



**NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL**

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No.: 001/NITK/GMIS/NITK/2019-20/A10

Dated: 12-07-2019

**Sub:** Inviting reputed Insurance companies for Presentations of Group Medical Insurance Scheme (GMIS) for regular and retired staff members of NITK-Surathkal — Reg.

Presentations from reputed Insurance companies are invited for providing Group Medical Insurance coverage for regular employees and their dependents, Pensioners and their spouse and Family Pensioners of our Institute for the period from five years.

The details regarding a number of persons to be covered and the amount of coverage is given below:

Sl. No.	Category	No. of persons to be covered (Approx.)	Sum insured per family (floater) basic coverage Rs.	Special Contingency Cover (Buffer) (Rs)
1	Regular Employees & their eligible dependents	400+1600	5,00,000	40,00,000/- (Subject to a limit of Rs.5 lakh/ family on first cum first served basis for Employees and their dependents & Pensioners and their spouse & Family Pensioners)
2	Pensioners & their spouse	400+350		
3	Family Pensioners	100		

The requirements of GMIS are given in Annexure — I.

The insurance companies may attend the meeting for a presentation about the Group Medical Insurance offering in the Institute board room on **23-07-2019** at **3:30 pm**.

The willingness by the insurance companies to participate for the presentation shall be sent to the email ids: deanfw@nitk.edu.in / ahs@nitk.edu.in / velu888@gmail.com, before **4:00 pm** on **22-07-2019**, requests beyond this time and date wouldn't be entertained.

The participating insurance companies shall submit a copy of the IRDA certificate mentioning clearly the validity of the IRDA approval license to carry out Medical Insurance business on a Pan India basis, the Address of the Office (with email, Fax & Telephone Nos.) located at Mangalore shall be given, with contact person Name, e-mail id, and Mobile Nos.

**Sd/-**

**Registrar**

- Copy to:**
1. The Director - for information
  2. The Deputy Director –for information
  3. The Dean (F.W)
  4. The Dean (P&D)
  5. The Chairman, CCC –request to upload the document in Institute Web site.

**Requirements for Group Medical Insurance Scheme**

**Group Mediclaim Cover**

Rs.5,00,000/- - Floater amongst employee and their dependents, Pensioners and -their Spouse & Family Pensioners. No age limit for the insured with pre-existing diseases covered.

**Family Definition for the regular employee:** Employee, Spouse, parents, sisters, widowed sisters, widowed daughters, wholly dependent brothers, children, stepchildren divorced/separated daughter and stepmother wholly dependent upon the employee

**Maximum Age:** Not Applicable

**Buffer Comprehensive Medical Cover**

Rs.40,00,000/- Floater amongst employees and their dependents, Pensioners and their spouse & Family Pensioner with an individual ceiling of Rs.5,00,000/- per family.

**Claim procedure for buffer (comprehensive medical cover) utilization:**

If the treatment comes under critical illness which is covered for buffer utilization, subject to recommendation by the Institute Medical Officer, through The Registrar, NITK Surarhkal. Facility to top-up the buffer amount, when the insured buffer is exhausted

**Illness covered for buffer utilization**

-Major Surgeries include cardiac surgeries, Brain tumor, pacemaker implantation, cancer and cancer surgeries, hip, knee, joint replacement surgeries, organ transplant.

-Any debilitating illness that may lead to permanent disability.

- Diseases of the Head & Neck, Thorax, and abdomen where surgeries are indicated for a near normal life.

- Renal failure. Stroke.

- Multiple Sclerosis.

- Major transplants.

-Major accident claims involving expenditure more than the Sum Insured.

Complications arising out of surgery performed during the policy period. CVA and complications.

Any Life-threatening medical conditions necessitating lifesaving critical care - subject to the approval of the Institute Medical Officer, through The Registrar, NITK-Surarhkal.

## **Conditions**

- Type of Cover— Family Floater Policy.
- -Preference shall be given for Cashless facility.
- Waiting period for the first 30days waived off.
- Maternity covered with 9 months waiting period waiver.
- Baby day-one cover benefit
- Pre and postnatal coverage
- OPD, Medicine bills and Day-care treatment
- Pre-Post hospitalization coverage
- Entitled room category as specified by NITK-Surathkal
- Ayurvedic / Homeopathic /Unani /Naturopathy treatment. Hospitalization expenses are admissible
- Both congenital and Psychiatric disorder treatments are payable.
- All types of Dental treatment covered
- Accident cases
- Claim intimation is not mandatory.
- No exclusions of any illness/disease
- All health check-ups, routine eye examinations, and cost of glasses and contact lenses.
- **Hospitalization Period**: time limit of 24 hours will not apply to any specific treatments taken in the Network Hospital/Nursing Home/Specialty Centres irrespective of the bed strength where the insured is discharged on the same day. Such treatment will be considered to have been taken under Hospitalization Benefit.
- Any treatments which require less than 24 hrs Hospitalization due to advancement in Medical Technology.
- The time limit for preferring claim waived off.
- Reimbursement to actual of the expenses incurred to the insurer, If arises in any of the Network hospitals or nonnetwork hospitals.
- In no event cashless treatment in listed hospitals can be withdrawn unilaterally /stopped/delayed/terminated by the Insurance company or hospitals involved.
- In addition to the above, the firms may also indicate any other options/schemes with them with appropriate documents (optional).

**Sd/-**  
**Registrar,**