



NATIONAL BUILDINGS CONSTRUCTION CORPORATION LIMITED
[A Government of India Enterprise]
'Committed to Customers Delight'

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New Delhi – 110 003.

No.31(7)/2009-Pers./ 4516
2009

November 18,

All RBGs / SBGs / Zonal Heads /
Zonal Incharges / Site Incharges,

Sub: Group Medical Insurance Scheme.
Ref: Policy No.354900/46/09/8500000427 valid from 17.11.09 to 16.11.10

Dear Sir,

1. The existing Group Medical Insurance Scheme with M/s National Insurance has been renewed w.e.f. 17th November,2009 up to 16th November,2010. Some modifications of terms have been made. Annexure "A" enclosed briefly indicates "what is covered and what is not covered" under the policy.

2. At the time of hospitalization, employees / their dependents should inform the hospital authorities about their entitlement of the room rent and be hospitalized only according to their entitlement. The liability of the Insurance Company is limited to the expenditure strictly in relation to the entitled room rent. The employees may please refer to the Policy Holder's Guide Book already provided/to be provided by the TPA alongwith the cashless cards. The cash-less cards issued under the last policy are valid for the current policy also in respect of eligible employees /ex-employees and their dependents whose names have not been deleted.

...2/....

3. All cases of hospitalization w.e.f. 17.11.2009 shall be covered under the new Group Medical Insurance Policy of M/s. National Insurance Company Limited, whether it is for cashless treatment or for treatment on reimbursement basis. Cashless service will be available on the basis of authorization by the Third Party Administrator (TPA) of the current policy i.e. M/s. East West Assist Pvt. Ltd. (IRDA Licence No. 18). through their New Delhi office. (for contact details etc., please see the attached Annexure 'A').

4. All retired employees may please take note that extension of the benefits of the Mediclaim policy to them is subject to payment of necessary contribution in time. Those who have not paid their contribution for the current financial year are advised to pay immediately.

5. In case claim of an employee is repudiated by the Insurer because of inadmissibility of the claim in terms of the Policy Coverage, the expenditure incurred by the employee shall not be met by the Corporation. In case of denial of a claim by the Insurer, the employee concerned shall have to take up the matter directly with the Insurer. The Nodal officer of the Corporation shall, however, provide assistance. Employees are advised to resort to hospitalization only if it is essential and not for the purpose of evaluation etc. when after such evaluation, no specific line of treatment is prescribed by the hospital or the line of treatment is such as could be administered on outdoor basis.

6. **INSURANCE OMBUDSMAN:**

6.1 In order to resolve all the grievances regarding the settlement of claim in cost effective, efficient and impartial manner, Government of India has framed Redressal of Public Grievances Rules, 1998 and has created an office of the Ombudsman of Insurance to review the cases where the insured is aggrieved for non-settlement / or repudiation of his claim. **Details of Ombudsmen can be obtained from IRDA's Website www.irdaindia.org.**

6.2 In case an employee is not satisfied with the decision of the Insurer rejecting the claim, he may approach the Ombudsman's office. Please note that the Ombudsman will admit the complaint, if only a written representation is made by the employee to the Insurer disputing his decision and the employee is not satisfied with reply of the Insurer or his representation has not been replied by the Insurer within a period of 30 days from the receipt of his representation by the Insurer.

7. For smooth functioning of the system and to have proper liaison with the Insurance Company as well as with the Third Party Administrator (TPA), Nodal Officers may please be identified by the respective RBGs/ SBGs / Zonal Offices and names may be circulated. These Nodal Officers will ensure that all issues relating to hospitalization etc. of the employees working under their units /

zones are attended to promptly. The Nodal Officers are expected to discharge their obligation in this regard as a part of their overall functional responsibility. They should sort out matters with the Insurance Company and the TPA at their level and avoid referring all matters to the Corporate Office. Their effectiveness in this segment of the gamut of their overall functional responsibility will be measured by the number of complaints against them from the employees in their respective operational territory.

8. Contract employees have also been covered under the Policy. Cashless cards will be dispatched to them soon. The RBG/SBG/Zone/Units should intimate additions/deletions to the list of contract employees and their dependents promptly to H.O. for updating the Policy regularly.

9. Employees on their superannuation in course of the period of the Policy can use the cashless medical cards up to 16.11.10 on their joining to NBCC Post Retirement Medical Scheme.

10. Contents of this circular may please be brought to the notice of all concerned down and across the line.

11. Hindi version shall follow.

(R.R. BAISANTRY)
General Manager (Pers & IR)

Encls: As above

Distribution:

1. AGM to CMD / EO to Director (Projects) / DEO to Director (Fin).
2. All Divisional Heads in Corporate Office.
3. All Nodal Officers.
4. NBCC Executives Forum
5. All India NBCC Employees (Lal Jhanda)Union, New Delhi.
6. All India NBCC Employees Association, New Delhi.
7. All India NBCC Shramik Union, New Delhi.
8. Notice Board in Corporate Office / RBG Offices /SBGs Offices / Zonal Offices / Unit Offices.
9. Corporate Website: www.nbccindia.gov.in.

ANNEXURE `A`

NBCC GROUP MEDI-CLAIM POLICY COVERAGE

(Policy No.354900/46/09/8500000427 valid from 17.11.09 to 16.11.10)

SUM ASSURED	:	Regular employees:	
		Board officials	: Rs.5 lakhs
		Group A employees	: Rs.3 lakhs
		Group B, C & D	
		Employees	: Rs.2 lakhs
		Retired employees:	
		Board officials	: Rs.3 lakhs
		Group `A`	: Rs.2 lakhs
Others	: Rs.1.5 lakhs		

Contract Employees:

Group `A`	: Rs.2 lakhs
Others	: Rs.1.5 lakhs

COVERAGE: ALL SYSTEM OF TREATMENT CARRIED OUT IN A REGISTERED HOSPITAL EXCEPT THOSE SPECIFICALLY EXCLUDED UNDER POLICY

WHAT IS COVERED	WHAT IS NOT COVERED
If the insured person sustains injury or contracts any disease and upon advice of Medical Practitioner, he / she has to incur hospitalization expenses, then the following hospitalization expenses shall be payable by the Insurer.	1. Injury or diseases directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operation (whether war be declared or not).
1. Room, lodging & boarding expenses as provided by the Hospital / Nursing Home as per the entitlement indicated at item 7.	2. Circumcision except for disease not excluded here or injury, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery except for relating to

	treatment of injury or illness.
2. Nursing Expenses:- These expenses will be reimbursed in the policy subject to specific recommendation of attending physician / doctors that patients diseases is such which require utmost care by a Nurse.	3. Cost of spectacles and contact lens, hearing aids.
3. Medical Practitioner / Anaesthetist, Consultant fee.	4. Dental Root Canal treatment and procedures Homeopathy/Naturopathy
4. Expenses on Anaesthesia, Blood Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses other than those as specifically stated in exclusion section of the policy.	5. Convalescence, General Debility, Run Down Condition or Rest Cure, Congenital External Disease or Defects or Anomalies, Sterility, Venereal Disease, Intentional self injury and ailments arising out of chronic use of alcohol / narcotic drugs.
5. Pre-existing diseases are covered.	6. Expenses for any treatment related to Human T-Cell Lymphotropic Viruses types III (III-LB-III) or Lymphadinopathy Associated viruses (LAV) or the Mutant Derivatives or Variations Deficiency Syndrome or any Syndrome or a condition of similar kind referred to as AIDS .
6 Maternity benefit is covered subject to following ceiling: (a) Caesarean delivery Restricted to Rs 30,000/- or actual expenses, whichever is less. (b) Normal Delivery : Restricted to Rs 20,000/ or actual expenses, whichever is less. (c) New borns are covered immediately under the overall limit	7. Expenses on Diagnostic, X-Ray, or Laboratory Examinations unless related to the treatment of sickness or injury falling within ambit of hospitalization of domiciliary hospitalization.

<p>of the coverage.</p>	
<p>7. Day Care: This covers all medical procedures and treatment or care that is in nature of an emergency treatment which is provided in a Hospital but does not necessitate an admission as an indoor patient. The line of treatment as recorded in the casualty papers and opinion of the attending doctor may establish the emergency and or the need for the treatment and includes treatment for fracture(s) as also dog, monkey and snake bite cases.</p>	<p>8. Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician.</p>
<p>8. Cost of Travel:</p> <p>Cost of Travel of Insured Person: In the event of Insured Person falling sick and requires hospitalization outside the city / town / village, where treatment of the insured person is not possible due to lack of proper facility at that hospital and condition of the insured person is such that it requires immediate medical attention with Intensive Care, the Insurance Co. shall reimburse the cost of journey for Insured Person only to the place of hospital. This benefit will be available only if the insured person is hospitalized as a consequence of emergency sickness but not for treatment of disease or any related disease or a consequential complication thereof, following which the Insured person has been hospitalized. The maximum</p>	<p>9. Injury or diseases directly or indirectly caused by or contributed to by Nuclear weapons material.</p>

<p>liability of the company shall be restricted to <u>Rs.15,000/-</u> or actual expenses whichever is lower in the period of insurance.</p>	
<p>9. There will be no 1st Year Exclusion.</p>	<p>10. Expenses on treatment of insured person as outpatient in the hospital other than the inclusions.</p>
	<p>11. Health Check-up/Assessment.</p>
	<p>12. Expenses on Domiciliary hospitalization.</p>
<p>11. Dreaded Disease Cover:</p> <p>Treatment of the following Dreaded diseases will be covered up to the full sum insured of the family of the employee subject to balance being available. The employees have an option to avail Cash Less Facility for the same at any network hospital.</p> <ul style="list-style-type: none"> • Nephritis of any aetiology plus bacterial renal failure requiring Kidney Transplantation & Dialysis. • Cerebral or Vascular strokes. • Open and close heart surgery. • Malignancy diseases, which are confirmed on Histopathological report. • Encephalitis (Viral). • Neuro Surgery. • Total replacement of joints. • Liver disorder (Hepatitis B & C) associated with complications like Cirrhosis of Liver. 	

<ul style="list-style-type: none"> • Grievous injury including multiple fractures of long bones, head-injury leading to unconsciousness, 100% burns, injury requiring artificial ventilatory support plus vertebral column injury. 	
<p>12. Corporate Floater:</p> <p>In the contingency of the family having exhausted its sum insured limit and the expenses exceeding the limit insured person can draw up to 25% of sum insured from the Corporate Floater amount subject to same being authorized by Competent Authority of NBCC. The floater available under the overall Policy is Rs 20 Lac.</p>	<p>13. Exclusions and ceilings:</p> <p>No exclusion/ceilings except under standard policy terms such as Registration, Admission charges, Attendant Pass, Extra bed, Retaining charges, Expensive luxury items Air conditioner/Laundry/telephone, Expenses on vitamins, tonics, if not related to the treatment, sanitary items, special duty Nursing, Food and Beverages for attendant, Xerox certifying charges, vaccination/Nutrition and dietics, spectacles/hearing aids etc.</p>
<p>13. Cost of aid: Rs.10,000/- per family insured / per policy period for reimbursement on cost incurred for Artificial Limbs / Wheel Chairs and Walkers. Reimbursement of these expenses will be subject to the limit of sum insured per family and should be duly recommended by the treating doctor.</p>	

General:

Definition of family and the insured person:

(a) **Employees** means person employed by the NBCC on its regular establishment and their dependant family members irrespective of any lower or higher age restriction.

- (b) **'Family'** means;
- (i) The employee's wife or husband, as the case may be;
 - (ii) Legitimate children and step children wholly dependent on the employee subject to the following:
 - (iii) Son – Till starts earning or attains the age of 25 years, whichever is earlier.
 - (iv) Daughter – Till starts earning or gets married whichever is earlier irrespective of age limit.
 - (v) Son suffering from any permanent disability of any kind (Physical or mental) irrespective of age limit.
 - (vi) Minor brothers or Minor / unmarried sister or widowed sisters, if the father is:
 - (a) not alive or
 - (b) wholly dependent on the employee
 - (vii) Parents, if they are wholly dependent on the employee, subject to the condition that the combined income of the parents does not exceed Rs.1500/- per month.
 - (viii) Female employee shall have the option to cover natural parents OR in-laws. Both cannot be covered at the same time. The choice between natural parents or in-laws needs to be made at the inception of the cover and no combination or interchange of dependents shall be allowed thereafter. Interchange of dependents during the currency of the Policy period shall not be allowed.

Insurance Company : National Insurance Company Limited.
(Division No.XXX),
L-2, Green Park Extension,
New Delhi – 110 016.

Phone: 011-26196605, 26183322, 26712611
Fax : 011-26195896

**Third Party Administrator : East West Assist Private Ltd.
97, Manekshaw Road, Anupam
Garden, Sinik Farms, New Delhi -
110068.**

Toll free number : 1800-1111-46

Phone : (011) 29552543-44-45-46

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E-mail : assistance@eastwestassist.com

NBCC H.O. (Nodal Officer)

D. K. Sarkar, Manager (Pers)

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