

# Staff Group Mediclaim Policy for PSGICs

Prepared for

**All India Insurance Pensioners' Association**

(as requested by Com J.Gurumurthy)

Oriental Policy No: 362000502510000026 issued by National  
New India Policy No: 0210002825P101212969 issued by United  
United India Policy No: 570000482026001 issued by Oriental  
National Policy No: 12230034250500000001 issued by New India

**Period: 01-04-2025 to 31-03-2026**

## Eligibility Criteria

Group Medicaclaim is meant  
for

- ⑩ Employee's & Retiree's of PSGICs
- ⑩ Spouse,
- ⑩ Dependent / independent  
Children,
- ⑩ Dependent & independent Parents  
and Parent in-laws
- ⑩ Grand children.

Cover is not available for  
resigned and dismissed  
employees.

# Eligibility Criteria

- In case of deceased employee, spouse will be the primary insured. Coverage of other surviving eligible family members will continue
- In case of death of both employee and spouse, cover will not be available for others
- Dependency criteria
  - a) Male child up to 25 years or till the time he starts earning.
  - b) Female child up to the age of marriage or the time she starts earning

# Premium Subsidy

Subsidy @75% in premium is available up to Eligible S.I. only.

In case of FTS/PTS 100% premium is borne by Company up to eligible S.I. for Self, Spouse and two dependent children.

✓ For serving employee, his spouse and two dependent children. For Disabled children without age limit

✓ For Retired, employee & spouse

✓ For deceased employee, subsidy will be available only to spouse.

# Eligible Sum Insured (w.e.f 01-04-2025)

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Basic Pay	Eligible S.I
Less than Rs 67,265/-	Rs 8,00,000/-
Between Rs 67,265/- to Rs 85,925/-	Rs 10,00,000/-
Above Rs 85,925/-	Rs 15,00,000/-

# Other Changes w.e.f 01-04-2025

## ➤ Separate Policies for Self & Spouse

GIPSA- Governing Board has approved, where both (Self & Spouse) are employees of Public Sector Insurance Companies, they will be allowed to obtain separate policies as per their Basic salary.

## ➤ One-time Option

Inclusion of left over employees and their family members are allowed to include during this year only.

“Any previously deleted members will not be eligible for re-inclusion”

# Other Changes w.e.f 01-04-2025

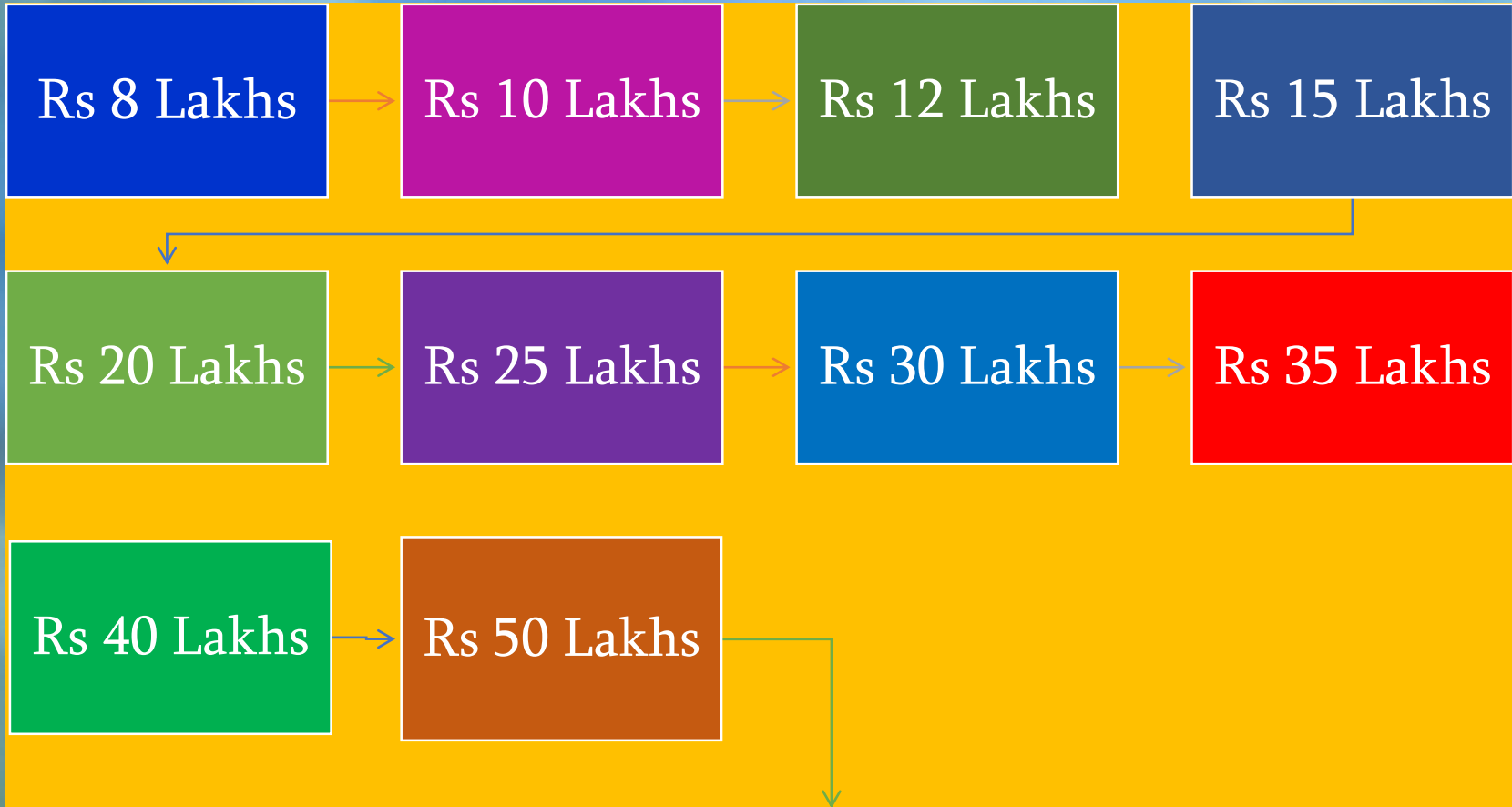
## ➤ Hemophilia

Included in Day Care Treatment, allowing 'Self-infusion' based on the prescription of the attending doctor.

## ➤ Nomination

Nomination facility is introduced in Staff GMC

# Optional Sum Insured – w.e.f 01-04-25

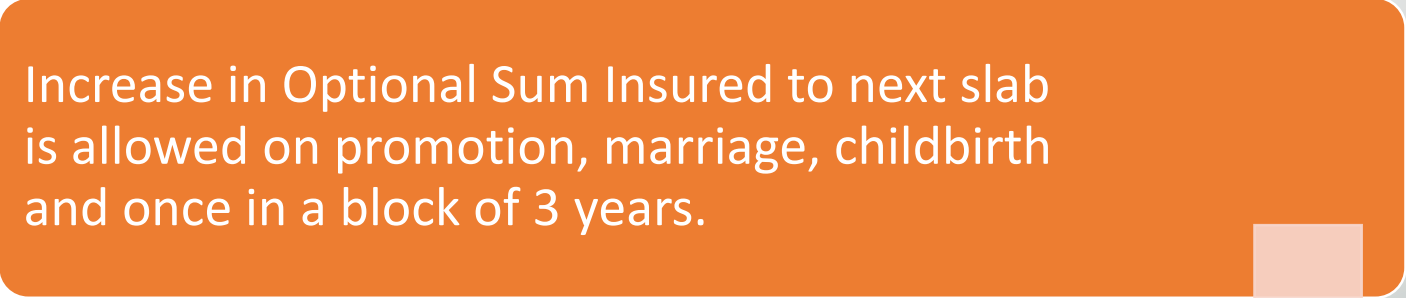


Employee can opt Sum insured from above options




# Optional Sum Insured...

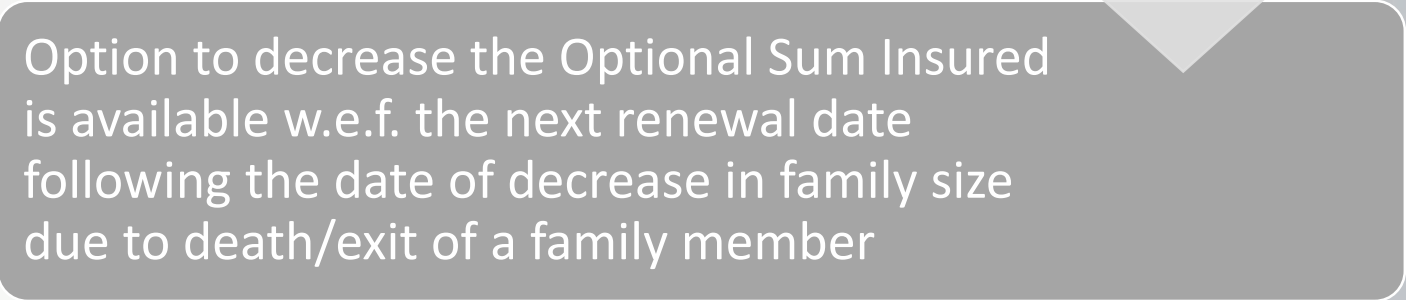
Increase in Optional Sum Insured to next slab is allowed on promotion, marriage, childbirth and once in a block of 3 years.

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The First block of 3 years has commenced on 1.4.2023. Optional S.I. may be increased or decreased by all Employees


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Option to decrease the Optional Sum Insured is available w.e.f. the next renewal date following the date of decrease in family size due to death/exit of a family member


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# Enrollment


Newly recruited employees may submit their enrolment form immediately on joining or within 60 days thereof. Cover will commence only after submission of enrolment form.



Newly wed spouse of employee may be covered by submitting request 30 days prior to date of marriage or within 30 days after date of marriage.



Parent/Parent-in-law may be covered at the time of employee joining the Company or immediately after marriage, as the case may be



Newborn baby may be covered within 90 days of birth. Free coverage available up to first 90 days, if mother is covered under the policy and she is eligible for maternity benefit cover.


# Coverage Limits

Hospitalisation Benefits	Limits
Room, Boarding and Nursing Expenses Per day (including nursing care, RMO charges, IV fluids / blood transfusion / injection administration charges )	1% of S.I. up to Rs 10 Lakhs + 0.5% for beyond Rs 10 Lakhs (Hospitals located at Mumbai, Navi Mumbai, Kolkata, New Delhi, Chennai, Ahmedabad, Bengaluru, Hyderabad, Pune, Faridabad, Ghaziabad, Noida and Gurgaon) Subject to <b><u>Maximum of Rs 15,000/-</u></b>  0.75% of S.I. up to Rs 10 Lakhs + 0.5% for beyond Rs 10 Lakhs (Hospitals located in other cities) Subject to <b><u>Maximum of Rs 12,500/-</u></b>
ICU – per day	Double of room rent entitlement

All related charges shall be as per entitled category vis-à-vis room rent except Pharmacy/Medicines and Implants (Proportionate Clause)

# Maternity Benefit

Maternity Expenses shall be for hospitalisation of a female employee / spouse of a male employee



Normal Delivery - Rs 50,000/- in “A” Class cities & Rs 40,000/- in other cities

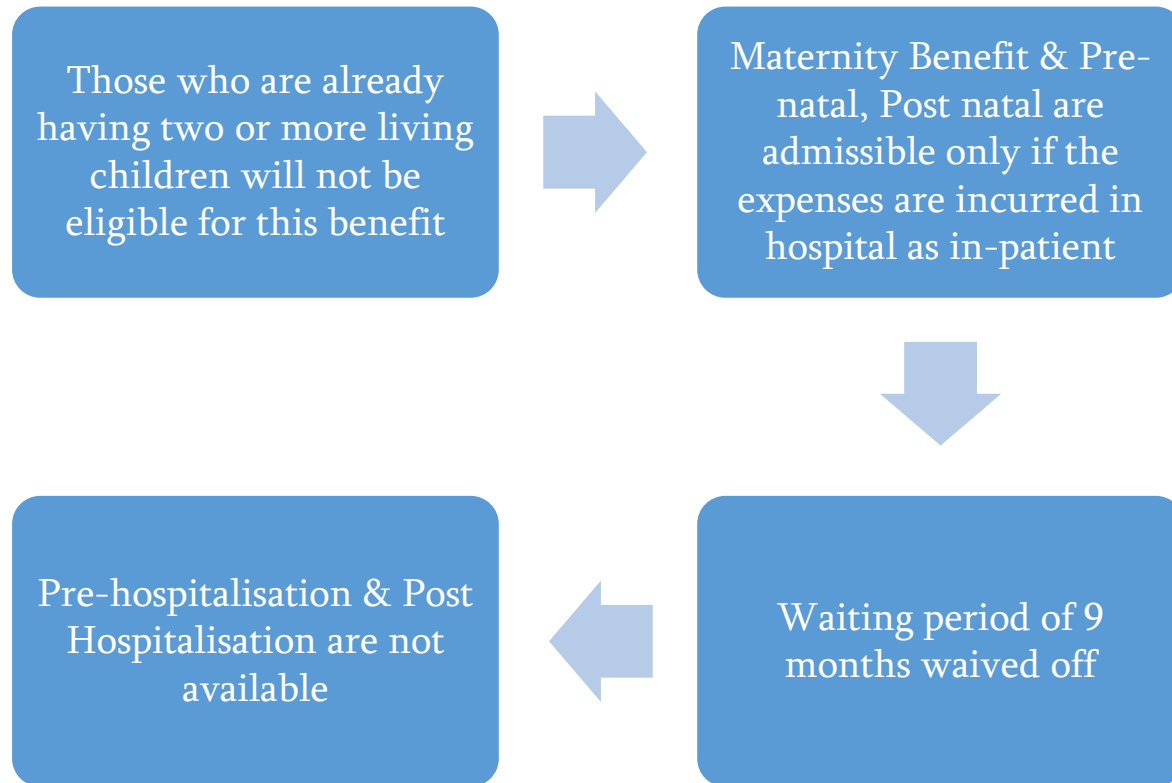


Caesarean Delivery – Rs 1,00,000/- in A Class cities & Rs 65,000/- in other cities



Maternity Benefit shall also be extended to an independent child or a family member of the dependent / independent child

# Maternity Special Conditions



# Newborn Baby Cover

A Newborn Baby born is covered for any Illness or Injury

Eligible newborn baby of the employee stands covered from day 1 as a separate unit

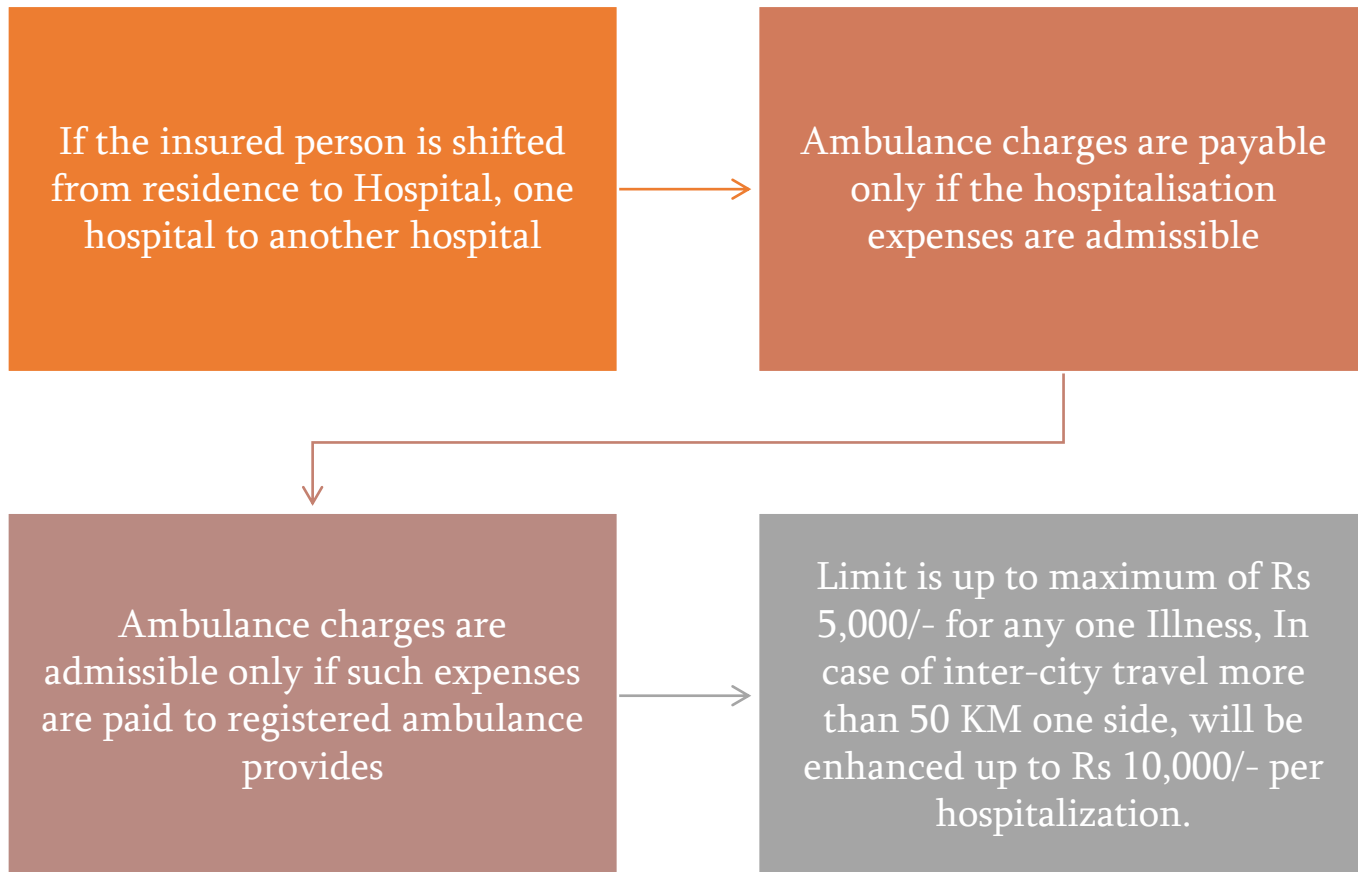
Monthly premium for newborn baby shall be collected from the month in which the baby completes 90 days of age.

# Cataract

Actual or maximum of  
INR 1,00,000/-  
(inclusive of all charges,  
excluding GST) for each Eye,  
whichever is less



# Road Ambulance Charges





# Health Check-up Facility

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This benefit is available to the insured / family members after 4 Claim free years, till the expiry of 5<sup>th</sup> year of policy or any claim paid/reported under the policy, whichever shall first occur in the 5<sup>th</sup> year

If the benefit is not claimed in 5<sup>th</sup> year of policy, then in future at the time of insured claiming this benefit, last 4 claim free years preceding to the year in which benefit is claimed shall be taken in to consideration

The total amount payable is maximum up to 5,000/- either availed by one /more insured family members

# Salient Features

Pre-existing  
disease or ailment -  
Covered

Time bound  
exclusions /  
waiting period  
ailments - Covered

Pre-hospitalisation  
Limit: 30 days

Post hospitalisation  
Limit: 60 days

# Medical Expenses for Organ Transplant

Donor Hospitalisation expenses are covered (excluding Cost of Organ, Pre& Post hospitalisation expenses)

Expenses incurred on Donor and recipient shall not exceed the available Sum insured

**Domiciliary  
Hospitalisation  
Benefit:**

Treatment for a period exceeding three days for an illness/disease which in the normal course require treatment at hospital but is taken while confined at home

The condition of the patient is such that he/she is not in a condition to be removed to a hospital, and/or

The patient takes treatment at home on account of non-availability of room in a hospital

# Domiciliary Hospitalisation (01-04-25)

Surgeon, Medical Practitioner,  
Consultant's, Specialist's Fees, Blood,  
Oxygen, Surgical appliances, Medicines  
& drugs, Diagnostic material and  
Nursing Expenses

20% of S.I. subject to maximum of  
Rs 1,00,000/-

Oral Chemotherapy  
Peritoneal Dialysis

50% of S.I. subject to maximum of Rs  
**10,00,000/-** (increased from Rs 5 Lakhs)  
(The above limits shall be on floater basis  
during the policy period)

Treatment of Dog bite  
(or bite of any other rabid animal like  
monkey, cat, etc.,)

Reimbursement of reasonable expenses / medical  
costs actually incurred for immunization based on  
the merits of each case.  
If treatment does not require hospitalization, then  
such expenses can be considered under  
domiciliary hospitalization section

# Eyesight power Correction

Covered if the refractive error is  $\pm 7.5$  diopters

In case, Keratotomy is performed for therapeutic reasons like recurrent corneal erosions, nebular opacities and non-healing ulcers

# Mental Illness Cover

Treatment of mental illness, stress or psychological disorders and neurodegenerative disorders are covered



Any Psychological counselling, Cognitive, family, group, behaviour, palliative therapy, psychotherapy **not** covered

# Sub-Limits for 12 Modern Treatment – 50% of S.I. subject to maximum of **Rs 15,00,000/-** (w.e.f 01-04-2025)

Uterine Artery  
Embolization and  
HIFU (High intensity  
focused Ultrasound)

Balloon Sinuplasty

Deep Brain  
Stimulation

Oral Chemotherapy

Immunotherapy (Inj.  
Monoclonal  
antibody)

Intra Vitreal  
Injection

Robotic Surgeries



Sub-Limits for 12 Modern Treatment – 50%  
of S.I. subject to maximum of Rs 15,00,000/-  
(w.e.f 01-04-25)

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Stereotactic radio Surgeries

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Bronchial Thermoplasty

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Vaporisation of the Prostate (Green / Holmium Laser  
Treatment)

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IONM (Intra Operative Neuro Monitoring)

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Stem Cell Therapy: Bone marrow transplant for Hematological  
conditions

# DEFINITIONS

## Day Care Treatment

Undertaken treatment under General or Local Anaesthesia in Hospital/Day Care Centre for less than 24 hours due to technological advancement.

## Preferred Provider Network

Network hospital providers in specific cities which have agreed to Packaged pricing for Specified Planned Procedures

## Any One Illness

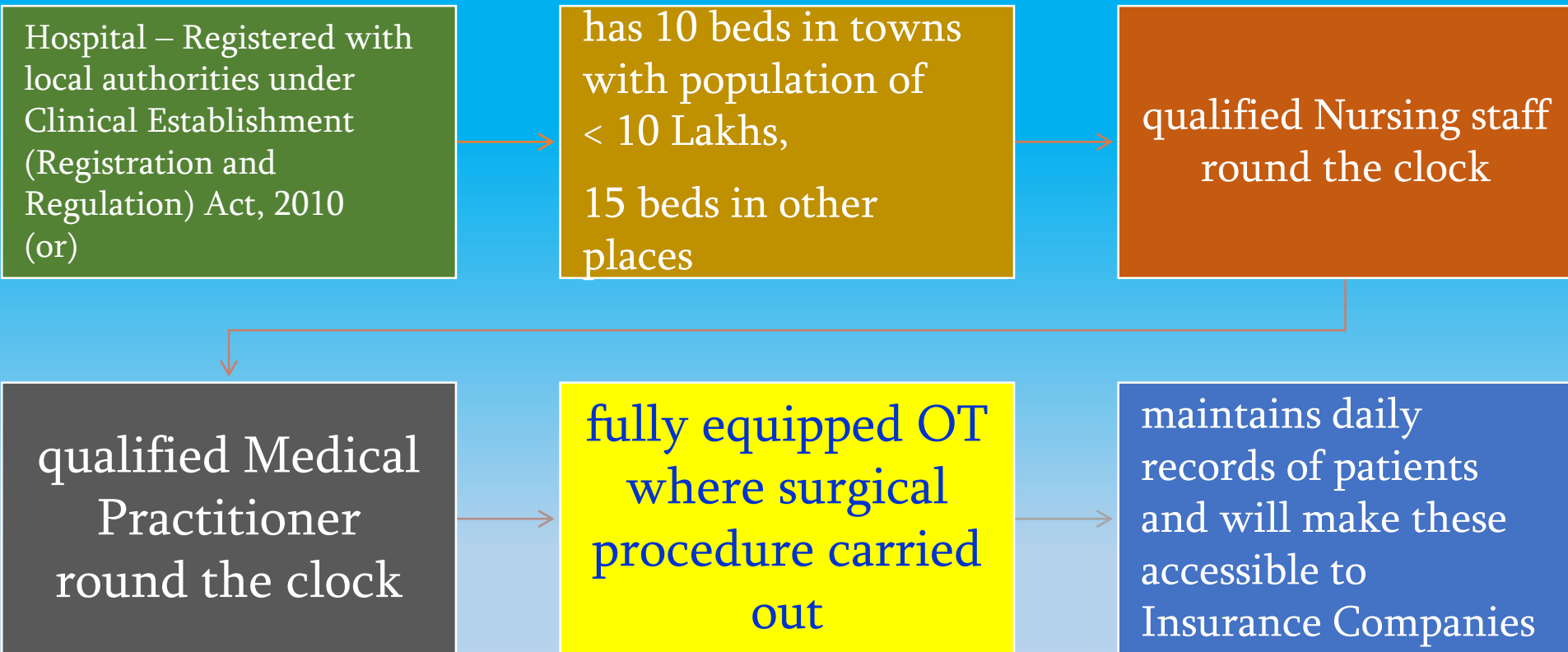
Continuous period of Illness and includes relapse within 45 days from the date of last consultation with the Hospital where treatment was taken

# Reasonable and Customary Expenses

Charges for Services or supplies, which are standard charges for the specific provider and consistent with the prevailing charges in the geographical area

For identical or similar services, taking in to account the nature of the Illness/Injury involved

# HOSPITAL DEFINITION



If the Claim event falls  
within two Policy periods

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graph TD; A[If the Claim event falls within two Policy periods] --> B[The claim shall be paid taking into consideration the available S.I. of expiring policy only.]; B --> C[Renewed Policy S.I. will not be available for the Hospitalisation (including Pre& Post hospitalisation expenses)]; C --> D[Claim shall be settled on per event basis.];
```

The claim shall be paid  
taking into consideration the  
available S.I. of expiring  
policy only.

Renewed Policy S.I. will not be  
available for the Hospitalisation  
(including Pre& Post  
hospitalisation expenses)

Claim shall be settled on per  
event basis.

Claim Under  
Two Policy  
Periods



## MULTIPLE POLICIES

If Two or more policies are taken from Us or Others

Policy holder has the right to prefer claim from other policy for the amounts disallowed, even if S.I. is not exhausted

Amount claimed exceeds S.I. under a single policy, you shall have the right to choose Insurer from whom you want to claim balance amount

The insured person must disclose such other Insurance at the time of making a Claim

# STANDARD EXCLUSIONS

Investigation &  
Evaluation:

Rest Cure,  
Rehabilitation  
and Respite Care:

# Obesity/Weight Control

If the Surgical treatment fulfil all the below conditions, it is not excluded.

- i. Surgery to be conducted is upon the advice of the doctor
- ii. The surgery/Procedure conducted should be supported by Clinical protocols
- iii. The member has to be 18 years of age or older
- iv. BMI is  $\geq 40$  or  
     $\geq 35$  with following severe Co-morbidities
  - a) Obesity-related Cardiomyopathy
  - b) Coronary Heart Disease
  - c) Severe Sleep Apnea
  - d) Uncontrolled Type2 Diabetes



# Standard Exclusions .....

Change of  
Gender  
Treatments

Expenses of  
Cosmetic /  
Plastic Surgery

Hazardous or  
Adventure  
Sports

Breach of law with  
Criminal intent

Correction of  
Eyesight due to  
refractive error less  
than 5 dioptries

Unproven  
Treatment

Sterility and  
Infertility

# Standard Exclusions

Refractive Error :  
Correction of Eyesight  
due to refractive error  
less than 5 dioptries

Unproven Treatment

Sterility and Infertility  
(Contraception, sterilization,  
Assisted Reproduction  
Services, Gestational  
Surrogacy, Reversal of  
Sterilization)

War and allied perils

Nuclear Risks

Treatment taken  
outside India

# Specific Exclusions

Foreign invasion, act of foreign enemies, war like operations, Civil war, Rebellion, revolution etc.,

Nuclear damage caused by ionizing radiation

Stem Cell Implantation / Surgery (Except as provided in Modern treatment section)

External Congenital Anomaly or defects

Circumcision unless due to illness/accident

Out-patient Expenses

Not a reasonable Charges, Not a medically necessary treatment

Treatment with alternative medicines/experimental

Cost of donor screening involves organs not harvested from human body

Vaccination or inoculation

Dental treatment unless necessitated due to an Accident

Routine Eye-examinations, Cost of spectacles, multifocal lens, Contact lens.

# Specific Exclusions

Cost of Hearing aids /  
Cochlear implants  
unless necessitated by  
an Accident

Alopecia, baldness,  
hair fall treatment

Health check-up / for  
the purpose of  
issuance of medical  
certificates

Prostheses,  
corrective devices

Treatment taken  
outside India

CPAP, Oxygen  
Concentrator, external  
devices used during or  
after treatment

Non-Medical  
Expenses as per IRDAI

*Thank you*

**J Kameshwara Rao**