

Communiqué for Ex-employees  
**Renewal under SAIL Mediclaim Scheme (11<sup>th</sup> July, 2020 – 10<sup>th</sup> July, 2021)**

Dear Sir/Madam,

SAIL Mediclaim Scheme (2020-21) has been renewed for a period of one year starting from 11.7.2020-10.7.2021 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 (2020-21) shall be as under:

- a) Hospitalization coverage (IPD) of Rs. 2.00 lacs 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 11.7.2020.
- c) The OPD coverage of Rs.8,000/- per member (with no clubbing facility), for members aged 70 years & above as on 11.7.2020.

The following additional benefits have been included in the SAIL Mediclaim Scheme 2020-21 along-with the existing benefits:

- a) Inclusion of oral chemotherapy
- b) Inclusion of robotic surgery/robotically assisted surgery in critical cancer/ neurological procedures where precision is required
- c) Merging of capping for IOL Implant (Rs. 10,000/-) and cataract procedure (Rs. 15,000/-) within overall limit of Rs. 25000/- per eye for package rates.
- d) Reimbursement of hernia mesh (which was not payable earlier) within the overall capping of Rs. 40,000/- for hernia repair.
- e) Facility of super Top-up for willing ex-employees on payment of full premium on the existing Terms & Conditions of enrolment in SAIL Mediclaim Scheme

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 2020-21. 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 (2020-21) for various age categories is as under:

Member Age-Group	Renewal Premium per member payable by the Member
Below 70 yrs.	Rs. 4189/-
Between 70 to 80 yrs.	Rs. 2929/-
80 yrs. & above	Rs. 1953/-

*NIA*  
6.7.2020

Members who were enrolled in the SAIL Mediclaim Scheme 2019-20 are eligible to renew their membership under the Scheme for the year 2020-21. Fresh enrolments for employees retiring during the Policy period 2020-21 & their spouses shall also be allowed for coverage under SAIL Mediclaim Scheme 2020-21.

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 2020-21, shall also be allowed under the scheme for 2020-21 on payment of full premium for the first year as under:

For Ex-employees/their Spouses below 70 years of age as on 11.7.2020	Rs.13964/- (rounded-off from the quoted premium of Rs.13964.12)
For Ex-employees/their Spouses 70 years & above age as on 11.7.2020	Rs.19528/- (rounded-off from the quoted premium of Rs.19527.82)
The above premium per member is inclusive of GST @18%	

Facility of super Top Up has been introduced for willing ex-employees on payment of full premium on the existing Terms & 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	2	15585	NA
Above 70 years	5	2	18701	NA
Below 70 years	5	4	NA	23377
Above 70 years	5	4	NA	28053
Below 70 years	10	2	26493	NA
Above 70 years	10	2	31793	NA
Below 70 years	10	4	NA	39741
Above 70 years	10	4	NA	47689
Below 70 years	15	2	36600	NA
Above 70 years	15	2	43920	NA
Below 70 years	15	4	NA	54899
Above 70 years	15	4	NA	65879
Below 70 years	20	2	45934	NA
Above 70 years	20	2	55121	NA
Below 70 years	20	4	NA	68900
Above 70 years	20	4	NA	82681

The details are available in the Mediclaim Booklet which will be circulated to the members shortly. The details are also available on the SAIL Website and members are requested to apprise

*Handwritten signature* 6.7.2020

themselves regarding the said 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 to 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/Fax/Personally at TPA offices.
- v) Reimbursement claims with respect to IPD to be submitted to the TPA, within 30 days from the Date of Discharge from Hospital.
- vi) Reimbursement claims pertaining to Post Hospitalization (IPD) treatment to be submitted to the TPA, within 30 days after the completion of permissible post Hospitalization treatment period of 60 days.
- vii) OPD Claims to 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.

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 SB Collect Payment Portal. **The last date of depositing premium is 8<sup>th</sup> August, 2020. Your membership for SAIL Mediclaim Scheme 2020-21 will only be activated/renewed on payment of requisite premium.**

*Neha* 6.7.2020

For & on behalf of SAIL

ITB & Medical Section  
Personnel Directorate, SAIL

Renewal premium for SAIL Mediclaim Scheme (2020-21)  
Policy period (11<sup>th</sup> July 2020 to 10<sup>th</sup> July 2021)

INDIVIDUAL PREMIUM AMOUNTS	
(Figures in Rs.)	
AGE OF MEDICLAIM MEMBER	RENEWAL PREMIUM AMOUNT PER MEMBER
BELOW 70 YRS	4189
B/W 70-80 YRS	2929
80 YRS & ABOVE	1953

PREMIUM FOR BOTH MEMBERS DIFFERENT AGE CARTEGORY WISE		
(Figures in Rs.)		
AGE OF MEDICLAIM MEMBER	AGE OF MEDICLAIM SPOUSE	TOTAL PREMIUM FOR BOTH MEMBERS
BELOW 70 YRS	BELOW 70 YRS	8378
	B/W 70-80 YRS	7118
	80 YRS & ABOVE	6142
B/W 70-80 YRS	BELOW 70 YRS	7118
	B/W 70-80 YRS	5858
	80 YRS & ABOVE	4882
80 YRS & ABOVE	BELOW 70 YRS	6142
	B/W 70-80 YRS	4882
	80 YRS & ABOVE	3906

PREMIUM RATES FOR SUPER TOP-UP POLICY				
Age of Member	Sum Insured (Rs. In Lakhs)	Threshold (Rs. In Lakhs)	Self or Spouse	Both
(Figures in Rs.)				
Below 70 years	5	2	15585	NA
Above 70 years	5	2	18701	NA
Below 70 years	5	4	NA	23377
Above 70 years	5	4	NA	28053
Below 70 years	10	2	26493	NA
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NA – Not Applicable

*NAH 6.7.2020*