

No. PERS/40/Medi-Claim/2025

Dated: 03.01.2025

Office Order No WL/02/2025

Sub: Group Insurance Medi-Claim Facility for RITES Serving Employees - 2025

- 1.0 Group Insurance Medi-claim policy for the period 1st January, 2025 to 31st December, 2025 has since been renewed with the Insurance Company, M/s The New India Assurance Company Limited, which would provide indoor-medical facilities through the Third Party Administrator (TPA), M/s MDIndia Health Insurance (TPA) Private Limited.
- 2.0 To ensure uninterrupted medical facilities, relevant data for RITES employees updated as on 31.12.2024 with reference to the Office Order No PP/58/2024 dt 12.12.2024 calling for declaration of dependent family members has been forwarded to the Insurance Company for issuing of Medical cards for the year 2025.
- 3.0 E-cards of the serving employees and their dependents shall be available on-line and for downloading the e-cards, the employees would require to:
 - a) Download MDIndia Hawk Mobile App through Google Playstore
 - b) While logging in Hawk Mobile App, click on Corporate Employee, then click on Employee Id. Employee id is Username and DOB (DD/MM/YYYY) is password.
 - c) Enter the OTP received on the registered mobile number
 - d) Click on E-card to send the individual E card on Whatsapp or email.

Another way of downloading the e card is through **Web Link**:

<https://mdindiaonline.com/LoginPage.aspx?l=ce>. Employee id is Username and DOB (DD/MM/YYYY) is password.

- 4.0 Escalation Matrix of TPA's representative whose details are as under may be contacted for any query regarding mediclaim policy.

<u>Level</u>	<u>Name</u>	<u>Mobile No</u>	<u>Mail ID</u>
1 st level	Mr. Rakesh Chandra	7058028725	rites@mdindia.com
2 nd Level	Mr Shashank Kumar	7219595944	rites@mdindia.com
Escalation	Mr. Vikas Saxena	9175455655	vsaxena@mdindia.com

Employees can also download the list of hospitals being serviced from TPA website i.e. <https://mdindiaonline.com>.

- 5.0 The salient features of the policy and procedure to be adopted is annexed at **Annexure-I**.
- 6.0 As the e-cards and details of employees are available online i.e. on mobile application & also on MDIndia web site as detailed above, employees should ensure that the data appearing thereon is correct. Employees who have declared parents/brothers/sisters as dependents were required to submit dependency declaration for the year 2025 via Office Order No PP/58/2024 dt 12.12.2024 failing which benefit of insurance coverage shall not be initiated by insurance provider at the time of treatment. Those

Transforming to GREEN

कॉर्पोरेट कार्यालय: शिखर, प्लॉट नं. 1, सेक्टर-29, गुरुग्राम-122 001 (भारत), **Corporate Office:** Shikhar, Plot No. 1, Sector-29, Gurugram -122 001 (India)

पंजीकृत कार्यालय: स्कोप मीनार, लक्ष्मी नगर, दिल्ली-110092 (भारत), **Registered Office:** SCOPE Minar, Laxmi Nagar, Delhi-110092 (India)

दूरभाष, (Tel.): (0124) 2571666 फैक्स, (Fax): (0124) 2571660, ई-मेल (E-mail) info@rites.com वेबसाइट (Website): www.rites.com

CIN: L74899DL1974GOI007227



employees who failed to submit the required declaration are again informed to submit the same within the scheduled date given below. In case of any discrepancy in details or addition/deletion/ updation of dependents, as per eligibility, the same should be intimated to Welfare Desk in Shikhar, Gurgaon on E-mail:- welfare.shikhar@rites.com (Landline: 0124-2818154 / 133) latest by 24.01.2024 for further necessary action.



03/01/2025

(Swapnil Tahmankar)
Addl. General Manager (HR)/Welfare

Copy to:

As per standard mailing list

**ENTITLEMENTS, ADMISSIBLE REIMBURSEMENTS AND PROCEDURE OF THE MEDI-CLAIM POLICY-2025
(RITES IN-SERVICE EMPLOYEES AND THEIR DEPENDANT FAMILY MEMBERS)**

1.0 Entitlements:-

- (a) S.I. (Sum insured) limit under Mediclaim policy- 2025 shall remain the same ranging from Rs. 2.50 lakhs to Rs 10 lakhs per year as Family floater, per family unit. The family floater available for the employees is tabulated below:

Class of Entitlement	Category of Employee	Annual Medical ceiling per family unit
A	CMD/Directors	Rs. 10,00,000/-
B	Executives Cluster IV	Rs. 5,00,000/-
C	Executives Cluster I, II and III	Rs. 3,75,000/-
D	Non-executive (All Clusters)	Rs. 2,50,000/-

2.0 Floaters:-

- (a) In addition to (a) above, the company has taken a Company floater of Rs. 1.30 Cr. which shall be allowed to serving employees and their dependent family members, in case of their needs, with the approval of Competent Authority in terms of provisions contained in HRM Manual Ch-VII, Section I, para 4.4 as amended from time to time.
- (b) An additional floater of Rs. 10 Lakh has been undertaken as indoor investigation (irrespective of the result) for the benefit of serving employees/dependents. Minor surgical / diagnostic procedures with medical indication (24 hours hospitalisation is waived off) (irrespective of result) will also be covered on OPD basis.

3.0 Admissible reimbursements:-

- (i) All ailments/diseases/injuries/health condition which are pre-existing (treated/untreated, declared/not declared in the proposal form), shall be covered under the Policy and the following expenses incurred on medical treatment are reimbursable:
- (ii) **Room rent:-**The room, Boarding and nursing expenses in any hospital/nursing Home would be 3% per day of the sum insured.
- (iii) **ICU:** I.C.U expenses will be on actual.
- (iv) **Fees & Charges:-**
- Fees for Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists for treatment in connection with hospitalization.
 - Charges for Anesthesia, Blood Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Artificial Limbs, Cost of Prosthetic devices implanted during surgical procedure like pacemaker, Relevant Laboratory/ Diagnostic tests, X-Ray, Cataract lenses etc.
 - Charges for physiotherapy treatment, psychiatric, psychological treatment whether taken in a hospital or at home.
 - Any kind of service charges, surcharges, admission fee/registration charges and non-medical expenses and non-payable levied by the hospital.
 - Coverage of genetic diagnosis up to 10% of sum insured.
 - Coverage of congenital external disease/defects or anomalies up to 10% of sum insured.
 - Coverage allowed for Adjuvant or Neo adjuvant Chemo or hormonal therapy or Biological Therapy or Immunol Therapy or Oral chemo therapy or Immune modulator

- for cancer cases and all advance treatment of cancer due to advancement in medical science, carried out under day care Procedure Cover.
- (h) Coverage allowed for Inj Zoledronic or Avastin/intravenous or Lucentis or ARMD, Rituximab Injection 500mg, Mabtas RA Injection 500mg, Intravitreal Eylea (Aflibercept) injection procedure, any injection which takes more than 02 hours process will be covered and any surgery which will be done under general anesthesia will be covered under day Care Procedure Cover. Coverage allowed for Advancement in technology - Cyber knife or Laser.
- (i) Coverage for Lasik Treatment- Covered in case if power of eye is above +/- 7.5, is payable Up to the cataract limit
- (j) Coverage of Infertility Treatment- Covered Up to maternity Limit
- (k) Coverage of Pre 30 days, post 60 days Natal Expenses on OPD basis- covered up to 'Rs.' 5,000/- within maternity limit.
- (v) **Maternity Expenses:-** 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 upto a maximum of 30% of Sum Insured . (First 9 months waiting period Clause mentioned in the insurance policies of the insurance provider shall be waived off & the facility is extended upto two living children). (upto sum insured in case of life threatening situations). In view of a life threatening situation and on the basis of the treating doctor's advise, in case of maternity, the maternity sub-limit shall not be applicable but be covered upto sum insured. Newly born baby/babies will be covered from day one under S.I. limit.
- (vi) **Animal Bite:-** Expenses incurred for treatment on any type of animal bite (dog/snake/monkey) treatment whether incurred in hospital or out door.
- (vii) **Ambulance services:-** Upto Rs. 2000/- shall be reimbursable in case a patient has to be shifted from residence to hospital in case of admission in Emergency ward/I.C.U, or, from one hospital/nursing home to another hospital/nursing home; by registered ambulance only for better medical facilities.
- (viii) **Day Care:-** Day care coverage for specific treatments taken in network specialized Day Care Centers where the insured is discharged on the same day like - Eye Surgery, Radio Therapy, D&C, Surgery of Nose, Throat, Hernia, Appendix & Coronary Angiography, treatment of fractures etc. have been provided.
- (ix) **Domiciliary Hospitalisation Benefit:-**
Medical treatment taken for a period exceeding 3 days for such illness/ injury which in the normal course would require care and treatment at a hospital/nursing home as in-patient but actually taken whilst confined at home in India under any of the following circumstances:-
a. The condition of the patient is such that he/she cannot be moved to the Hospital/Nursing Home; OR
b. The patient cannot be moved to Hospital/Nursing Home due to lack of accommodation in any hospital in that city/town/village.
- (x) **Pre-hospitalization and post-hospitalization expenses:-** Relevant medical expenses incurred during the period upto 30 days prior to hospitalization & 60 days after

hospitalization on disease/illness/injury sustained will be considered as part of claim. The medical expenses incurred on these heads may be claimed separately after treatment by submitting all requisite documents within three (03) days after completion of post hospitalization treatment.

4.0 **Procedure:-**

- (i) TPA shall issue physical Medical Card in the name of each individual employee as well as their eligible dependent family members OR to be downloaded from the TPA Hawk App OR Web site for the purpose of taking treatment in hospital.
- (ii) 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 <https://mdindiaonline.com/>
- (iii) **Intimation to TPA:-**
 - (a) In case of treatment in **network hospital**, the employee is required to intimate **the TPA in advance** at rites@mdindia.com 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 48 hours of hospitalization through e-mail at cashlesseverywhere@mdindia.com. 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 date of discharge from hospital, failing which the same may not be entertained by TPA/Insurance Company. The check-list of documents required for the claim settlement is available at the site of the TPA.
- (iv) 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 MDIndia Hawk App & also on website.
