

11. MEDICAL BENEFITS

11.1. GROUP HEALTH POLICY

11.1.1. SCOPE AND ELIGIBILITY

The scheme aims to provide Insurance cover to all regular employees for hospitalisation and maternity benefits.

The policy will be applicable to all full time regular, confirmed and retired employees.

11.1.2. FAMILY COMPOSITION

1+5: Employee + spouse + 2 dependent children (up to 25 years) + 2 dependent parents/ dependent parents-in-law (subject to declaration and acceptance thereof by CEO&MD).

11.1.3. SUM INSURED

Rs.10 lakh for all diseases.

11.1.4. COVERAGE

If the insured person contracts any disease or suffers from any illness or sustains any bodily injury through accident and upon advice of Medical Practitioner, he/ she has to incur hospitalisation expenses as an inpatient, then the Insurance Company will pay for Hospitalisation Expenses subject to the limits and the terms and conditions of the Group Health Policy. Details of the terms and conditions and admissible benefits will be made available the employees by uploading on the intranet.

11.2. GROUP PERSONAL ACCIDENT INSURANCE POLICY

11.2.1. SCOPE AND ELIGIBILITY

The scheme was introduced with a view to provide an additional insurance cover for all regular employees.

The policy will be applicable to all full time regular and confirmed employees.

11.2.2. SUM INSURED

The sum insured will be based on the salary of employees.

11.2.3. COVERAGE

If some employee suffers from a bodily injury which solely and directly causes Insured person to death or disablement within 12 months of injury, the Insurance Company shall pay the sum to the insured person or his/ her nominees or, in the absence of nominees, to legal heirs of the Insured Person.

11.2.4. Policies for term insurance and OPD treatment

The Company will try to obtain group insurance policies for the following for the benefit of its employees on an optional basis:

- i. Term Insurance
- ii. OPD medical facility may also be provided to all the employees (Serving and Retired) on the basis of the following scheme:

Serving and Retired employees shall be entitled to medical reimbursement as per the annual ceiling as mentioned below on submission of bills. The same shall be paid on monthly/ quarterly basis.

For Serving & Retired Non- Executives

Sl. No	Grade	Serving Non-Executives	Retired Non-Executives
		Annual Ceiling (In INR)	Annual OPD Ceiling (70% of ceiling of serving employee)
NE 1	25,000-74,500	34,500	24,150
NE 2	27,000-80,500	39,100	27,370
NE 3	28,000-85,000	43,700	30,590

For Serving and Retired Executives

Sl. No	Grade	Serving Executives	Retired Executives
		Annual Ceiling (In INR)	Annual OPD Ceiling (70% of ceiling of serving employee)
1.	30,000-1,80,000	64,400-78,200	45,080-54,740
2.	70,000-2,00,000	82,800	57,960
3.	80,000-2,20,000	87,400	61,180
4.	90,000-2,40,000	92,000	64,400
5.	1,00,000-2,60,000	1,00,000	70,000
6.	1,20,000-2,80,000	1,20,000	84,000

Note:

- An increase @ 3% shall be applicable in each financial year in the OPD ceiling in above mentioned scheme for employees (serving and retired).
- The consultation fee as per actuals/ all medicines/ vaccination/ dental/ eye/ all tests including packages prescribed by registered medical practitioner/ specialist doctor advice shall be admissible within the OPD ceiling including chronic disease. List of chronic diseases is given as **Annexure-‘D’**.
- All Test Imaging shall be allowed for reimbursement when the test is done from any NABL accredited labs and CGHS approved labs. Reimbursement will be made as per actuals within OPD ceiling.

The IPD and OPD facility will extend to all employees (serving and retired) + spouse + 2 dependent children (up to the age of 25 years) + 2 dependent parents/ dependent parents-in-law.

Financial Contribution by Retired Employees to become member of the scheme:

Employees who are going to retire, after issuance of this scheme may join NICDC Medical scheme. In order to avail the post-retirement medical facility, a lump sum amount as indicated below is required to be paid as contribution.

Grade	Lump Contribution (In INR)	Sum
NE1 to NE10		30,000
Executive/ Sr. Executive/ Assistant Manager		54,000
Manager & Sr. Manager		78,000
AGM & above		1,20,000

All retired employees who wish to avail NICDC medical benefits for both IPD and OPD treatment (subject to completion of 10 years of regular and continuous service in NICDC Ltd) have to submit the life certificate for themselves and their dependants yearly in the beginning of financial year i.e., in the month of April.”.

11.3. ANNUAL EXECUTIVE HEALTH CHECK UP

The Scheme is applicable to all the employees of NICDC and their dependants at any of the hospitals or clinics from NABL accredited labs and CGHS approved empanelled labs. Reimbursement of entitled fee subject to a limit of Rs. 7,000/- shall be allowed on submission of receipt/ invoice. These annual medical health check-ups shall be considered over and above annual OPD ceiling.

Note: Dependents shall include spouse + 2 dependent children (upto 25 years) + 2 dependent parents/ dependent parents-in-law.