

**CIRCULAR**

**Sub: Group Medclaim Insurance Policy for Contractual Employees (lump sum remuneration) valid from 12.05.2025 to 11.05.2026**

1. The Group Medical Insurance Policy covering RITES contractual staff (on lump sum remuneration), their spouse and their dependent children has been renewed w.e.f. 12.05.2025 for a period of one year with The New India Assurance Co. Ltd. The Medclaim cover is provided for hospitalization up to a total sum of Rs. 3,50,000/- as a family floater covering the contract employees, their spouse and their dependent children only through cashless medical scheme.
2. The Medclaim policy is being serviced by Reliance General Insurance Co. Ltd. with their in-house TPA.
3. E-cards can be accessed by following below mentioned steps:

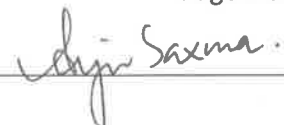
**Steps to Download E-cards:**

- Step 1. Please visit <https://www.reliancegeneral.co.in/Insurance/Self-Help/Online-R-Card.aspx>
- Step 2. Enter Policy No.: 130132528120000088
- Step 3. Enter Emp Code
- Step 4. After clicking on View / Print, E-card will download automatically.

4. Please refer to the link (<https://rb.gy/5kpkdj>) for Claim Intimation, Policy Copy, Active list of network hospitals and Blacklisted hospitals.

5. Following are the salient features of the policy:

Mediclaime Policy details	
Policy	Group Medclaim policy – for the hospitalisation expenses
Insurance Company	Reliance General Insurance Company Limited
Policy No.	130132528120000088
TPA (Claims Team)	Reliance General Insurance Company Limited In-house Health Claims Department
Coverage Details	
Family Definition	Employee of the Organisation, Legally Wedded Spouse and Dependent Child / Children upto age 25 years.
Policy Type	Family Floater Basis: Flat 3.50 Lacs
Policy Type	Hospitalization Only
Room Rent	Room Rent including nursing & RMO charges capped at 2% of sum insured per day for Normal room
ICU ( including HDU )	4% of sum insured per day for ICU per day
Proportionate Deduction	All other related charges in accordance with room rent restriction or actual whichever is lower. In the event of a person getting admitted in higher category all hospital related charges will be pro-rated to the eligibility limit as per the room rent restriction
Pre - Post Hospitalization	Pre Hospitalization Cover: 30 days
	Post Hospitalization: 60 days
Initial Waiting Periods	Waived off (Waiver of 1st and 2nd years exclusions and 30 day waiting period)



Pre Existing Diseases	Covered
Copayment	Not applicable
Claims	Claim Intimation: within 48 hours
	Claim Submission: within 30 days of discharge
Modern Treatments as per the (IRDA List)	50% of the sum-insured
Delivery Sub-limits	Normal Delivery: INR 30000
	Cesarean Delivery: INR 30000
	Maternity Benefit applicable for First two living children. Maternity applicable for employee & spouse only.
9 months waiting period	Nine Months Waiting Period: WAIVED OFF
Newborn Coverage	Newborn baby covered from day one under base sum-insured
Eye Cover	Claim for Lasik treatment - if power of eye is above +/- 7.5, is payable
Ambulance Cover	Road Ambulance: 1% of the sum-insured

**Escalation matrix:** In case of claim intimation and other queries.

Level	Name	Email ID	Contact Number
1	Akshay Vasudev	<a href="mailto:healthclaimsn@indusindinsurance.com">healthclaimsn@indusindinsurance.com</a> , <a href="mailto:akshay.vasudev@indusindinsurance.com">akshay.vasudev@indusindinsurance.com</a>	+91-8097641066
2	Kiran Kumar Bandaru	<a href="mailto:bandaru.kirankumar@indusindinsurance.com">bandaru.kirankumar@indusindinsurance.com</a>	+91-7045837690
3	Padmavathi Devi	<a href="mailto:padmavathi.devi@indusindinsurance.com">padmavathi.devi@indusindinsurance.com</a>	+91-8099619454
4	Suryakant Deshetty	<a href="mailto:suryakant.deshetty@indusindinsurance.com">suryakant.deshetty@indusindinsurance.com</a>	+91-7569027754

5. As the e-cards and details of employees are available online, employees should ensure that the data appearing thereon is correct. In case of any discrepancy in details or addition/ deletion/ updation of dependents, as per eligibility, the same should be intimated to Insurance Desk in Shikhar, Gurugram over email - [insurance.rites@rites.com](mailto:insurance.rites@rites.com) & [himanshulal@rites.com](mailto:himanshulal@rites.com) (landline: 0124-2818718).

*Anju Saxena*  
(Anju Saxena) 2/6/25  
General Manager/HR

**Addressed to:**

As per standard mailing address

**GM (IT) – To kindly get the above circular uploaded on RITES ESS portal**