevance in such increase.

B. STANDARED POLICY:

1. Minimum coverage Rs.1,00,000/-, for all, including existing members, dependents,
2. Coverage can be increased to double, but person having claim in last year is not eligible for increase his coverage, but others have scope in the group. The maximum limit is of the main member of the family.


C. OTHER TREMS AND CONDITIONS CONTINUED:

1. Conversion from the Standard to Floater and Floater to Standard: Members of the standard policy can convert to Floater policy and total coverage of Standard policy can be doubled and Vice-versa.
2. Ceiling of Bed Charge: @1% of Sum assured or Rs.8,000/- which is lower and ICCU charges @2% of Sum assured or Rs.16,000/- which is lower.
3. Two groups will be evaluated separately at the end of the year.
4. There will be no restrictions for pre-existing diseases and also there is no sub-limits or caps for any treatments, except those eight ailments already under cover and also for Knee-replacements etc. Capping of these ailments will be discussed and reviewed later on, by the Committee.
5. Cataract, Tumor, Knee-replacement like treatments may have a waiting -period of one year from the date of joining; will be discussed and reviewed later on, by the Committee.
6. The documents for age-proof is must for all new entrants, in the form of Passport, Voter ID, Aadhaar Card etc..
7. Buffer cover policy is to continue this year also for Rs.50.00 lakh, to be allowed on critical diseases, if own sum insured exhausts. Such sum be paid from JU Gr. Medical Fund like earlier years.
8. All other previous terms and conditions, not stated herein to continue for better management of the policy.
9. Concept of PPN package costs introduced by the Insurance companies is applicable for all Policies upto Rs.2 lakh.

Superintendent of EWU will coordinate & supervise the entire process of renewal and ensure smooth running of the actions, in co-ordination with NIC and new TPA. Any problems requires attention will be dealt by the Committee.

All existing members are to give option in the Datasheet kept at the Employees' Welfare Unit and the New-entrants to submit "Option Form" as available in EWU from 4th February 2019, within 20th February 2019, either under Standard Mediclaim or under Floater Mediclaim Policy. All are requested to visit Employees Welfare Unit during the period, with the Mediclaim card of current year for any change, modification, revision, deletion (specially the dead persons) and inclusion of names etc., as required by a member.

Co-operation from all is solicited.


FINANCE OFFICER