

Communiqué for Ex-employees
Renewal under SAIL Mediclaim Scheme (11th July, 2022 – 10th July, 2023)

Dear Sir/Madam,

SAIL Mediclaim Scheme (2022-23) has been renewed for a period of one year starting from **11.07.2022-10.07.2023** with **M/s New India Assurance Co. Ltd. (NIA)** after following the due process of Open Tender Enquiry (OTE).

The OPD/IPD benefits under SAIL Mediclaim Scheme (2022-23) shall be as under:

- a) Hospitalization coverage (IPD) of Rs. 4.00 Lakhs per member with clubbing facility between the Mediclaim member and his/her spouse, for all members.
- b) The **OPD coverage of Rs. 4,000/-** per member (with no clubbing facility), for members below 70 years of age as on 11.07.2022.
- c) The **OPD coverage of Rs. 8,000/-** per member (with no clubbing facility), for members of age between 70 years to 79 years as on 11.07.2022.
- d) The **OPD coverage of Rs. 16,000/-** per member (with no clubbing facility), for members 80 years of age & above as on 11.07.2022.

Salient features of the SAIL Mediclaim Scheme (2022-23) are as under:

- a) The IPD (Hospitalization) benefit of Rs.4.0 lakhs per member with clubbing facility of Rs. 8.0 lakhs between member and spouse.
- b) Enhancement in OPD limit for members of 80 years and above age from Rs. 8,000/- to Rs. 16,000/-.
- c) Treatment for Age Related Macular Degeneration (ARMD) with Injection Avastin/ Lucentis/ Macugen/ Eylea (generic name Aflibercept)/ Accentrix/ Razumab.
- d) Enhancement in capping on certain procedures/ implants.
- e) Members aged 80 years and above required to pay a token amount of Rs. 100/- per member as enrolment charges.
- f) All retiring employees seeking fresh enrolment in the SAIL Medical scheme shall be required to pay the premium on pro-rata basis.
- g) Gap cases enrolment on payment of the subsidized premium.
- h) Continuation of tele-consultation and e-pharmacy services.

M/s NIA has engaged **M/s MD India Health Insurance TPA Pvt. Ltd. as the Third Party Administrator (TPA)** to administer the Scheme for 2022-23. All the claims under the scheme shall be processed and settled by the TPA.

The premium payable for renewal of membership under the SAIL Mediclaim Scheme (2022-23) for various age categories is as under:

Member Age-Group	Renewal Premium per member payable by the Member
Below 70 yrs.	Rs. 6868/-
Between 70 to 80 yrs.	Rs. 4708/-
80 yrs. & above	Rs. 100/-

PREMIUM FOR BOTH MEMBERS- AGE CATEGORY WISE		
(Figures in Rs.)		
AGE OF MEDICLAIM MEMBER	AGE OF SPOUSE	TOTAL PREMIUM FOR BOTH MEMBERS
BELOW 70 YRS	BELOW 70 YRS	13736
	B/W 70-80 YRS	11576
	80 YRS & ABOVE	6968
B/W 70-80 YRS	BELOW 70 YRS	11576
	B/W 70-80 YRS	9416
	80 YRS & ABOVE	4808
80 YRS & ABOVE	BELOW 70 YRS	6968
	B/W 70-80 YRS	4808
	80 YRS & ABOVE	200

Members who were enrolled in the SAIL Mediclaim Scheme 2021-22 are eligible to renew their membership under the Scheme for the year 2022-23. Fresh enrolments for employees retiring during the Policy period 2022-23 and their spouses shall also be allowed for coverage under SAIL Mediclaim Scheme 2022-23 on payment of pro-rata premium.

In addition to renewals and fresh enrolments during the policy-period, enrolment of the Gap Cases i.e. ex-employees who have failed to renew their membership or have never enrolled under SAIL Mediclaim Scheme after separation from SAIL and those who are otherwise eligible in terms of the coverage criteria provided under the SAIL Mediclaim Scheme 2022-23, shall also be allowed enrollment under the scheme for 2022-23 on payment of subsidized premium based on their age category.

Facility of Super Top Up, add-on insurance facility shall be there for willing ex-employees on payment of full premium on the existing Terms and Conditions of enrolment in SAIL Mediclaim Scheme. The cost of such super Top-up facility will have to be borne by the respective member/spouse in case he/she wishes to opt for such a facility. The premium rates for Super Top-up Policy would be as under:

Age of member	Super Top up sum insured (Rs. In Lakhs)	Threshold (Rs. In Lakhs)	Self or Spouse	Both
Below 70 years	5	4	14843	NA
Above 70 years	5	4	17810	NA
Below 70 years	5	8	NA	22264
Above 70 years	5	8	NA	26717
Below 70 years	10	4	25231	NA
Above 70 years	10	4	30279	NA
Below 70 years	10	8	NA	37849
Above 70 years	10	8	NA	45418
Below 70 years	15	4	34857	NA
Above 70 years	15	4	41829	NA
Below 70 years	15	8	NA	52285
Above 70 years	15	8	NA	62742
Below 70 years	20	4	43747	NA
Above 70 years	20	4	52496	NA
Below 70 years	20	8	NA	65619
Above 70 years	20	8	NA	78744

The details with regard to SAIL Mediclaim Scheme 2022-23 are available in the Mediclaim Booklet which will be circulated to the members through e-mail. The details are also available on the SAIL Website (<https://www.sail.co.in>) and SAIL Mediclaim Portal (<http://sail.mdindia.com>). Members are requested to apprise themselves regarding the cappings/ceilings and exclusions before availing Mediclaim facility.

Members are further requested to strictly adhere to the following:

- i) Inform/Intimate, in writing to the TPA at least 48 hrs. prior to any elective/planned Hospitalization/Admission.
- ii) In case of Emergency Admission/Hospitalization, the TPA must be informed in writing within 24 hrs. of such hospitalization.
- iii) Claim intimation to be considered mandatory for both Cashless and Reimbursement claims for IPD.
- iv) Claim intimation to be sent via Letter/E-mail/Whatsapp/Personally at TPA offices.
- v) Reimbursement claims with respect to IPD must be submitted to the TPA, within 30 days from the Date of Discharge from Hospital.
- vi) Reimbursement claims pertaining to Post Hospitalization (IPD) treatment must be submitted to the TPA, within 30 days after the completion of permissible post Hospitalization treatment period of 60 days.

- vii) OPD Claims must be submitted to the TPA, at any time but necessarily when the expenses exceed Rs. 2000/- per person per policy period or within 90 days from the date of completion of the treatment, whichever is earlier.

Ex-employees and their spouses who had renewed/enrolled under SAIL Mediclaim Scheme 2021-22 in “BOTH” category and have lost any one of them, shall have to inform their respective Plants/Units for change of their category to SELF or SPOUSE.

Payment of Premium for renewal is to be made through SBI Online (SB Collect) only. You are requested to refer to the indicative table, and arrive at the premium amount as per the age of the member and spouse. If the member is willing to opt for Super Top-up Policy, then full premium towards the Super top-up for the opted sum insured and threshold has to be deposited through SB Collect only at the time of renewal. Members are requested to kindly **fill-in PAN and SAIL Personnel No. correctly**, in the fields provided for the same on the SBCollect Payment Portal.

For ex-Chairman(s)/ Director(s)/ Managing Director(s)/ Chief Executive Officer(s), last DESIGNATION HELD is to be fed in the space given for ‘**Grade at Separation**’. For others, ‘**Grade at Separation**’ and ‘**Executive/ Non-executive**’ status as at separation is also to be filled.

For gap case enrolment, eligible ex-employees have to fill up the physical form available on SAIL website, pay the premium through DD/ECS, enclose necessary documents and get the forms submitted at the Plant/Unit of their separation.

Your membership for SAIL Mediclaim Scheme 2022-23 will only be activated/ renewed on payment of requisite premium.

Merely payment of premium shall not be construed as RENEWAL of Membership.

Kindly confirm your mediclaim enrolment status, post premium payment, through the mediclaim portal so provided.

NOTE:

The last date for enrolment on SBCollect portal and gap case enrolment at respective Plant/Unit is 10th August, 2022.