

CIRCULAR**Sub: Group Health Insurance Policy for MTNL Working Employees, 2011**

As per approval of MTNL Board, it has been decided to launch the **Working Employees Group Health Insurance Scheme, 2011**. The Indoor part of the Scheme will be managed through an Insurance Policy which will be served by **M/s United India Insurance Co. Ltd** through the following two different TPA's each in Delhi and Mumbai (details in Annexure-C)

For Delhi unit including C.O.

1. M/S E MEDITEK SOLUTIONS LTD.
2. M/S VIPUL MED CORP TPA PVT. LTD.

For Mumbai unit

1. M/S MEDSAVE HEALTHCARE (TPA) Ltd.
2. M/S RAKSHA TPA PVT. LTD.

For availing indoor treatment, the employees and/ or their dependents (maximum five dependents) shall go to the empanelled Hospitals of TPA, whose list shall be provided separately to each employee by the TPA. **Existing procedure for reimbursement of OPD expenses for employees shall continue as such till any further orders.**

The Scheme shall take effect from 10.03.2011 for two years with the provision of extension.

Salient features of the Scheme are as below:

1. Coverage from day one of operation of the Scheme.
2. All Pre-existing diseases shall be covered.
3. Exclusions as per Insurance Policy (refer Annexure-D).
4. Day Care Procedures as per insurance policy (refer Annexure-D).
5. Coverage for indoor treatment :
 - a. For Employee and his/her dependents upto Rs. 2 Lacs on Family Floater basis.
 - b. Corporate Floater may be additionally utilized by the Employee/Dependents, subject to the following limit, when individual cover as mentioned above is exhausted-
 - For Employee and his/her dependents upto an amount of Rs. 2 Lacs with concerned ED's approval.
 - Beyond Rs. 4 lacs for Employee and his/her dependents upto an amount of Rs. 2 Lacs with the approval of CMD, MTNL.
 - In any case, total expenditure shall not exceed Rs. 6.00 lacs per family per year.
6. The Scheme will be contributory in nature, as the Employee/dependents shall pay 10% of Room rent/ Bed Charges per day as per their entitlement (refer Annexure-B), for indoor treatment.

7. Procedure for claim: (To be submitted to Help Desk of TPA)
- Cashless treatment can be availed in the Hospitals on the panel of TPA's.
 - Where cashless treatment is not possible, reimbursement shall be given by TPA to the extent of Insurance Cover subject to prior intimation to TPA & MTNL Office.
 - Reimbursable amount shall be remitted by cheque or through ECS in the Bank Account of the Employee
 - Amount can also be credited directly to the bank account of the employee where his/her salary is credited, at the option of the employee.

The scheme will be operated from the Office of respective Area GMs in areas and GM (Admn) at HQ in Delhi and Mumbai. The cases of Working employees of Corporate Office, shall be dealt at O/o GM(HR), C.O.

Documents to be submitted by Employee:

- A working employee who wishes to avail the indoor medical facilities under this Scheme shall apply in Annexure A for the purpose to the concerned Area GM in areas and GM(Admn), at HQ in Delhi and Mumbai / GM (HR) in C.O.
- Annexure 'A' is to be filled and submitted without any delay (maximum within one month of launch of the Scheme). Annexure A shall be verified by concerned AO (P&A) and certified by concerned SDE/DE dealing with Medical Cases.
- Thereafter, new Medical Identity Cards will be issued to the beneficiaries by the TPA. In case any beneficiary has not got his/her TPA medical card issued and in the meantime, is required to avail the treatment, he/she must carry his/her existing valid MTNL Medical Card/valid I-card, while going for Hospitalization.

Fresh Hospitalization taking place on or after 10.03.2011 will be covered under the new Scheme. However, any ongoing indoor treatment till the date of discharge, as on 09.03.2011, will remain governed by the existing arrangement in Delhi/Mumbai and C.O.

Any further information in this regard may be had from the concerned GM (Admn) Office in Delhi and Mumbai/ GM(HR) in C.O. or from the Help Desks provided by the TPA(s) for the benefit of the employees (refer Annexure C).

This issues with the approval of the Competent Authority.

Hindi version follows.



(M.K. Saxena)
Jt. GM (HR)

Encl: Annexure A, B, C & D

Copy to:

- CMD, MTNL- for kind information
- Director (Tech./ (Fin.)/ (HR).
- CVO, MTNL
- ED MTNL Delhi/Mumbai.
- ED (Tech)/ED(MS), MTNL
- GM (HR), MTNL, CO
- GM (Admn)/ (Fin), MTNL, Delhi/Mumbai
- DGM (A/c), MTNL, CO
- Company Secretary, MTNL : to treat this as ATR
- DGM (IR), MTNL, Delhi/ Mumbai
- DE(Admn): for display on notice boards
- Mgr(IR): for wide circulation among recognized unions
- Sh. B.J. S. Puri, Sr. D.M., M/s United India Insurance Co. Ltd.
- M/s E Meditek Solutions Ltd. & M/s Vipul Med Corp TPA Pvt. Ltd.: TPAs for Delhi
- M/s Medsave Health Care TPA Ltd. & M/s Raksha TPA Pvt. Ltd.: TPAs for Mumbai
- Office Copy

NO: WL/110-23/ GHIP/Working Emp./2010-11

Date : 10/03/2011

To,

- All PGM's/GM's/CE(BW) - for kind information and further necessary action please.
MTNL MUMBAI.
- PRESIDENT, MTNKS



सहायक महाप्रबंधक (स्टाफ संपर्क)
Assistant General Manager (SR)

