



## IEEE India Members Group Medical Insurance Policy

### Renewal Policy, Terms & Conditions

*Underwriting Office: National Insurance Company Limited*

*Office Code: 604400*

*Office Address: BENGALURU DIVISION VII*

*No 44, 1 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-2019 to midnight of 31-Mar-2020**

Renewal of policy number: **604400501810000065**

The policy is subject to terms, conditions and exclusions of Standard Group Mediclaim policy.

**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, Second Floor, No 45/A, Green Arch, B Block, Next to Park View Hotel, First Main, Third Phase, J P Nagar, Bengaluru - 560078. Contact No : 080 - 2659 0504.

## 3. Special Conditions:

These Special conditions shall override the conditions specified in the 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 dependent children is from 0 to 25 years.
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. All family members not covered in any other plan should be covered here and declaration made to this effect.
5. No mid- term admissions of dependents to policy 2019 - 2020 after 31st March 2019. 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.**
6. 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.

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**C. PARENTS COVER**

1. A co-pay of 20% would be applicable for all the parents' claims.
2. Parental claims are restricted to 50% of the family floater Sum Insured.

**D. ROOM CHARGES LIMIT**

1. 1% of sum insured, subject to a maximum Rs 5,000.00 per day would be allowed.
2. If admitted in ICU, 2% of sum insured, subject to a maximum Rs 10,000.00 per day would be allowed.
3. Maximum sub limit (as mentioned in policy condition 2.1, 2.2 and 2.3) will not apply.
4. In case the members opts 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. All pre-existing diseases shall stand excluded for 12 months. Any complication arising from pre-existing disease shall be considered as a part of the pre-existing disease.
  - b. Diabetes and/or Hypertension, if preexisting shall be covered from the inception of the policy. However, any ailment already manifested or being treated and attributable to diabetes and/or hypertension or consequences thereof at the time of inception of insurance will not be covered.
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

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**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 5.1, 5.2 and 5.4 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. Claims for Cancer & Disorders of the Kidney will be restricted to Rs.5 lakh per family for the first two years of continuous insurance cover with NIC Ltd.
2. Claim for Cataract restricted to Rs.30,000.00 per eye.
3. Claim for Hernia per insured restricted to Rs.30,000.00.
4. Claim per joint replacement is restricted to Rs.1.25 lakh.

**4. Other Terms & Conditions:**

- GST on the premium is extra.
- Payment Gateway bank charges are to be entirely borne by GIEEE members getting enrolled in the policy.
- All the members and dependents data with premium should be submitted to NIC before 31.03.2019
- 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.
- Remaining terms and conditions are as were in the expiring policy.

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## 5. IMPLEMENTATION PLAN

1. MediAssist customizes the enrolment portal for IEEE and premium against the selected combination are updated.
2. MediAssist integrates the NICL proposal in to the portal page.
3. IEEE validate the member details and allows only active members to log in to health proposal page for enrolment.
4. Qualified IEEE members will have to enroll for their insurance on the Mediassist portal for IEEE.
5. Enrollment window would be opened for IEEE members in MediAssist Portal up to 28th March 2019
6. For new GIEEE members' enrolment will continue till 28th April 2019 and payment towards these enrolments to be transferred to NICL on or before 30th April 2019. For this batch, policy coverage will start from 1st May 2019 for 11 months up to 31st March 2020, but full annual premium is payable.
7. Premium shall be payable to the Designated Bank Account of NICL on or before 31st March 2019.
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 2019, MediAssist would provide the member and dependent details to NICL and GIEEE & NICL to reconcile the premium received against GIEEE member & dependents enrolled data.
14. An existing member who renews the policy after the 31-Mar-2019 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 2019 for one year.

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16. Policy can be issued only on completion of the above enrolment and receipt of premium by NICL on or before 31st March 2019.
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 IEEF. Member may view the policy and Annexure in IEEF portal/MediAssist Portal.
19. MediAssist would issue ID cards to member (can be downloaded from the portal).
20. The premium table for 2019-2020 is provided below. A clarification to read the age ranges is:
21. 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 1982 has completed 36 years of age as on 1st April 2019 (Year in which person had last birthday minus Birth year i.e., 2018-1982 = 36).

A person born on 3rd February 1974 has completed 45 years of age as on 1st April 2019 (Year in which person had last birthday minus Birth year i.e., 2019-1974 = 45).

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

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## GLOBAL IEEE RENEWAL PREMIUM CHART 2019 – 2020

Sum Insured	BASIC PREMIUM WITHOUT GST				
	2,00,000	3,00,000	5,00,000	7,00,000	10,00,000
Self (Age up to 35)	1,124	1,315	1,967	2,557	3,484
Self (Age 36 - 45)	1,562	1,827	2,733	3,553	4,841
Self (Age 46 - 55)	2,466	2,885	4,315	5,609	7,643
Self (Age 56 - 65)	4,290	5,019	7,507	9,759	12,869
Self (Age 66 - 70)	9,540	11,162	16,695	18,365	22,419
Self (Age above 70)	10,835	12,677	18,961	20,857	25,462
Dependent Spouse (Age up to 35)	562	658	984	1,082	1,321
Dependent spouse (Age 36 - 45)	781	914	1,366	1,503	1,835
Dependent Spouse (Age 46 - 55)	1,233	1,442	2,157	2,373	2,897
Dependent Spouse (Age 56 - 65)	2,145	2,509	3,753	4,129	5,040
Dependent spouse (Age 66 - 70)	4,770	5,581	8,348	10,351	13,118
Dependent Spouse (Age above 70)	5,418	6,338	9,481	12,325	16,794
Children per life up to age 25	535	626	936	1,217	1,658
Parents per life (Age up to 60)	4,933	5,772	8,633	11,223	15,292
Parents per life (Age 60 - 70)	9,540	11,162	16,695	18,365	22,419
Parents per life (Age above 70)	10,835	12,677	18,961	20,857	25,462

For and on behalf of  
National Insurance Company Limited

*(Signature)*

Dated: 26<sup>th</sup> February 2019



Global IEEE Institute for Engineers

*(Signature)*



Dated: 26<sup>th</sup> February 2019

