Dear Sir / Madam,

Re: ONE TIME OPTION TO THOSE WHO ARE NOT COVERED UNDER
THE GROUP MEDICLAIM SCHEME

This has reference to Personnel /ER department circular ref: ZD/1179/ASP/2011 dt: 09/03/2011 on the above subject. In the said circular, it has been stated that the insurer has agreed to give a one-time option for coverage of the following groups w.e.f: 01/04/2011.

i. In-service employees (who are not covered)
ii. Spouse and dependent children of in-service employees
iii. Dependent parents/parents-in-law of in-service employees
iv. Retired employees eligible to be covered (who are not covered)
v. Spouse and dependent children of eligible retired employees
vi. Spouse and dependent children of deceased employees (in-service or retired)

The conditions for coverage are as under:

a) Those who would like to opt for this coverage shall have to submit Form-A along with Declaration of Good Health as per Annexure I with full details of the dependents to be covered to the office from where salary / pension is being disbursed on or before 31/03/2011.

b) The option for coverage is one-time only. If those eligible to opt for coverage under this option do not exercise the option on or before 31/03/2011 they will not be allowed to join the Scheme later.

c) The exact premium rates will be intimated after the policy for the year 2011-2012 is renewed. The difference of premium, if any, will be collected as being collected for existing members of Group
Mediclaim policy. In the meanwhile, provisional premium as per the premium rates for the Group Mediclaim Policy for 2010-2011 should be remitted in lump-sum on or before 31/03/2011.

d) The Mediclaim premium is contributory to the extent of basic sum assured, with the retired employee sharing 1/4th of the premium in respect of self and his/her spouse only. The portion for increased sum assured (if opted) shall be fully borne by the employee.

e) The terms and conditions of the policy applicable for the new entrants shall be the same as applicable for the existing members of the Scheme.

f) A person having income/pension not more than 3,500 p.m will be termed as dependent.

We are enclosing herewith ‘Form-A’ and ‘Annexure –I towards Declaration of Good Health’

It may kindly be noted that no extension in dates shall be allowed under any circumstances.

In case of any difficulty, please contact your nearest Branch / Divisional / Zonal Office.

Thanking you,

Yours faithfully,

Executive Director (E&OS/SBU-Estates)