

GMS ALUMNI - TAILORMADE GROUP HEALTH INSURANCE 2022 - 23

SL NO.	BENEFITS / COVERAGES	TERMS & CONDITIONS (INCEPTION)		
1	INSURED NAME	GMS ALUMNI	NUMBER OF EMPLOYEES AT INCEPTION	Self - 40
2	INSURANCE COMPANY	The New India Assurance Co. Ltd.	NUMBER OF LIVES AT INCEPTION	Parents - 66, Dependents - 98
3	TPA NAME	Ericson Insurance TPA Pvt. Ltd.	POLICY START DATE	18th February 2022
4	BROKER / INTERMEDIARY NAME	Stenhouse Insurance Brokers Pvt. Ltd.	POLICY END DATE	
7	PAYMENT FREQUENCY	Yearly		
8	PAYMENT MODE	NEFT/ IMPS/ OTHER ONLINE		
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1	FAMILY DEFINITION	Self + Spouse + 3 Dependent Children + 2 Dependent Parents. (The Age of dependent children is limited up to 25 Years, unmarried/ divorce/ widow dependent girl child - no age limit, Special care child - no age limit). 3rd & 4th Child to be included in case of twins/triplets.		
2	SUM INSURED - Floater	Family Floater Sum Insured of INR.600,000/- . Sum Insured for Parents sub-capped to INR.400,000/-		
3	AGE BRACKET	0-85 years For new members till age 70 for joining.		
4	1st, 2nd, 3rd, 4th year exclusion clause	Waived for all For new members 6 months waiting period		
5	1st 30 Days exclusion clause	Waived for all For new members 6 months waiting period		
6	Pre existing disease clause	Covered from day one for all For new members 6 months waiting period		
7	Co-payment Clause	10% co pay on all claims for Self, spouse & children. 20% co pay for parents.		
8	Hospice Care (Domiciliary Hospitalization Cover)	Domiciliary Hospitalization not covered (Deleted)		
9	Room Eligibility	Normal Hospitalisation- 2% of FFSI - max up to INR.12,000/- per day		
10		for ICU Hospitalisation- 4% of FFSI - max up to INR.24,000/- per day		
11		Proportionate Deduction clause applicable. (If higher room opted proportionate deduction will apply. Proportionate charges doesn't include-cost of pharmacy, cost of implants and medical devices, diagnostics and not applicable for ICU charges) as per IRDA circular - IRDAI/HLI/REG/CIR/151/06/2020 dt 11/06/2020.		
12	Pre Hospitalization Cover	30 days pre hospitalization expenses are covered		
13	Post Hospitalization Cover	60 days post hospitalization expenses are covered		
14	Day Care Procedures	Any day care procedure covered with / without pre-auth in network or non-network hospital		
15	Pregnancy and Child care - Scope of cover	Baby Day 1 Coverage up to FFSI (Family Floater Sum Insured)		
16		9 months waiting period in maternity claim waived for all For new members 6 months waiting period		
17		Normal Delivery - covered up to INR.50,000/- C-Section Delivery - covered up to INR.50,000/- Applicable only for first two living children.		
19		Pre and Post Natal expenses covered within Maternity limit		
20	Congenital External diseases	Not Covered. Only Life Threatening conditions covered as per Insurer approval and case to case basis only.		
21	Congenital Internal Diseases	Covered		
22	AYUSH Cover	covered up to 25% of FFSI subject to max INR.25,000/-, provided the treatment is taken under in-patient hospitalization in a Government Ayurvedic/Ayush hospital or NABH accredited hospital following all registration eligibility and norms.		
23	Ailment Capping	Capped at INR.3,00,000/- Lacs per disease per insured individual during the policy period.		
24	Ambulance Charges	Covered up to INR 2,500 Per event, leading to hospitalization or ICU		
25	Claims Intimation	Claims intimation to be made within 30 days. If intimation of claims is made after 30 days, co-pay of 10% will be applicable. This co-pay will be over and above all other conditions of the policy.		
26	Reimbursement Claims Reporting / Submitting Period	Reimbursement claims to be submitted within 30 days from date of discharge. Post hospitalization claims to be submitted within 15 days from date of expense incurred/event.		
27	Hospitalization / Injury Arising Out Terrorism	Covered for all		
28	Foreign Nationals to be covered with the Geography of India	Foreign nationals means ex-students holding citizenship of any other country are covered within the geography and currency of India. The treatment costs incurred within India are only covered.		
29	Cyber Knife Treatment/Robotic Surgery/ Bio Absorbable Stent	Covered up to 50% of Family Floater Sum Insured (FFSI)		
30	Addition of new joiner	On full premium		
31	Mid-term Children & Spouse Addition In the Policy	Covered for natural additions only (new born child or new married spouse) as per the family definition of the policy. Any additions for the new member, spouse, children would be allowed within 30 days of date of joining, marriage or birth respectively and others as per family definition.		

32	Animal Bite / Serpentine Attack	Covered max up to INR.5,000/- per event for treatment on OPD basis only with policy aggregate of INR.2,00,000/- Lacs
33	Cataract	Covered max up to INR.24,000/- per eye
34	Special Conditions and Warranties	<p>Reasonable and customary clause which is integral part of the floater policy clause shall not be waived. It will remain operating part of this proposal.</p> <p>With regard to this quote, we would like to inform you that for those hospitals where New India is having PPN network/New India Network, only PPN rates/New India Network rates will be applicable. If any employee/member opt for any rate/package which is other than what has been agree in PPN/New India Network shall not be indemnified. For the given procedure in PPN/New India Network, only agreed rates will be approved.</p> <p>Rest of the conditions are as per standard GMC policy.</p> <p>Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier Limit of Sum Insured shall be applicable and not the enhanced sum insured</p> <p>Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception)</p>
35	CO PAY (GMS ALUMNI)	10% of the claim amount received from the insurance company to be paid within 15 days of the email being sent.
36	Third Party Administrator (TPA)	Ericson Insurance TPA