

HINDUSTAN COPPER LIMITED
CORPORATE OFFICE

No.HCL/HR/GROMIS/2017-18

29.03.2018

CIRCULAR

Sub : Group Medical Insurance Scheme (GROMIS) : 2017-18 for hospitalization (in-patient) treatment of employees posted at Taloja Copper Project, Gujarat Copper Project, Corporate Office, Delhi Office, Bengaluru Office & Mumbai Office and their eligible dependent family members

1.0 The Group Medical Insurance Scheme (GROMIS) : 2017-18 has been finalised for a period of one year commencing from 28.2.2018 for extending Hospitalisation (in-patient) treatment in listed hospitals to all employees posted at Corporate Office, Taloja Copper Project, Gujarat Copper Project, Delhi Office, Bengaluru Office and Mumbai Office and their eligible dependent family members with The New India Assurance Co. Ltd.

Address and contact details of The New India Assurance Co. Ltd., the Insurance Provider and Third Party Administrator (TPA) are given hereunder.

Insurance Provider

The New India Assurance Co. Ltd.
Large Corporate & Brokers' Office - Kolkata
4, Mangoe Lane, 2nd floor
Kolkata-700001

Phone : (033) 2248 5888
Contact Person : Mr. Satyen Ghosh, Dy.Manager,
Contact no. 8420377780 (M)
e-mail ID : satyen.ghosh@newindia.co.in
Website : www.newindia.co.in

Third Party Administrator (TPA)

Family Health Plan Insurance TPA Ltd.
16/2, Lakeview Road
Kolkata – 700 029

Contact nos.

1. Mr. Anindya Mondal : 9038876112 (M)
E mail : anindya.mondal@fhpl.net (Helpdesk)
2. Mr. Mihir Kanti Das : 8334918811 (M)
E mail : mihirkanti.das@fhpl.net
3. Mr. Arnab Roy
E mail : arnabray@fhpl.net


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2.0 Main Features of GROMIS 2017-18

- (i) Family means and includes dependent spouse, dependent son, dependent daughters (including widows/unmarried), and dependent parents.
- (ii) Existing cover shall continue for residual family members of employees died in harness till expiry of the policy.
- (iii) HCL has arrangements with selected hospitals / nursing homes for facilities on discounted rate and also has cap/ limit of normal Bed/ Cabin charges for respective categories of employees.

3.0 INSURANCE COVERAGE

3.1 For existing (Regular) Employees and their dependant family members covering dependent spouse, dependant children and dependant parents

- a) For existing employees irrespective of all ages

Family Floater Sum Insurance of Rs.3,00,000/- (Three lakh) per family.

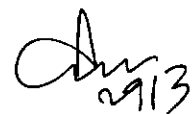
Note : Details of employees and/ or their dependants provided under SI.No. 1.0 above provided with tender may be subject to change (addition/deletion) at the time of placement of insurance subject to prorata adjustment of premium.

- 3.2 The Corporate Floater Sum Insurance of Rs.10 lakh shall be utilized only for existing employees and their eligible dependants covered under GROMIS after the policy Family SI gets exhausted.

HCL Management shall, however, decide about the fixation and utilization of such Corporate Floater Sum Insurance.

4.0 SCOPE OF COVERAGE

- 4.1 All pre-existing diseases / ailments will be covered from day one of the insurance cover.
- 4.2 Maternity benefit and mental ailment is excluded from the cover.
- 4.3 Insurance cover is with 'Nil' waiting period from the date of commencement of cover.
- 4.4 There is no exclusion for any disease under the first year's insurance cover.
- 4.5 The cover extends 30 days pre-hospitalization and 60 days post hospitalization benefits.


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- 4.6 The policy shall cover all types of hospitalization expenses anywhere in India without any co-payment clause.
- 4.7 'Day Care' facilities (where treatment in Hospital / Nursing Home takes less than 24 hours and the patient is released on the same day) have been covered.
- 4.8 The cover provides 'Cashless' facility to all insured persons in specified hospitals.
- 4.9 The procedure for availing treatment in hospitals empanelled / to be empanelled in future by HCL shall be as under:
- (i) HCL shall issue 'Advice Note' to the empanelled hospitals in connection with in-patient treatment of the regular employees and/ or their dependant family members at such empanelled hospitals under existing terms and conditions.
 - (ii) The empanelled Hospital shall raise bill in respect of Hindustan Copper Limited within 10 days from the date of release/ discharge of patient from hospital.
 - (iii) On receipt of bill from empanelled hospital HCL will submit / forward the bill to Insurance Provider for settlement based on the terms and conditions of empanelment.
 - (iv) On settlement of the bill / claim, the Insurance Provider shall make the payment to HCL.
 - (v) The treatment at HCL empanelled hospital being cashless and on credit basis, the Insurance Provider and its TPA shall not insist for proof of payment (Payment Receipts) from HCL to their empanelled hospitals while processing settlement / payment of claims for HCL's regular employees and / or their families and shall not delay in settlement / payment of claims for this reason.
- 4.10 Mid term inclusion of regular employees and/or their dependants on payment of pro-rata premium by HCL to the Insurance Provider and in case of mid term exclusion, refund of pro-rata premium to HCL by the Insurance Provider shall be made.
- 4.11 Ambulance charges upto a ceiling of Rs.1000/- shall be admissible as part of hospital bills only for the admission to the hospital. No Ambulance charge is admissible at the time of discharge from the hospital. The Ambulance charges will be covered within the overall ceiling of Sum Insured as the case may be as part of the hospital bills.

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4.12 Bills towards cost of treatment at non-empanelled hospitals shall be submitted for settlement as under.

- (a) Employees will first submit the bill for reimbursement to concerned HCL office.
- (b) HCL concerned office will submit bill to the representative of the TPA who shall come to collect the same on weekly basis on specified dates at Talaja Copper Project, Gujarat Copper Project, Mumbai, Delhi, Bengaluru and Corporate Office of Hindustan Copper Ltd.

Coverage under GROMIS 2017-18 for Regular Employees and their eligible dependants shall be on All India basis.


5.0 Entitlement towards Bed / Cabin charges for regular employees and/ or their dependants.

(i)

Grade of Pay	Per Day Limit
All Workmen	1700
Grade E-0, E-1 & E-2	2500
Grade E-3 to E-5	3000
Grade E-6 & E-7	3700
Grade E-8 & E-9	4500
CMD / Directors	9500

- (ii) There will however, be no limit for admission in ICCU/ ITU/ ICU/ HDU charges.
- (iii) There is no cap / limit and/ or sub-limits based on Sum Insured or otherwise except the cap/ limit of bed/ room/ cabin charges for respective categories.

This issues with the approval of the Competent Authority.


(A S Verma)

Deputy General Manager (HR)

Distribution.

1. CMD
2. D (Personnel), D(Mining)
3. CVO
4. GM(F)/CO
5. Unit Head of TCP / GCP
6. AGM(S)/CO – for webhosting pl.
6. Regional Managers - Delhi / Bengaluru / Mumbai Office
7. General Secretary of Officers' Association of TCP / Offices
8. General Secretary of Recognized Union of TCP / Offices
9. All HoDs at CO