

IEEE India Members' Group Medical Insurance

Renewal Policy, Terms & Conditions under Policy No. **6044005023100000**

Underwriting Office: National Insurance Company Limited

Office Code: 604400

Office Address: BENGALURU DIVISION VII

**No 44, I floor, 4th Block, 100 Feet Road,
Koramangala, Bangalore – 560 034.**

Customer Name: GLOBAL IEEE INSTITUTE FOR ENGINEERS

Customer ID: 9700568653 PAN: AADCG9909Q

Address: # 501, 5TH FLOOR, WTC-BRIGADE GATEWAY,

#26/1, DR.RAJKUMAR ROAD, MALLESHWARA WEST,

City: BENGALURU, District: BENGALURU,

State: KARNATAKA, PIN: 560 055.

Policy Effective from 00:00 hours, on 01-Apr-2023 to midnight of 31-Mar-2024

Renewal of policy number: **604400502210000099**

The policy is subject to terms, conditions and exclusions of National Group Mediclaim Policy except Policy clause nos.2.5 (12 nos. modern treatment), 2.6 (Hazardous /Adventure Sports), 3.1.3 (HIV/AIDS cover) and 3.1.4 (Mental Illness cover). Preferred Provider Network (PPN) shall be applicable.

1. Number of Families & Number of Lives covered:

Group medical policy on floater basis for sums insured of Rs.2,00,000.00, Rs.3,00,000.00, Rs.5,00,000.00, Rs.7,00,000.00 or Rs.10,00,000.00, covering active IEEE member duly verified and their dependents as defined herein. Various sum insured and combinations as per list lodged with the company.

2. TPA Details:

MEDI ASSIST INDIA TPA PVT LTD – HO

Tower D, 4th floor, IBC Knowledge Park, 4/1 Bannerghatta main road
Bengaluru – 560078

3. Special Conditions:

The following Special conditions shall override the conditions specified in the National Group Mediclaim Policy and prevail in case of any inconsistency:

A. AGE LIMIT:

1. Age limit for the newly enrolled lives is from 18 to 80 years and for dependent children please see below.
2. No age limit for the renewed policies.

B. DEPENDENTS

1. Dependents would mean Spouse, Children and parents or parent-in-laws.
2. Maximum lives that can be covered would be seven.
3. Either two parents or two parent-in-laws can be covered. One parent and one parent-in-law cannot be covered.
4. **Dependent children** definition: natural or legally adopted children. Children over the age of three (03) months may be covered for the first time subject to maximum entry age as mentioned below, provided parent(s) is/are covered at the same time.
 - a. Dependent male child up to twenty five (25) years of age or till the person is employed, whichever is earlier
 - b. Dependent female child, up to 25 years of age or till the person is employed or married, whichever is earlier
5. It is a condition that all eligible dependents of the IEEE Member should be covered under the policy. All members should, prior to enrolment, confirm by declaration as to their existing insurance plan and also provide declaration of addition of only their bonafide and legal dependents.
6. No mid-term admissions of dependents to policy 2022 - 2023 after 31st March 2022. Exceptions are for marriage and child birth during the policy period, subject to availability of slot in the defined family, for which annual premium to be **remitted within 30 days of marriage and within 90 days of child-birth.**
7. Coverage from date of remittance of premium or w.e.f. from 91st day for new born baby whichever is later, subject to availability of slot in the defined family.

C. CLAIM LIMITS

1. A co-pay of 10% would be applicable on each claim (other than capped ailments stated in Point No.H) for all Parents aged 61 to 70 years.
2. A co-pay of 20% would be applicable on each claim (other than capped ailments stated in Point No.H) for all lives aged 71 and above.

3. All claims (other than capped ailments stated in Point No.H) against: Parents aged above 60 years and all lives aged 71 and above shall be restricted to 75% of the family floater Sum Insured.
4. All COVID-19 hospitalisation claims will be processed as per IRDA guidelines applicable as on date of admission in Hospital.
5. For the first two years of **ELIGIBLE** continuous insurance cover under NIC's Group Medical Insurance for IEEE India Members, claims for Cancer & Disorders of the Kidney will be restricted to Rs.5 lakh per family or Family Floater Sum Insured, whichever is lower. **ELIGIBLE** continuous insurance cover is subject to the condition that all pre-existing diseases shall stand excluded for 12 months for all NEW MEMBER ENROLMENTS & THEIR DEPENDENTS. Any complication arising from pre-existing disease shall be considered as a part of the pre- existing disease.

D. ROOM CHARGES LIMIT

1. 1% of sum insured per day or actual per day, whichever is less, would be allowed.
2. If admitted in ICU, 2% of sum insured or actual per day, whichever is less, would be allowed.
3. Maximum sub limit (as mentioned in policy condition 1.2.1, 1.2.2 , 1.2.3 & 1.2.4) will not apply.
4. In case the members opt for a room higher than the entitled room category, all the related charges charged by the Hospital shall be limited to the charges applicable to entitled category of room rent. The member has to bear the difference in room rent as well as the related charges in respect of the higher room rent.

E. TIME BOUND EXCLUSIONS

1. For all NEW MEMBER ENROLMENTS & THEIR DEPENDENTS:
 - a. In respect of any expenses incurred in connection with or in respect of Pre-Existing Disease (PED) and its direct complications, NIC shall not be liable to make any payment under this Policy till the expiry of Waiting Period of 12 (twelve) months of continuous coverage under NIC's Group Medical Insurance for IEEE India Members. In case of enhancement of Sum Insured, the exclusion shall apply afresh to the extent of Sum Insured increase.
 - b. Cover for Covid 19 related hospitalization directly as a result of the COVID infection will have a waiting period of 15 days and claims for those aged above 60 years shall be restricted to 50% of the claim payable. In such a case other Co-pay applicable (as per Section C 1 & C 2 above) for those aged above 60 years will not apply.
2. Specific waiting period of Two years for following diseases/treatment:

- a. Treatment for joint replacement due to degenerative conditions
- b. Age related osteoarthritis and osteoporosis
- c. Gout and Rheumatism
- d. Non-infective arthritis
- e. Congenital internal disease
- f. Hysterectomy
- g. Polycystic ovarian disease
- h. Surgery of varicose vein

3.) Exclusion numbered 4.1, 4.2 and 4.3 of this Policy shall stand deleted.

F. MATERNITY EXPENSES BENEFIT EXTENSION

- Limit for maternity benefit for normal and C-Section is Rs 50,000.00.
- Waiting period of 1 year is required to avail maternity benefit.
- Exclusion numbered 5.15 of this Policy shall stand modified.

G. CO-PAY for non-Network hospitals (10%) :

For all Insured members and their dependents, a Co-pay of 10% is applicable for treatments obtained in a NON-network provider/ Hospital.

H. AILMENT CAPPING:

1. Claim for Cataract restricted to Rs. 30,000/- per eye. Covers Unifocal lens only.
2. Claim for Hernia per insured restricted to Rs.30,000/-.
3. Claim per joint replacement is restricted to Rs.1.25 lakh.
4. Medicated Stent – INR 1,25,000

4. Other Terms & Conditions:

- GST on the premium is extra
- Payment Gateway bank charges are to be entirely borne by IEEE members getting enrolled in the policy
- All the members and dependents data with premium should be submitted to NIC before 31-Mar-2023
- IEEE membership should be valid / active at the time of enrolment and claim settlement, MediAssist India (TPA) shall verify the status of active membership at the time of claim settlement.
- In the event of a claim arising under the policy, if there is in existence any other policy (other than the subject GMC Policy) effected by the insured person or on

behalf of insured person, which covers any claim **(in whole or in part)** made under **this** policy, then the company will pay only the excess claim not payable under the other policy and which is payable herein as per terms & conditions.

5. IMPLEMENTATION PLAN

1. MediAssist customizes the enrolment portal for IEEE and premium against the selected combination are updated
2. **Mediassist integrates the NIC proposal in to the portal page**
3. IEEE validates the member details and allows only active members to log in to health proposal page for enrolment
4. Qualified IEEE members can enroll for the insurance scheme on Mediassist portal (from IEEE web page)
5. Existing policy holders could renew their policy in MediAssist Portal up to 28th March 2023
6. Premium shall be payable to the designated Bank Account of NICL on or before 31st March 2023.
7. IEEE members who wish to enroll into the scheme (first time) could do so before 28th April 2023. Payment towards these enrolments to be made to NICL on or before 30th April 2023. For this batch, policy coverage will start from 1st May 2023 for 11 months up to 31st March 2024, but full annual premium is payable.
8. MediAssist India (TPA) to verify the status of active membership at the time of enrolment into the insurance program.
9. Health insurance proposal would direct the member to MediAssist portal and member has to select among the various combinations of family dependents and Sum insured amounts available.
10. Based on the selected parameters, premium amount would be displayed and member would be directed to premium payment screen of the given Gateway Payment gateway.
11. The premium, GST and applicable payment gateway charges can be paid online through bank transfer, debit or credit card.
12. After payment of premium to the said bank account, Member has to go back to MediAssist Portal and confirm the premium payment by updating payment/ transaction reference number.
13. On expiry of Window period on 28th March 2023, MediAssist would provide the member and dependent details to NICL. GIEEE & NICL to reconcile the premium received against IEEE member & dependents enrolled data, with the help of MediAssist.

14. An existing member who renews the policy after the 31-Mar-2023 window will be considered as a New Member and that member will lose all the continuity benefits of PED (Pre-existing disorders).
15. NIC to issue the policy starting from 1st day of April 2023 for one year.
16. Policy can be issued only on completion of the above enrolment and receipt of premium by NICL on or before 31st March 2023
17. Policy schedule to specify the period of insurance and the total premium collected from the group at the commencement of the policy and also bear the policy number along with the annexure detailing the member, his/her dependents and the sum insured against them.
18. Policy would be shared with MediAssist and IEEE. Member may view the policy and annexure in IEEE portal/MediAssist Portal.
19. MediAssist would issue ID cards to member (can be downloaded from the portal).
20. The premium table for 2023-2024 is provided below. A clarification to read the age ranges is:

Age 36-45 means: The relevant premium slab is applicable to all persons who have completed 36 years of age but have not completed 46 years of age ON THEIR LAST BIRTHDAY.

E.g. A person born on 10th Aug 1986 has completed 36 years of age as on 1st April 2023 (**Year in which he/she had last Birthday minus the Birth year**) (**2022-1986**).

A person born on 3rd February 1978 has completed 45 years of age as on 1st April 2023 (**Year in which he/she had last Birthday minus the Birth year**) (**2023-1978**).

Both the above persons will fall under the slab of 36-45 age.

GLOBAL IEEE RENEWAL PREMIUM CHART 2023 – 2024

Rate Chart for GIEEE Renewal 2023-24					
	Sum Insured				
Age	2L	3L	5L	7L	10L
up to 25	788	923	1336	1684	2549
26-35	940	1153	1900	2440	3403
36-45	1349	1600	2506	3350	4700
46-55	3855	5120	7636	8865	11218
56-60	5834	6792	10573	13439	18160
61-70	11261	13692	19815	22339	26975
71-80	12840	15066	22589	24832	30904
81+	14123	16572	24847	27315	33995

*GST prevailing for the scheme at the time of enrolment would be applicable on the premium