



AJMER VIDYUT VITRAN NIGAM LIMITED

Regd. Off: City Power House, Hathibhata, Ajmer-305001

No. AVVNL / CAO / ~~AG~~ / F & R / F. 1(26)/D. 28 Dated : 4/4/07

ORDER- 218

Sub:- Mediclaim Insurance coverage for the employees (including family) joined in the services of the Nigam on or after 01.01.2004 on regular recruitment and for the probationer trainees during the period of probation.

Pursuant to the decision taken by the Board of Directors, AVVNL, in its 111th meeting held on 06.03.2007 the employees appointed on regular basis w.e.f. 01.01.2004 including Probationer Trainees during the probation period shall be covered for the medical reimbursement under Medical Insurance Policy for "Indoor treatment" upto the limit of Rs. 1.00 lac per annum, but excluding Probationer Trainees who are appointed under Limited Direct Recruitment Quota from among the in-service employees appointed upto 31.12.2003 and those employees covered/ governed by the ESI Act., 1948, in the Nigam. In case of transfer from ESI implemented area to non-implemented area, such employee shall be covered by Mediclaim Insurance Policy. Now the Coordination Committee in its 98th meeting held on 24.11.2006 has decided that Mediclaim Policy may be taken from M/s United India Insurance Company Ltd., for a period of one year.

The important features of this arrangement are:

- (1) The appointment of the insurance company shall commence from 01.01.2007 and shall be for one year's period. The premium rate of insurance policy shall be Rs. 951/- plus Service Tax as applicable from time to time per employee per year. The premium shall be payable by the Head of the Office where the employee is working.
- (2) Agreement /MOU in connection with aforesaid insurance cover shall be signed separately with the different Power Sector Companies.

- (3) The agreement /MOU shall be valid for a period of one year. It can be terminated by either side by giving one months prior notice. All transactions completed till termination of the MOU/agreement shall be valid and covered by Insurance till expiry of the policies already issued.
- (4) During one year period of the agreement policies of all the proposals shall be issued for one full year from the date of receipt of duly completed proposals along with requisite premium.
- (5) An employee including his family shall be entitled to mediclaim insurance coverage for Rs. 1.00 lac per annum. For the employees entering the service during the course of the year, the policy will cover period of one full year from the date of issue. The employees who have joined the services (regular recruitment) on or after 01.01.2004, shall also be issued this policy, which will be valid for one year from the date of issue. Each policy issued between 01.01.2007 and 31.12.2007 will cover a period of one full year from the date of issue.
- (6) The 'family' of the employee shall include the employee, his/her spouse, not more than two dependent children upto 21 years of age and dependent parents. The parents shall be regarded as wholly dependent upon the employee if-
 - (a) they normally reside with the employee at the place of his duty, and
 - (b) their total monthly income from all sources does not exceed Rs. 2000/- per month.
- (7) An employee is examined for medical fitness before he is allowed to report on duty in the Nigam. Thus, no medical examination of the Nigam employee or any member of his family shall be made a condition for issue of mediclaim policy.
- (8) The policy holder employee shall be entitled to indoor treatment in all State Government Hospitals, TPA (Third Party Administrator) approved private hospital within the State of Rajasthan and hospitals outside the Rajasthan as contained in list enclosed as Annexure-'A')
- (9) The policy holder employee and his family members shall be entitled to reimbursement of cost of medicines, tests/investigations (carried out in Government hospital and/or in a private institution on the recommendation of the treating Government doctor), cost of implants implanted into the body of the patient and any payment made to the Government hospital/concerned Medicare Relief Society for all types of diseases/treatments taken as indoor patient in a Government hospital.

- (10) For the indoor treatment taken in a TPA approved private hospital within State and hospitals outside Rajasthan as contained in enclosed list; policy holder employee and his family members shall be entitled for reimbursement of following expenses: -
- (a) Room, Boarding Expenses as provided by the Hospital/Nursing home
 - (b) Nursing Expenses
 - (c) Surgeon, Anesthetist, Medical Practitioners, Consultants, Specialists fees
 - (d) Anesthetist, Blood, Oxygen, operation Theatre charges, surgical appliances, Medicines & Drugs, diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, Artificial Limbs and cost of organs and similar expenses.
- (11) Except for TPA approved private hospitals where the employee and his family may take cashless treatment, the expenditure incurred in a Government hospital/private hospital (where cashless facility is not available) shall be reimbursed within a period of a fortnight of submission of the claim.
- (12) The term pre-existing disease will not be applicable in such policies.
- (13) Relevant medical expenses incurred during period upto 30 days prior to hospitalization/upto 60 days after hospitalization on disease/illness /injury sustained will be treated as pre and post hospitalization respectively and will be considered as part of the claim.
- (14) The policy holder employee/spouse shall also be entitled for maternity expenses benefit upto Rs. 50000/- during the currency of the policy. This benefit shall be part of the over all sum insured amount of Rs. 1.00 lac per annum per family.
- (15) Insured person will obtain and furnish the TPA with all original bills, receipts and other documents upon which a claim is based.
- (16) The policies issued by United India Insurance Co. Ltd., during the contract period shall be serviced by M/s Paramount Health Services (Pvt.) Ltd., NFS-14, 1st floor, Nehru Place, Tonk Road, Jaipur 302 015 as Health Insurance Manager to have linkages with Insurance Company, Third Party Administrator, Hospitals and the employees. The Health Insurance Manager is also required to sort out the problems relating to reimbursement claims.

The responsibilities for employee applying for a mediclaim policy, the head of the office and the head of the department shall be as under:

(i) **Nigam employees applying for a mediclaim policy:** he shall

- get himself insured immediately if he has already joined or on his joining the services on regular selection on or after 01.01.2004 through United India Insurance Company Limited, Divisional Office-III, C-97, Kalyan Vila, Subhash Marg, C-Scheme, Jaipur;
- contact offices of the United India Insurance Company situated within State (as mentioned in enclosed Annexure-'B') for sorting out the difficulty;
- provide with such documents and informations as will be required for issuance of medical policy;
- ensure observance of terms and conditions as stated above;
- fill up the complaint redressal form (Annexure-'C') for redressal of grievances to be forwarded to Health Insurance Manager through Head of Office.
- contact office of M/s Paramount Health Services (Pvt.) Ltd. (as mentioned in enclosed Annexure-'D') for any difficulty regarding hospitalization, reimbursement of claim and problems pertaining to third party administrator and insurance company.

The Head of Office: The Head of Office, where the regularly recruited employees is employed at the time of issuance of mediclaim policy, shall

- ensure the timely issuance of mediclaim policy through United India Insurance Company Limited for such regularly recruited employees who joined the Nigam service on or after 01.01.2004;
- pay the premium @ 951/- + service tax as applicable from time to time per employee per year for issuance of such mediclaim policy through Circle Accounts Officer by demand draft to the United India Insurance Company Limited;
- arrange to pay draft commission from the miscellaneous office expenses head;
- also verify that the details and address submitted by employee are correct;
- inform head of the department the status of issuance of mediclaim policies for such newly recruited employees in his office on quarterly basis;

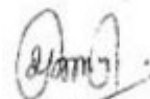
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- Keep a track record of the reimbursement claims;
 - bring the difficulty/complaint to the notice of Health Insurance Manager immediately.

The Head of the Department shall

- ensure the timely issuance of mediclaim policy through respective head of the offices;
- ensure that policies are issued within one month to all regularly recruited employees of his department who have already joined service on or after 01.01.2004.
- keep a track of the employees joining in his department on regular selection on or after 01.01.2004 and ensure that the policies are issued to such employees immediately on joining;
- obtain feed back from the head of offices to keep a track record on the reimbursement claims;
- bring the problems pertaining to reimbursement immediately to the notice of the Health Insurance Manager preferably through E-mail;
- ensure sufficient budget provisions in respective medical expenses head of the concerned department so as to avoid delay in issuance of mediclaim policies for paucity of the budget;
- inform the Health Insurance Manager quarterly the progress of issuance of mediclaim policies in the proforma enclosed at Annexure-'F' on 31 March/30 June/30 Sept/31 Dec.

Encl: As above

By order



(S.M. Mathur)
Chief Accounts Officer
AVVNL, Ajmer

