

RITES/Ins/GMC/10/2024

Date: 24.05.2024

CIRCULAR

Sub: Group Medclaim Insurance Policy for Contractual Employees (lump sum remuneration) valid from 12.05.2024 to 11.05.2025

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. 12.05.2024 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 through TPA named Paramount Health services & Insurance TPA Pvt. Ltd.
3. Coverage under the policy is as follows:
 - (1) All pre-existing diseases would stand covered for existing and new employees and their spouses and their children also, under the policy from day one of joining.
 - (2) Maternity benefits: Any Treatment taken in hospital/nursing home arising from or traceable to pregnancy, child birth, miscarriage, caesarean section, abortion or complications of any of these including changes in chronic condition as a result of pregnancy would be covered under the Policy up to a maximum limit of Rs. 30,000/- (First 9 months waiting period Clause is waived off & the facility is extended upto two living children). Newly born baby/babies will be covered from day one under S.I. limit. Maternity benefit would be up to a maximum of Rs. 30,000/- both for normal and C-Section from day one of joining.
 - (3) The Room, boarding and nursing expenses up to 2% of sum assured or lower per day.
 - (4) The ICU charges would be upto 4% of the sum assured or lower.
 - (5) Ambulance charges would be 1% per day of sum assures or lower.
 - (6) Day care expenses are also covered.
 - (7) Day one insurance cover for existing and new employees and his/ her spouses and dependent children
 - (8) Waiver of clause, "Any disease contracted by the ensured person during the first 30 days, one year and two years from the commencement of policy, except treatment for accidental external injuries".
 - (9) All other terms will be as per policy terms, Claim intimation and submission as per standard policy and as per policy terms.



4. Details pertaining to policy and claim details and e-cards can be accessed by the following below mentioned steps:

Steps to view Policy and Claim details.

- Step 1 – Log on to website <https://www.paramounttpa.com>
Step 2 – Go to the Claim Status on the top of the Home Page
Step 3 – Select Insurance Co. (**The New India Assurance Co. Ltd.**)/Policy Type (**Group**)
Step 4 – Click PHS ID/ Employee ID
Step 5 – If Selection Criteria is Employee ID, type Group Code as **RLTDC** and Employee Number
Step 6 – Choose '**IPD**' option
Step 7 – Click on Submit
Step 8 – Click on 'View Policy Details' to fetch your policy details
Step 9 – Click on 'View Claim Details' to fetch your claim details
The policy copy is also attached with the circular as Annexure 'A'.

Steps to Download E-cards:

- Step 1 – Log on to portal URL <https://www.paramounttpa.com/Home/InstantEcard.aspx>
Step 2 – Go to the Insurance Company Name on the top of the Page
Step 3 – Select Insurance Company name '**The New India Assurance Co. Ltd**'
Step 4 – Click PHS ID/ Employee ID
Step 5 – If Selection Criteria is Employee ID, type Group Code as **RLTDC** and Employee Number and if selection is PHS ID, then put PHS ID number
Step 6 – Click on **Submit**
Step 7 – Enter Mobile no. on which the employee wish to receive OTP
Step 8 – Click on Generate OTP button. One time password (OTP) will be sent on entered number for further authentication
Step 9 – Enter received OTP and click on Submit button and you will find the E-card in the next window open

Other important links available on the official website

- # Claim form – Cashless and Reimbursement
- # Standard Guide Book - <https://www.paramounttpa.com/Home/StandardGuideBook.aspx>
- # Intimate a claim - <https://www.paramounttpa.com/Home/claimintimation.aspx>
- # Claim Status - <https://www.paramounttpa.com/PolicyClaim/PolyClaimStatus.aspx>
- # Claims Procedure (Cashless and Reimbursement)
- # Network Hospital - <https://www.paramounttpa.com/Home/ProviderNetwork.aspx>
- # Helpline Numbers

5. **Procedure for Claim in Medclaim Policy:** There are two ways in which a claim in the Group Medclaim policy can be made:

- 5.1. Cashless Type
- 5.2. Reimbursement Type

5.1. Procedure for Cashless Claim:

Cashless facility is available only at network hospital/s and the list of network hospitals is available at the website.

The procedure to avail cashless facility, please follow the given link:
<https://www.paramounttpa.com/Home/CashlessClaimsProcedure.aspx>

J. Lal

5.2. Procedure for Reimbursement Claim:

To avail the reimbursement facility, kindly follow the given link:
<https://www.paramounttpa.com/Home/ReimbursementClaimsProcedure.aspx>

Kindly Note:-

1) Claim Intimation is the process of notifying a claim to Paramount as well as the details of the Hospital
- Name / Address / Contact number within the specified timelines.

- In case of Planned Hospitalization, Insured has to notify / intimate Paramount 48 hours prior.
- In case of an Emergency Hospitalization, the Insured has to notify / intimate Paramount within 24 Hours of Hospitalization
- Insured should notify the Hospitalization by calling Paramount on the helpline number (022-66 620 808). Online Intimation can also be made on our website (Intimate a claim) or/and email can be sent to claim.intimation@paramounttpa.com)

2) The TPA issued e-medicard can be downloaded from the portal for the purpose of taking treatment in hospital.

3) Eligible members, by producing the membership card and ID proof, can take treatment in any of the network hospital. The list of network hospitals is available at web site (www.paramounttpa.com)

4) Intimation to TPA:

(a) In case of treatment in network hospital, the employee is required to intimate the TPA in advance in case of planned hospitalization and upon admission in case of emergency hospitalization. **On discharge, the employee shall be required to pay the difference of amount disallowed under the policy.**

(b) In case the treatment is taken in a non-network hospital, the employee is required to intimate the TPA in writing within 24 hours of hospitalization through email at claim.intimation@paramounttpa.com with cc to TPA call centre as detailed below. For settlement of claim for reimbursement of expenses the employee should obtain Discharge summary, copy of investigation report(s) and other relevant document(s) from the Hospital authorities. All requisite documents of main claim shall be submitted to the TPA within 07 days from the date of discharge from hospital, failing which the same may not be entertained by TPA/ Insurance Company. The checklist of documents required for the claim settlement is available at the site of the TPA.

5) Employees can see details pertaining to his entitlement, claims availed by the employee and dependent family members, amount available in his account and status of his claims of reimbursement on the TPA website.

In case of any assistance regarding the Planned/Emergency Hospitalization benefit, you are requested to contact 24x7 Helpline Number- 022-66620808, or Whatsapp on +91 9136972004 (<https://wa.me/+919136972004>) or Paramount TPA mW!se mobile app

Escalation matrix:

S. No.	Name	Contact No.	Mail ID
1 st Level Contact	Mr. Sandeep Gosain	9560019539	sandeep.gosain@paramounttpa.com
1 st A Level Contact	Ms. Kanika Kanojia	9350388255	Kanika.kanojia@paramounttpa.com
2 nd Level Contact	Mr. Sumit Kumar	9136945813	Sumit5.kumar@paramounttpa.com
Escalation	Mr. Safeek Ahmad	7042391036	safeek.ahmad@paramounttpa.com

6. 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 & himanshulal@rites.com (landline: 0124-2818718) latest by 05.06.2024, for further necessary actions.


24.05.2024

(Himanshu C. Lal)
Manager (Insurance)

Addressed to:

As per standard mailing address

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