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**AJMER VIDYUT VITRAN NIGAM LIMITED**  
HATHI BHATA, CITY POWER HOUSE. AJMER-305001

No. AVVNL/CAO/Sr. AO (Rules)/F. 1(26)/D. 192 Dated 11.4.2008

**OFFICE ORDER-268**

**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 111st meeting held on 6-03-2007 the employees appointed on regular basis w.e.f. 01-01-2004 including probationer Trainees during the probation period are to be covered for the medical reimbursement under Mediclaim Insurance Policy at the cost of AVVNL for "Indoor treatment" up to the limit of Rs. 1.00 lacs per annum, excluding Probationer Trainees who were appointed under Limited Direct Recruitment Quota from among the in-service employees appointed up to 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 employees were also covered by Mediclaim insurance Policy.

Now The Board of Director in its 128th meeting held on 22-12-07 has decided that the mediclaim insurance coverage to employees of Nigam appointed on or after 1-1-2004 will be provided by the state Insurance & PF Department at the rates, terms and conditions applicable for State Govt employees. Accordingly, a Lump-sum amount of premium shall be deposited by the Accounts officers (EA&cash) AVVNL Ajmer on the basis of information collected from all the head of offices of AVVNL to the State Insurance & PF Department for obtaining Group/Master policy valid w.e.f. 1-5-2008 to 30-4-2009 Covering the employees of the Nigam appointed on or after 01-01-04

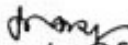
While enclosing herewith the salient features of the Mediclaim Master Policy and blank proposal form, it is enjoined upon all concerned/Head of Offices of the Nigam to ensure that the proposal form the each and every employee appointed on or after 01-01-2004 containing details of family members dependent on him/her shall be provided to the Commissioner (Mediclaim) State Insurance & PF Department, Bima Bhawan, Jai Sing Highway, Bani Park, Jaipur 302016 up to 15-5-08 under intimation to Accounts officers (EA & Cash) AVVNL Ajmer positively. As total/ consolidated premium shall be paid at the corporate level by the Nigam no premium is to be paid by the controlling officers. In future, whenever an employee is appointed, his controlling officer shall ensure submission of his mediclaim proposal form (duly filled in) within one month of his joining. Non compliance of this order shall be viewed very seriously by the management.

Encl: As above(page No. 1-13)

  
(S.M.Mathur)  
Chief Accounts officer

Copy submitted/forwarded to the following for information and necessary action:-

- 1 The Chief Engineer (O&M/Comml.), AVVNL, Ajmer/ Udaipur.
- 2 The Zonal Chief Engineer (AZ/JZ), AVVNL, Jhunjhunu/Ajmer.
- 3 The Dy. Chief Engineer (RPPC), AVVNL, Heerapura, Jaipur.
- 4 The Secretary (Admn.), AVVNL, Ajmer.
- 5 The Superintending Engineer ( ), AVVNL, \_\_\_\_\_, with request to circulate among division/sub division under his control.
- 6 The Company Secretary, AVVNL, Ajmer.
- 7 The Addl. Superintendent of Police (vig.), AVVNL, Ajmer.
- 8 The TA to CMD & DCGS, AVVNL, Ajmer.
- 9 The Dy. Director of Personnel, (AZ/UZ/JJZ), AVVNL, \_\_\_\_\_.
- 10 The Sr. Accounts officer ( ), AVVNL, \_\_\_\_\_.
- 11 The Accounts Officer (O&M/ ), AVVNL, \_\_\_\_\_.
- 12 The Accounts Officer (E A& Cash), AVVNL, Ajmer. with the advise to obtain number of employees from the head of offices to whom coverage of mediclaim is required to be provided initially and on the basis of number of employees, lump-sum payment of premium shall be made to state Insurance & PF Department and obtain a Group/Master policy Covering the employees of Nigam appointed on or after 1-1-2004 w.e.f. 1-5-2008 to 30-4-09 Relevant record pertaining to Accounts organization as mentioned in this order may be maintained & apprised to the Chief Accounts Officer, AVVNL, Ajmer.
- 13 The Personnel Officer (Corporate Off./O&M), AVVNL, \_\_\_\_\_.
- 14 The Public Relation Officer, AVVNL, Ajmer.
- 15 The P.A. to Chairman & Managing Director, AVVNL, Ajmer/Jaipur.
- 16 The Additional Director [Mediclaim], State Insurance and PF Department, Bima Bhawan, Jai Singh Highway, Bani Park, Jaipur-302016, with a request to kindly arrange to distribute Health/Identity Cards of the employees of the Nigam through your district offices.

  
Sr. Accounts Officer(Rules)

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**Salient features of Mediclaim Master Policy are:**

- (1) The Mediclaim Insurance coverage is provided to Nigam employees on the general terms and conditions of Mediclaim policy under General Insurance Fund as laid for Govt. employees.
- (2) The provision of issuance of mediclaim from State Insurance & PF Department shall commence from 01.04.2008.
- (3) The agreement shall be valid for a period of one year. It can be terminated by either side by giving one month prior notice. All transactions completed till termination of the agreement shall be valid and covered by Insurance till expiry of the policies already issued.
- (4) During agreement period 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 be included in this policy, which will be valid for one 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.A female employee can get the mediclaim coverage either for her Parents or Parents in law in case they are dependent on her and their monthly income is less than Rs. 2000/- and they are residing with her generally.
- (7) Medical examination of the Nigam employee or any member of his family shall not be a condition for issue of mediclaim policy.
- (8) Pre-existing diseases of the employee & family member depending on him/her are also covered.
- (9) The policy holder employee shall be entitled to indoor treatment in all State Government Hospitals, Government approved hospitals outside Rajasthan [Annexure-1], private hospitals duly and jointly approved by GIF & TPA situated [Annexure-2] within Rajasthan.
- (10) 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.
- (11) For the indoor treatment taken in a approved private hospital within State and hospitals outside Rajasthan, policy holder employee and his family members shall be entitled for reimbursement of following expenses: -
  - (a) Room, Boarding Expenses charged by the Hospital/Nursing home
  - (b) Nursing Expenses
  - (c) Surgeon, Anesthetist, Medical Practitioners, Consultants, Specialists fees
  - (d) Anesthesia, Blood, Oxygen, Operation Theatre charges, surgical appliances, Medicines & Drugs, diagnostic Materials and X-ray, Dialysis, Chemotherapy.

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Radiotherapy, cost of Pacemaker, Artificial Limbs and cost of organs and simi-  
expenses.

- (12) In case of death of insured during policy period the names of the family members shall be continued till expiry of the policy.
- (13) Entitlement category for boarding in the hospital shall be as under: -

Category of the employees	Govt. Hospitals	Private Hospitals
'A' Pay scale (Rs. 10,500/- & above)	Deluxe	Cabin
B' Pay scale (Rs. 6,000/- & above but below Rs. 10,500/-)	Cottage	Semi Cabin
'C' Pay scale (Below Rs. 6,000/- & above Rs. 2,800/-)	Common Ward	Ward

(If insured takes treatment in higher category other than his entitlement, the reimbursement of cost of treatment shall be made according to his category as prevalent in the hospital)

- (14) Every notice or communication to be given or made under this policy shall be delivered in writing at the address of the TPA/GIF office.
- (15) The premium payable under this policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the GIF signed by a duly authorised official of the GIF. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this policy by the Insured person shall be a condition precedent to any liability of the GIF to make any payment under this policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the GIF.
- (16) Upon the happening of any event which may give rise to a claim under this policy, notice with full particulars shall be sent to the TPA/GIF immediately and in case of emergency hospitalization within 24 hours from the time of hospitalization.
- (17) All supporting documents relating to the claim must be filed with TPA/GIF within 7 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 60 days), all claim documents should be submitted within 7 days after completion of such treatment.
- (18) The insured person shall obtain and furnish the TPA/GIF with all original bills, receipts and other documents (Annexure-4) upon which a claim is based and shall also give the TPA/GIF such additional information and assistance as the TPA/GIF may require in dealing with the claim.
- (19) Any medical practitioner authorised by the TPA/GIF shall be allowed to examine the insured person in case of any alleged injury or disease requiring hospitalisation when and so often as the same may reasonably be required on behalf of the TPA/GIF.
- (20) The GIF shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the insured person or by any other person acting on his behalf.
- (21) If at the time when any claim arises under this policy, there is in existence any other insurance (other than Cancer Insurance Policy in collaboration with India Cancer Society), whether it be effected by or on behalf of any insured person in respect of whom the claim may have arisen covering the same loss, liability, compensation, costs or expenses, the GIF shall not be liable to pay or contribute more than its rateable proportion of any loss, liability, compensation, costs or expenses. The benefits under this Policy shall be in excess of the benefits available under Cancer Insurance Policy.