FAQs on Group Mediclaim Insurance Scheme

1. **What types of Medical facilities are provided by RINL/VSP to the employees on Superannuation / VRS/ Termination on medical grounds?**

   The employees on superannuation / VRS / Termination on Medical Grounds will be provided medical treatment for self and spouse only at our Visakha Steel General Hospital, Ukkunagaram and at the Company’s Health centres without referral to higher medical centres/empanelled hospitals and the same will be extended to the spouse of deceased employee.

   In addition to the above, the Company is also extending Group Mediclaim Insurance Scheme for the employee, spouse and the spouse of deceased employee who joins the Group Mediclaim Insurance scheme by paying enrolment fee of `1,300/- for single or ` 2,600/- in case of couples for policy period. The RINL-VSP will pay the premium for the enrolled member(s) and obtain Group Mediclaim Insurance Policy.

   Only physically / Mentally Challenged children of the above said separated employees will be covered under Group Mediclaim Insurance Scheme by paying enrolment fee of `1,300/- per child for policy period.

2. **Do I and my spouse need to have coverage under RINL/VSP’s Group Mediclaim Insurance Scheme?**

   It would be desirable to have coverage under Group Mediclaim Insurance policy of RINL/VSP so as to reduce the risk of financial difficulties in the event of any health hazard. It is observed that the health care cost is rising day-by-day and Mediclaim Insurance is a post retired welfare measure.

3. **Whether the member of Group Mediclaim Insurance Policy of RINL/VSP can get the treatment in our VSGH and Company Health centres?**

   Yes. The members of Group Mediclaim Insurance policy can avail treatment at VSGH and Company Health centres and medicines available at VSGH/Health Centre will be supplied but without referral facilities or reimbursement of medical bills. In case of non-availability of medicines at VSGH/Health Centre, the member of Group Mediclaim Insurance Policy can submit their claim to Insurance Company as per the guidelines of the Policy.

4. **How to become a member under Group Mediclaim Insurance Scheme of RINL/VSP?**

   The employees on superannuation / VRS / Termination on Medical Grounds and spouse can become a member of Group Mediclaim Insurance Scheme of RINL/VSP. Enrolment forms are available at Welfare Section/concerned Establishment Section and also can download from RETIRED EMPLOYEES INFORMATION SYSTEM PORTAL in Company’s web site i.e., www.vizagsteel.com.

   Filled-in enrolment forms are to be submitted to Welfare Section along with documents:

   - copy of Separation order
   - Two passport size photos each (recent) and a copy of first page of medicalbook-cum-identity issued by Welfare Section / photos attested by concerned ZPE
   - enrolment fee (in case of couple `2600/- and in case single `1300/- per policy period) by means of Demand Draft (DD) drawn in favour of “RINL/Visakhapatnam Steel Plant” payable at Visakhapatnam

   The filled-in application shall be submitted to Welfare Section of Personnel Department on or before 15th day of the month to become member of Group Mediclaim Insurance Scheme from the 1st day of the succeeding month.

5. **What is the Period of coverage under Group Mediclaim Insurance Policy? How to avail the facility?**

   In general, the period of coverage for each policy is 1(one) year. At present the existing policy period is from 01-04-2012 to 31-03-2013. Those who wish to enrol into the scheme in between the policy period, the coverage will be extended from date of enrolment (i.e., beginning of the subsequent month) up to the end of the existing policy period. The member who wish to join in between, they will be covered for all the benefits of the policy for the remaining period of the existing policy. If the members desires to continue to avail the facility, they are required to renew every year by submitting filled-in enrolment forms along with enrolment fee and forward the same to Welfare Section of Personnel Department, RINL/VSP between 1-03-2013 and 15-03-2013 for coverage under the new policy from 01-04-2013 to 31-03-2014 and so on.
6. What are the Facilities Covered under Group Mediclaim Policy?

The Group Mediclaim Insurance Policy covers reimbursement of Hospitalization charges and/or Domiciliary Hospitalization charges and/or Out-patient Department (OPD) expenses for illness/diseases contracted or injury sustained by insured person. In the event of any claim becoming admissible under the policy, the Insurance company will pay to the insured member/corporate Hospital/any other Hospital (as mutually agreed) in which the insured member admitted, the amount of such expenses as reasonably and necessarily incurred anywhere in India but not exceeding in any one period of insurance.

7. If a member fell sick during the end of the policy period, procedure for the claim?

If a member fell sick at the end of the policy period and before the policy expiry date, reimbursement of expenses incurred towards treatment can be claimed from the existing insurer till he/she recovers even though the tenure of the policy period completed.

8. What is meant by hospitalization?

Where the insured member is hospitalized for a minimum period of 24 hours is termed as hospitalization. However, specific treatments like dialysis, chemotherapy, radiotherapy, laser eye surgery, dental surgery, etc. when the patient is discharged on the same day are also considered hospitalization.

9. What is the term 'Any one illness' with reference to Mediclaim insurance policy?

'Any one illness' would be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Doctor/hospital/nursing home/clinic. Occurrence of same illness after lapse of 45 days as stated above will be considered as fresh illness for the purpose of mediclaim policy.

10. Will medical costs be reimbursed from day one of the coverage?

Yes. Subject to the submission of claim to the Insurance Company as per the laid down procedure.

11. Can I make use of the Group Mediclaim Insurance policy if I am in Delhi?

Yes, your Group Mediclaim insurance policy is valid all over the country (within India).

12. Whether pre-existing diseases are covered under the Group Mediclaim Insurance Policy?

RINL, VSP Group Mediclaim Insurance Scheme covers the pre-existing diseases.

13. Will my claims be reimbursed even if I do not get myself treated at a network hospital?

Yes, insurance company reimburse expenses even if the insured member does not use the network hospital.

14. What happens when the limit of expenditure is exhausted under a Group Mediclaim Insurance Policy?

No reimbursement beyond the insurance coverage of Group Mediclaim Insurance Policy.

15. Who will receive the claim amount if the insured dies at the time of treatment?

The claim amount is paid to the nominee of the insured. If no nominee is assigned, the insurance company will insist upon a succession certificate from a court of law for disbursing the claim amount.