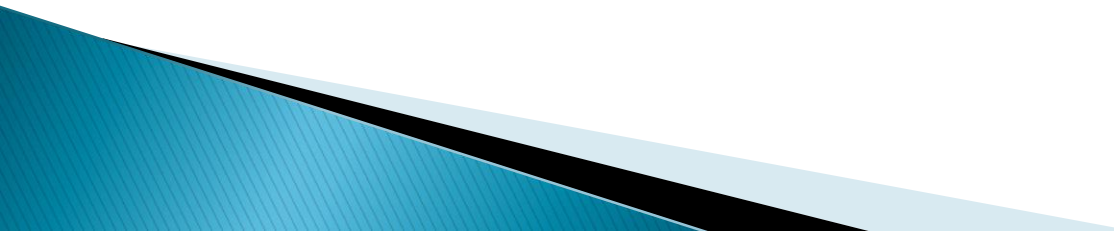


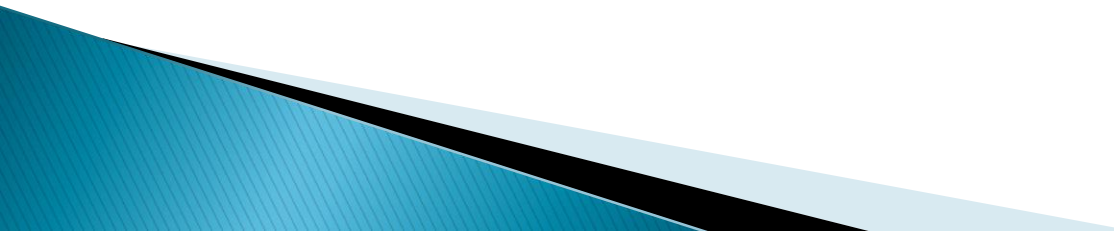
MEDICLAIM POLICY

APPLICABLE

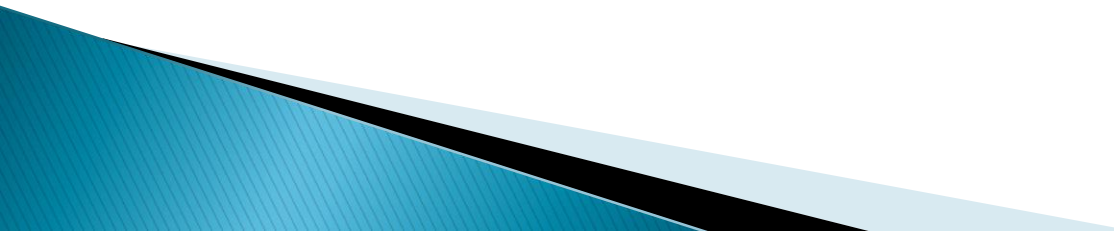
- ▶ ON ALL EMPLOYEES APPOINTED ON OR AFTER 1-1-2004
 - ▶ Employees of Board/ corporation are issued policy after their Board has deposited premium
 - ▶ EXPENSES IN APPROVED HOSPITAL UPTO THE LIMIT OF SUM INSURED, presently it is Rs. 3.00 lac per year
- 

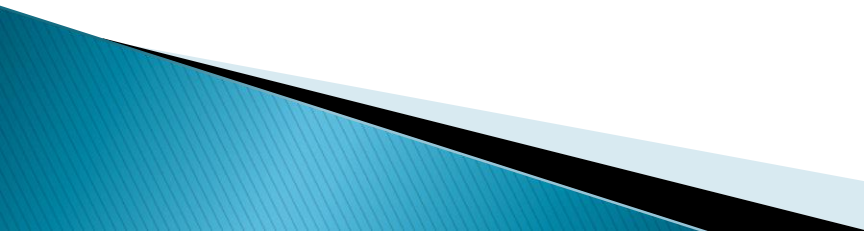
DEFINATIONS

- ▶ HOSPITAL: All govt. hospitals and approved and referral Private Hospitals as Notified by F.D. for the purpose of RCS(MA) Rules, 2013
- ▶ HOSPITALISATION: For minimum 24 Hrs. but not applicable in the case of Dialysis, Chemotherapy, Radiotherapy, Eye Surgery, Dental Surgery in case of accident, Lithotripsy
- ▶ CGHS PACKAGE As laid down for Jaipur. If not in CGHS list than as per AIIMS. Rest as per actual.

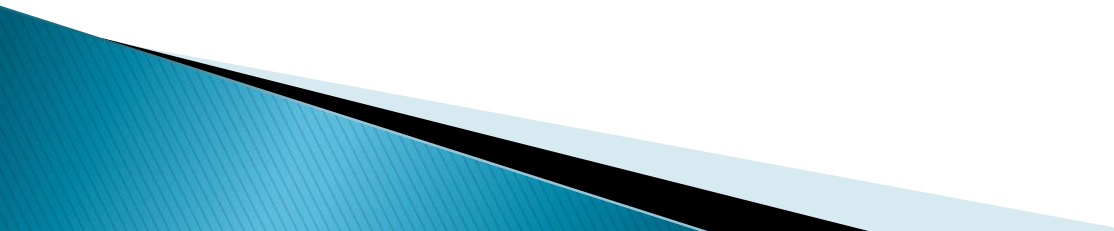
- ▶ ANYONE ILLNESS which relapses in 45 days.
After 45 days new illness
 - ▶ PRE HOSPITALISATION 30 days prior to
Hospitalisation
 - ▶ POST HOSPITALISATION: 45 days after
discharge
 - ▶ MEDICAL PRACTITIONER: who holds degree/
diploma from an institute recognised by MCI
- 

CASHLESS FACILITY

1. Coronary Artery Surgery
 2. Cancer
 3. Renal failure
 4. Stroke
 5. Multiple Sclerosis
 6. Meningitis
 7. Major organ transplant
- 

- ▶ CLAIM INTIMATION IN PRIVATE HOSPITAL
 - ▶ CLAIM INTIMATION IN GOVT. HOSPITAL
 - ▶ DEPENDENT FAMILY
 1. Spouse
 2. Two Children up to age of 21 years
 3. Parents with Monthly income of Less than 2000/-
 - ▶ FEMALE EMPLOYEES: Can get claim for parents or parents in law
- 

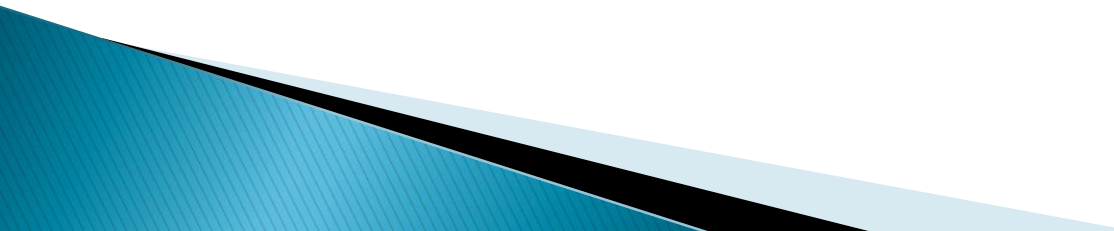
Admissible

- ▶ Room , Boarding and nursing expenses
 - ▶ Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists fee
 - ▶ Anesthesia, Blood, Oxygen, O.T. Charges, Surgical appliances, Medicines and Drugs, Diagnostic material and X Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pace maker, artificial Limbs implanted in the body & cost of organs and similar expenses.
- 

NOT ADMISSIBLE

- ▶ DIAGNOSTIC INVESTIGATIONS UNLESS FOLLOWED BY HOSPITALISATION
- ▶ INJURY – INVASION, WAR
- ▶ COSMETIC TREATMENT
- ▶ SPECTACLES, CONTACT LENSES , HEARING AID
- ▶ DENTAL TREATMENT
- ▶ EXPENSES ON AIDS
- ▶ EXPENSES ON VITAMIN TONIC
- ▶ NATUROPATHY TREATMENT
- ▶ EXPENSES ON PRE EXISTING DISEASE is under this policy

CONDITIONS

- ▶ COMMUNICATION
 - ▶ PREMIUM
 - ▶ GRAVE EMERGENCY
 - ▶ SUBMISSION OF DOCUMENTS
 - ▶ INSPECTION BY AUTHORISED MEDICAL PRACTITIONER
 - ▶ RENEWAL
 - ▶ DEATH OF INSURED PERSON
- 

CATEGORY OF BOARDING

S.NO	PAYSCALE	GOVT HOSPITAL	APPROVE D PVT. HOSPITAL	CEILING AS PER CGHS NORMS
1.	25,000/- & ABOVE	DELUXE	PRIVATE WARD	3000/- PER DAY
2.	14,000/- TO 25,000/-	COTTAGE	SEMI PRIVATE WARD	2000/- PER DAY
3.	BELOW 14,000/-	GENERAL WARD	GENERAL WARD	1000/- PER DAY

MATERNITY EXPENSE

- ▶ FOR TWO CHILDREN
- ▶ NORMAL – MAX 10,000/-
- ▶ CESARIAN – max 20,000/-
- ▶ Complex case – MAX 50,000/-
- ▶ Admissible only if the expenses are incurred in Hospital/ Nursing home as in patient s in Rajasthan

CLAIMS

- ▶ IN PRESCRIBED FORMAT
- ▶ TO TPA THROUGH DDO
- ▶ PHOTO TO BE VERIFIED BY TREATING DOCTOR
- ▶ CASHLESS– IDENTITY CARD
- ▶ PRESENT TPA – ANYUTA
- ▶ WWW.anyutatpa.com