

CIRCULAR

Subject: Group Medclaim Insurance for Hospitalisation.

A Group Insurance Policy is being taken through M/s ICICI Lombard General Insurance Company Limited for extending the coverage of hospitalisation needs of the NBRC's employees and their dependants which will come into force w.e.f. **20th November 2006**.

Following are the premises on which the Group Hospitalisation Policy to be extended for hospitalisation coverage of the employees and their dependants:

1. A floating coverage for Rs. 3,00,000/- for the family having more than 2 dependents i.e. the total coverage for the entire family on one or more dependants will be restricted to Rs. 3,00,000/- in a year;
2. In case of the family in which number of family members are 2, the floating coverage will be for Rs. 2,00,000/- per annum;
3. In case of family where number of family member is only one, the coverage will be for Rs. 1,50,000/- only;

The premium payable towards the Group Medclaim Policy for hospitalisation is proposed to be shared/contributed as under:

- i. 70% of the premium will be met by NBRC
- ii. 30% of the premium will be contributed by the employee concerned out of the individual's annual entitlement and will be booked to their limit accordingly.

The insurance coverage for hospitalisation once implemented will be regulated broadly by the Insurance Co., as under:

1. The detailed terms of the Policy can be accessed at the link: <http://nbrc.ac.in/medicclaim.htm>
2. Hospitalisation may be needed generally either on emergency which are not planned or in cases of prior diagnosis as per plan with a specific Hospital.
3. Any hospitalisation with the listed hospitals as per prior plan or on emergency may be on cashless basis provided the Membership card issued by M/s ICICI Lombard General Insurance Co. Ltd. alongwith NBRC employee I-Card is produced to the concerned Hospital Management. The list of hospitals empanelled with ICICI Lombard may be accessed at the link: <http://nbrc.ac.in/medicclaim.htm>

4. Hospitalisation with Hospitals which are not listed/empanelled could be paid for and reimbursement claimed through the Insurance co., for which the procedure prescribed is as under:

i. On emergency cases an intimation to M/s Paramount, Third Party Administrator (i.e. TPA) within 24 hours of such hospitalisations should be given.

Address → Paramount Health Services Pvt. Ltd.
Regional Office, B-2, III rd Floor,
G.K. Enclave – II, New Delhi – 110 048.

Phone No. → (011) 41637593, 41637594, 41637595, 41637596,
41637994, 41637995, 41637996,

Fax No. → (011) 41637592, 41657245,

Website: www.phmhealth.com, E-mail: oic@phmhealth.com

ii. In Planned Admission as far as possible the Listed Hospitals may be preferred. If unavoidable any admissions within planned admissions unlisted hospitals may be with prior notice to M/s Paramount (TPA) to avoid any difficulty in the processing of such claims.

iii. All claims for hospitalisation (cash claim) may be forwarded through NBRC's Administration to the TPA. A copy of intimation regarding planned/unplanned admission sent to TPA directly may also be marked to Administration for information.

The working detail of the premium and the sharing is available with Mr. Anuj Kr. Gupta in the Administration and list of empanelled hospitals and other details related to policy procedure may be seen by all the concerned employees on our website: www.nbrc.ac.in

The Policy will come into force w.e.f. 20th November 2006.

Sd/-

Copy to :-

1. PS to Director
2. All Officers & Scientists
3. All Group 'C' & 'D' staff
4. Notice Board