

**rites ltd. / corporate office / gurgaon
(P&A Division)**

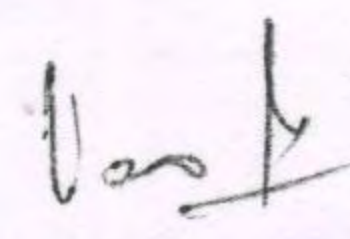
No. RITES/PERS/40/Medicaid/2017-18

Dated.15.6.2018

CIRCULAR

With the inception of Group Medicaid policy, family floater S.I. limit for taking indoor medical treatment has been fixed for the employees with sub-limits of room rent, ICU etc. The charges beyond the sub-limits and sum-insured of room rent/ICU and on any surgery/procedures are to be borne by the employee concerned. In case, the expenses exceeds family floater S.I. limit, the same however, can be considered for payment by RITES from Corporate Floater.

It has been noticed that employees/their dependants are getting treatment and the cost of treatment is higher than the ceiling of entitlement or approval of TPA falling short of the cost of treatment in a particular surgery/procedure. In case of pre-planned surgeries like; cataract etc., the employee is required to choose the hospital/doctor for treatment, get the estimate for treatment, check the rates of treatment of different hospitals and apply for pre-authorisation to TPA. For example, if the patient undergo for cataract surgery/operation where Medicaid policy provides for implant of unifocal lens (base pack) but the patient gets implanted bifocal/multifocal lenses which are considered "premium lenses" and patients have to pay additional charges. Later they submit claim for sanction of difference of amount paid. It is to inform that such kind of surgeries are not of emergency nature and can be pre-planned. Hence, the concerned employee should apply for pre-authorisation approval from TPA and based on the pre-authorisation, the employee or his dependant can go for surgery/treatment. It is advised that no claim for sanction beyond pre-authorisation shall be entertained for reimbursement.

 19.6.18

(Ved Parkash)

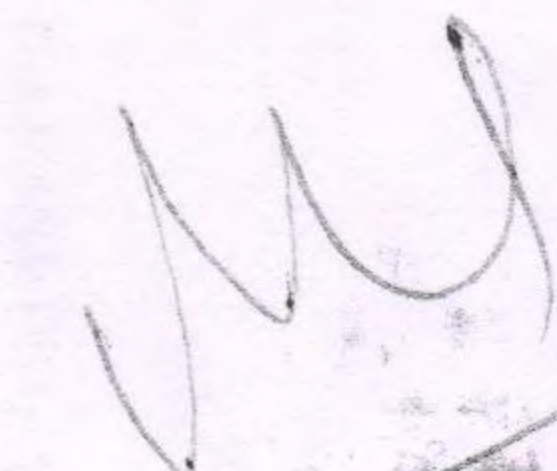
Group General Manager (P&A)

Copy to:

Ex. Secy. to CMD/DGM/Spl. Secy. / DP, DF, DT, CVO.

All EDs, All Divisional /SBU heads

Secretary/CONCERT, Notice Board


20-6-2018