



REVISED GROUP MEDICLAIM HEALTH INSURANCE POLICY **(2015-16)**

As a major welfare initiative, The NorthCap University which has been providing all its Faculty, Technical & Administrative employees and their families with a Group Health Insurance Policy subject to applicable conditions/exclusions. This year too the Policy is being extended through ICICI Lombard. Some of the features in the scheme with terms and conditions/ exclusions as approved by the Governing Body from time to time are given hereunder:-

- 1) The NorthCap University will pay premium on behalf of all eligible employees for coverage under the scheme.
- 2) All the employees excepting the employees appointed on Contractual Service are eligible for "Group Mediclaim policy Scheme' from their date of confirmation.
- 3) Coverage will include self, spouse and two children up to 18 years.
- 4) Maximum permissible Mediclaim is as under:-

TEACHING STAFF

- (i) Sr. Professor/Professor R. 5.00 lacs
- (ii) Associate Professor/Asst. Prof. R. 3.00 lacs

ADMINISTRATIVE AND TECHNICAL STAFF

- (i) Above 5 years of service R. 3.00 lacs
- (ii) With 3 to 5 years of service R. 2.00 lacs.
- (iii) Up to 3 years of service R. 1.00 lac.

- 5) All faculty/staff members submitting the claim on account of hospitalization will have to pay a percentage amount in cash as their co-payment contribution at the time of discharge, at rates as shown below. The balance amount, within the limit shown below will be paid by Insurance Company.

Amount of Claim	Co-payment By Individual
Up to R. 50,000/	5%
Above R. 50,000 - 1,25,000/	10%
Above R. 1,25,000 - 2,25,000/	15%
Above R. 2,25,000/	20%

- 6) Disease wise maximum sub limits covered under the policy are given below:

Disease	Amount
Normal Delivery	R. 25,000
Cesarean	R. 35,000
Hysterectomy	R. 30,000
Lap Appendectomy	R. 30,000
Piles Surgery	R. 30,000
Hernia Surgery	R. 30,000
Cataract	R. 25,000

- 7) Maternity coverage limit will be R. 25,000/- and for Cesarean R. 35,000/-
- 8) Room rent/ICU charges for regular hospitalization will be 2% and 4% of insurance amount, subject to a ceiling/limit of R. 3,500/- & R. 7000/- respectively in case of all faculty/staff members.
- 9) Maternity Expenses (benefit) under the Group Medclaim Health Insurance Policy Scheme shall be available to the employee/ spouse up to a maximum of two children. However, there must be a gap of three years between each Maternity benefit claim.
- 10) Any Medclaim benefit if provided to the faculty/ staff member and his/ her dependent under 'Group Medclaim Health Policy Scheme' of the University shall not be available during the period of 'LWP' (Leave without pay) availed for more than 30 days at one time and shall only be restored after he/ she rejoins duties subject to approval of the Governing Body.
- 11) Any Medclaim benefit if provided to the faculty and his/ her dependent under 'Group Medclaim Health Policy Scheme' of the University shall not be available during the Part time status of the faculty and shall only be restored after he/she converts back as regular faculty.
- 12) An employee or their spouse/dependent children, who are covered by any medical insurance / medical reimbursement scheme by his / her present / previous employer, will not be entitled for coverage under the Group Medclaim Insurance of The NorthCap University . To be eligible for the Group Medclaim Insurance scheme of The NorthCap University every employee will swear an affidavit at the time of joining/inclusion confirming that he/ she and his/ her spouse/ dependent children are not covered/ availing medical insurance/ medical reimbursement from any other employer, past or present.
- 13) Employees up to the maximum age of 70 years or date of retirement, whichever or earlier, is eligible for cover under the scheme, unless otherwise approved by Governing Body.
- 14) In case of post/prior hospitalization treatment, as applicable in respect of certain diseases, reimbursement claim should be submitted directly to Insurance Company along with the reports/ certificates/ admission/ discharge slip/ bills related to medicine/tests/x-ray/medical reports etc. in original on the following address by registered A.D, with a copy of covering letter to the University.

15) In case of any assistance please contact insurance service provider on the following addresses:

(1) Mr. Nitin Mehrotra
Assistant Manager-- CSG,
ICICI Lambard General Insurance Company Ltd.
3rd Floor, Narain Manzil,
23 Barakhamba Road,
New Delhi -110001
Email: nitin.m@icicilambard.com
Mobile: +91-8447739863

(2) Mr. Harish Diwakar
AVP – Corporate Solution
ICICI – Lambard General Insurance Co. Ltd.
3rd Floor, Narain Manzil,
23 Barakhamba Road,
New Delhi -110001
Email: harish.diwakar@icicilambard.com
Mobile: +91-9711154086

16) For all further details regarding the coverage in Group Health Insurance, please refer to the policy document held with Mr. A.K. Dhār in Admin Deptt., who can also be contacted for any further clarification.

Col. BIKRAM MOHANTY (RETD)
REGISTRAR