

LIFE INSURANCE CORPORATION OF INDIA
CENTRAL OFFICE

Dept : Personnel/ER

Cir. No: CO/PER/ER-A/315/2023

"Yogakshema",
Jeevan Bima Marg,
Mumbai – 400021

ALL OFFICES OF THE CORPORATION

31st March, 2023

Re : Renewal of Group Mediclaim Policy and increase in Compulsory Family Floater Cover

Our Group Mediclaim Policy covering in-service employees, retired employees and their eligible family members has been renewed for the year 2023-24 with The New India Assurance Co. Ltd. Cashless facility will be available through hospitals covered under TPAs network. In cases where cashless facility is not availed or when there is some balance reimbursable amount to be claimed, claim papers will be submitted to TPAs through our Divisional/Zonal/Central Office.

TPAs appointed by The New India Assurance Co. Ltd. for servicing the above policy are as under:

S.No.	Office/Zone	Name of TPA	Website address and Toll Free No. (Dedicated for LIC)
1	Western Zone/ Central Office	MD India Healthcare Service (TPA) Pvt. Ltd.	www.mdindiaonline.com 18002097600
2	Northern Zone	Good Health Insurance TPA Ltd.	www.ghpltpa.com 18001039919
3	North Central Zone	Raksha TPA Pvt. Ltd.	www.rakshatpa.com 18001039533
4	East Central Zone	Vidal Health TPA Pvt. Ltd..	www.vidalhealthtpa.com 18001087477
5	Eastern Zone	Heritage Health TPA Pvt. Ltd.	www.heritagehealthservice.com 18001024547
6	Central Zone	Health India Insurance TPA Services Pvt. Ltd.	www.healthindiatpa.com 1800220102/ 1800226970
7	South Central Zone	Medi Assist India TPA Pvt. Ltd.	www.mediassistindia.net -Click 18004191154
8	Southern Zone	Vidal Health TPA Pvt. Ltd.	www.vidalhealthtpa.com Kerala- 1800-425-6268 Tamilnadu-1800-425-7595

List of hospitals covered under network of respective TPAs is available on their website.

1. Procedure for availing Cashless Facility:

a) **Cashless hospitalization** can be availed only at **TPA's network of hospitals** and is subject to pre-admission authorization. The TPA shall, upon getting the related medical information from the insured person/network provider, verify that the person is eligible to claim under the policy and after satisfying itself, will issue a pre-authorization letter/guarantee of payment letter to the Hospital/Nursing Home mentioning the sum guaranteed as payable and also the ailment for which the person is seeking to be admitted as a patient.

b) The employee/retired employee has to submit E-Card of patient issued by TPA and any Photo ID cards such as ID card issued by LIC, PAN, Driving License, Voter ID Card, Passport, Aadhar Card, School/College ID cards or any other photo ID card issued by Central Govt. or State Govt.

c) In case the TPA ID card is not available, cashless request will be processed by TPA on the basis of id card issued by LIC or any other photo ID card issued by Central Govt. or State Govt. as mentioned above in (b) and other information such as name of the employee/retired employee, beneficiary/claimant, SR No. of employee/retired employee.

d) TPA will remain unchanged in case of inter-zonal transfer of employee or change of his/her residence from one place to another place. Original TPA will provide the services based on PAN India's network hospital throughout the policy year.

2. Mediclaim Coverage:

Compulsory Family Floater Sum Insured and corresponding benefit category have been revised w.e.f. 01.04.2023 as under:

Basic Pay	Category	Compulsory Family Floater Sum Insured
Upto Rs.96,139/-	II	Rs.10,00,000/-
Rs.96,140/- and above	I	Rs.15,00,000/-

Employees have also availed benefit of optional total increased Sum Insured (on floater basis) for **12 Lakh, 15 Lakh, 20 Lakh, 25 Lakh, 30 Lakh, 40 Lakh, 50 Lakh and 75 Lakh** (inclusive of the limits set out in Table above).

Sharing of premium between in-service/retired employees and the Corporation shall be only for compulsory family floater mediclaim cover. While in case of in-service employee, sharing of premium will be for the employee, spouse and two dependent children, for retired employee sharing of premium will be for retired employee, spouse and dependent disabled children only. Entire premium for the additional floater cover shall be borne in full by the concerned employee/retired employee/spouse of deceased employee or deceased retired employee.

3. Room rent limit:

Maximum allowable Room Rent/Boarding Expenses as provided by the hospital including Nursing charges are 1.5% of Total Sum Insured (Compulsory + Additional) per day subject to maximum amount of Rs. 7500/- (for Class A cities), Rs. 6000/- (for Class B cities) & Rs. 4000/- (for other cities) per day. **However, maximum room rent limit in Class A cities for members who are covered for floater sum insured Rs.40 Lakh, 50 Lakh and 75 Lakh is Rs.10000/- per day.** In case of admission to a Hospital Room at rates exceeding the aforesaid limits, the reimbursement/payment of all other expenses incurred at the Hospital, with the exclusion of cost of medicines, drugs and implants, shall be reduced proportionately as per eligible room category in the Hospital. These limits of room rent are exclusive of GST.

In case of Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses, there is **No Capping/Ceiling** on ICU/ICCU expenses.

4. Premium- Family Floater Mediclaim Cover

The annual premium chargeable per person for various age bands (based on age at last birthday) and total Family Floater Sum Insured for the policy year 2023-24 in Table A & B are as follows:

Table A

Premium applicable for Employee or Retired Employee or Spouse of deceased employee/ deceased retired employee as Primary member							
Floater Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76+
1000000	11272	12793	19324	22719	29853	32135	41683
1200000	12103	13739	20750	24397	32056	34507	44759
1500000	13070	14837	22411	26350	34618	37269	48339
2000000	13840	15712	23730	27902	36662	39462	51186
2500000	14505	16467	24868	29240	38421	41358	53645
3000000	14940	16960	25616	30119	39576	42597	55254
4000000	15763	17893	27025	31762	41752	44943	58292
5000000	16345	18556	28029	32955	43299	46610	60457
7500000	17509	19881	30035	35343	46394	49944	64780

Table B

Premium applicable for Spouse/Dependent, Additional Dependent and Independent Children of Employees/Retired Employees as Secondary member							
Floater Sum Insured	0-35	36-45	46-55	56-65	66-70	71-75	76+
1000000	2258	3157	5239	7453	9795	10544	14533
1200000	2396	3392	5621	8004	10520	11324	15604
1500000	2600	3662	6076	8644	11361	12229	16854
2000000	2746	3874	6432	9155	12032	12951	17847
2500000	2876	4066	6743	9594	12613	13575	18922
3000000	2962	4187	6944	9882	12991	13983	19273
4000000	3129	4419	7326	10424	13704	14749	20324
5000000	3244	4576	7596	10812	14215	15300	21083
7500000	3473	4891	8136	11586	15238	16403	22604

Premium rates for regular part time (RPT) employees having family floater cover of Rs.1,00,000/- are given in **Annexure B**.

GST @18% on premium payable by employees/retired employee/spouse of deceased employee or deceased retired employee shall be deducted from salary/pension/family pension. Retired employee who has opted for PF has to deposit annual premium along with applicable GST. Needless to add that GST on subsidy in premium shall be borne by the Corporation. Separate account code for the collection of GST shall be used for this purpose.

Illustrations for premium calculation:

1. Total premium of a family which is covered for compulsory Family Floater sum insured of Rs.10 Lakh and subsidy in premium of each member are given below in Table:

COMPULSORY FAMILY FLOATER COVER FOR Rs.10 LAKH				
Family Members	Age	Premium as per Table A & B	Subsidy in premium @75% (Col. 3 X 75%)	Net Premium payable by employee (Col. 3-Col. 4)
1	2	3	4	5
Employee	48	19324	14493.00	4831.00
Spouse	44	3157	2367.75	789.25
Child 1	20	2258	1693.50	564.50
Child 2	17	2258	1693.50	564.50
Father	74	10544	0.00	10544.00
Mother	70	9795	0.00	9795.00
TOTAL		47336	20247.75	27088.25

2. A family is covered for compulsory/basic Family Floater sum insured of Rs.15 Lakh and opted for Total increased Family Floater sum insured of Rs.75 Lakh. Calculation of total premium and subsidy in premium are given below:

TOTAL FAMILY FLOATER COVER FOR Rs.75 LAKH							
Family Members	Age	Premium of total Floater cover as per Table A & B	Premium of compulsory Floater cover as per Table A & B	Subsidy in premium @75% (75%XCol.4)	Premium of compulsory Floater cover payable by Employee (Col.4-Col.5)	Premium of additional Floater cover (Col.3-Col.4)	Total premium payable by employee (Col.6+Col.7)
1	2	3	4	5	6	7	9
Employee	52	30035	22411	16808.25	5602.75	7624.00	13226.75
Spouse	49	8136	6076	4557.00	1519.00	2060.00	3579.00
Child	24	3473	2600	1950.00	650.00	873.00	1523.00
Father	78	22604	16854	0.00	16854.00	5750.00	22604.00
TOTAL		64248	47941	23315.25	24625.75	16307.00	40932.75

5. Insured under Group Mediciam Policy for the year 2023-24 can avail the facility of **International Medical Second Opinion** on treatment for critical conditions/diseases.

6. Facility of tele-consultation:

Existing facility of tele-consultation for covered members under Group Mediciam Scheme shall be continued. This facility of 24x7 online consultation from anywhere from India shall be provided through MediBuddy Application.

7. One **medical examiner** for emergency purpose at premises of Central Office and each Zonal Office shall be made available by The New India Assurance Co. Ltd. through respective TPAs from 11:00 am to 04:00 pm on working days.

8. Mediciam Data and statements

All Zonal Offices are required to consolidate members' data as on 01.04.2023 of the offices in the format of enclosed Annexure I under their jurisdiction and to submit it to the insurer by 20th April, 2023. The data of all beneficiaries as on 01/04/2023 is also essential for finalization of the premium. All the Zonal Offices are required to provide the age band wise and sum insured wise number of members/beneficiaries in enclosed Excel format (Annexure –A) by 01/07/2023. Member's data in any other format shall not be acceptable. Certified copies of Annexure A is also required to be submitted by Zones.

9. Claims Data

In addition to this, all Divisional offices are required to maintain records for claim payments in enclosed Excel format (Annexure –II)



Executive Director (Personnel)

Encl: 1. Annexure – A & B
2.. Annexure – I & II

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