

**LIFE INSURANCE CORPORATION OF INDIA**  
**CENTRAL OFFICE**

Dept: Personnel/ER

Cir. No.: CO/PER/ER-A/059/2014

"Yogakshema",  
Jeevan Bima Marg,  
Mumbai – 400021.

04th March, 2014

ALL OFFICES OF THE CORPORATION

**Re: Scheme of Ex-Gratia reimbursement of medical expenses to employees in case of High Cost/Protracted Treatment**

At present, Scheme covers expenses incurred on hospitalisation for defined diseases/treatments as mentioned in **Annexure A**. Diseases/treatments mentioned in **Annexure B** are covered under continuous treatments. An employee can avail this benefit for himself/herself, spouse and two dependent children for a maximum of **Two Times** during his service period. The maximum reimbursement allowed on each occasion is **Rs.5 Lakh**.

As per the existing formula for calculation of the reimbursable amount under each occasion, 90% of the expenses (balance after settlement of claim under Group Mediciam Policy) subject to maximum Rs.3,00,000/- plus 70% of the balance expenses over and above Rs.3,33,333/- subject to maximum Rs.2,00,000/- is reimbursable.

The matter has been reconsidered and the Competent Authority has approved removal of the restriction on the number of occasions (02) while keeping the overall limit unchanged, i.e. Rs.10,00,000/-.

It has also been decided that within the overall limit of Rs.10,00,000/-, 90% of the expenses after settlement of claim under Group Mediciam Policy would be reimbursable. However, there would be a condition that the minimum amount of balance medical expenses required for reimbursement under the Scheme on each occasion should not be less than Rs.50,000/- only.

It may also be noted that serial no. 22 of Annexure 'A' (List of Diseases/Treatments covered) has now been reworded as "**Treatments necessitated due to Accidents**".

All other existing terms and conditions governing the Scheme shall remain unchanged.

This shall come into force with effect from 13<sup>th</sup> December 2013. All cases submitted on or after the above date may be considered for the reimbursement of medical expenses under Ex-Gratia for HCPT scheme within the overall limit of Rs.10,00,000/-. Employees who have not exhausted their overall limit may also apply for the reimbursement of medical expenses under the HCPT scheme within the balance limit.

  
**Executive Director (Personnel)**

Encl: Annexure A and B