

FAQs for Super Top-Up Facility under SAIL Mediclaim Scheme (2021-22)

SALIENT FEATURES OF THE POLICY

- This Policy covers In-Patient Hospitalization Expenses incurred in India.
- This policy will respond only when the aggregate of all Hospitalisation expenses (including Pre / Post hospitalization expenses) of one or all members of the policy in one or multiple claims, exceeds the "Threshold" i.e. the SI under the basic policy.
- This Policy will respond for each and every Hospitalisation after the Threshold has been exceeded by previous Hospitalisation expenses subject only to the Sum Insured as opted by the insured.
- The Sum Insured opted under Top-Up is the maximum liability of the company for all members/Member + Spouse.
- Thus, this Policy offers protection in excess of any Base Policy SI of SAIL GMC.
- If there is any expense in excess of Threshold, receivable from any other entity, the Insured Person has an option to recover it from either that entity or this policy, but not both.
- However, the Sum Insured under the policy will be available over and above any reimbursement received from any other entity if such amounts exceed the Threshold.

WHO CAN TAKE THE POLICY

- Any member covered under SAIL GMC Base Policy. Selection is not allowed i.e. in case both Self and spouse is covered in the base policy and if opts for Super Top-up then both needs to be necessarily covered under Top-Up policy.
- This cover can be opted in addition to any other Health Insurance Policy.

ELIGIBILITY

The policy can be issued on Individual or Floater Sum Insured basis covering the members of the family i.e. Ex-Employee of SAIL and his/her spouse. Family comprises of Self & Spouse as covered under Base SAIL GMC policy.

PROCEDURE FOR TAKING THIS COVERAGE

Coverage for this Top-Up policy can be opted from the Portal.

SUM INSURED

The Sum Insured available are: Coverage Type	Sum Insured	Threshold (As per Base Policy)
For family having Self or Spouse Only	Option 1: Rs. 5 lakhs; Option 2: Rs. 10 Lakhs; Option 3: Rs. 15 Lakhs & Option 4: Rs. 20 Lakhs	4,00,000
For family unit of Self and spouse (Both)	Option 1: Rs. 5 lakhs; Option 2: Rs. 10 Lakhs; Option 3: Rs. 15 Lakhs & Option 4: Rs. 20 Lakhs	8,00,000

THRESHOLDS

The following Hospitalisation expenses incurred in respect of all the Insured members shall be considered for determining the Threshold under the Policy:

- The admission in the Hospital should have happened during the policy period.
- The Insured should have been admitted as an inpatient (outpatient treatments are not to be considered).
- The Hospitalisation should be for an Injury or Illness.

ENHANCEMENT OF SUM INSURED

- Enhancement of Sum Insured will not be considered during the currency of the Policy.
- Enhancement of Sum Insured is available only at the time of renewal.

PAYMENT OF PREMIUM

Age of the Member (Ex-Employee of SAIL)	Top-Up Sum Insured	Threshold Sum Insured (As per Base Policy)	Premium including 18% GST	
			Member	Member + Spouse
Below 70 (For family having Self only)	5,00,000	4	14843	NA
Above 70 (For family having Self only)	5,00,000	4	17810	NA
Below 70 (For family unit of Self and spouse)	5,00,000 (on Floater Basis)	8	NA	22264
Above 70 (For family unit of Self and spouse)	5,00,000 (on Floater Basis)	8	NA	26717
Below 70 (For family having Self only)	10,00,000	4	25231	NA
Above 70 (For family having Self only)	10,00,000	4	30279	NA
Below 70 (For family unit of Self and spouse)	10,00,000 (on Floater Basis)	8	NA	37849
Above 70 (For family unit of Self and spouse)	10,00,000 (on Floater Basis)	8	NA	45418
Below 70 (For family having Self only)	15,00,000	4	34857	NA
Above 70 (For family having Self only)	15,00,000	4	41829	NA
Below 70 (For family unit of Self and spouse)	15,00,000 (on Floater Basis)	8	NA	52285
Above 70 (For family unit of Self and spouse)	15,00,000 (on Floater Basis)	8	NA	62742
Below 70 (For family having Self only)	20,00,000	4	43747	NA
Above 70 (For family having Self only)	20,00,000	4	52496	NA
Below 70 (For family unit of Self and spouse)	20,00,000 (on Floater Basis)	8	NA	65619
Above 70 (For family unit of Self and spouse)	20,00,000 (on Floater Basis)	8	NA	78744

PREMIUM COMPUTATION

On basis of Age of the SAIL Ex-employee

DETAILS OF COVERAGE

All terms, conditions, limits and exclusions as per Base SAIL GMC policy

CLAIM PROCEDURE

All claims will be processed and settled by specified MD India Health Insurance TPA Pvt. Ltd.
The process of Intimation for emergency and planned Hospitalization is same as the Base SAIL GMC policy

All claims under this policy shall be payable in Indian currency.

Insured is not eligible to receive any amount more than the admissible claim. If he goes to a higher Room Rent category than his eligible Room Rent category (as per Base Policy), the claimed amount will be proportionately deducted and the deducted amount will not be payable even in the Super Top Up.

But if he goes to his eligible Room Rent category, the claim will be settled in full without any deductions in the admissible amount.