

**BHARAT ELECTRONICS LIMITED
CORPORATE OFFICE
HUMAN RESOURCES AND EMPLOYEE RELATIONS**

No. 17556/821/HOA

16th April 2019

MEMO

**Sub: BEL Retired Employees Contributory Health Scheme (Revised)
Ref.: Office Order NO. HO/821/027 dated 19.06.1996 (as amended).**

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- 1.0 The Group Mediclaim Policy for hospitalization of BEL Retired Employees has been awarded to **M/s. United India Insurance Company Limited (UIICL), Divisional Office, II, 3rd Floor, IML Building, Narasimharaja Square, Bangalore – 560 002. (phone No. 22210316 / 22210885)** for a period of one year from 01.04.2019 to 31.03.2020.
- 2.0 The Group Medi-claim Policy No. is **5004002819P100828430**. This Policy covers all Pre-existing diseases, first year exclusions like cataract, hernia etc., as per standard medi-claim Policy and waiver of 30 days waiting period.
- 3.0 Further, the services of a Third Party claim administrator viz., **M/s United Healthcare India (Private) Limited** has been extended for providing necessary service and settling all hospitalization claims. The existing procedures enumerated vide Memo No. 17556/821/HOA dated 10.05.2010, for planned and Emergency hospitalization through the Third Party Administrators will continue.
- 3.1 In addition to the above procedures, members availing non-cashless treatment shall intimate to **claimsintimation@uhcindia.com** two days prior to the planned hospitalization the following details:
 - i. Name of the Employee
 - ii. Name of Corporate
 - iii. Name of Dependent Patient (if applicable)
 - iv. Employee ID
 - v. Name of Hospital / Provider
 - vi. Date of Admission
 - vii. Probable cost of Hospitalization
 - viii. Probable Diagnosis
 - ix. Any other information as felt necessary
- 3.2 In case of emergency hospitalization, the intimation may be sent within 24 hours of hospitalization. The bills for non-cashless treatment undergone by members / spouses should be submitted within 15 days from the date of discharge.
- 3.3 Further, in case of Pre and post hospitalization expenditure, the time line for submitting claims shall be 7 days from the date of completion of treatment or completion of 60 days post hospitalization, whichever is earlier.
- 4.0 In cases where the expenditure on hospitalization for treatment of Cancer, Heart ailment, Renal disorders and Neurological disorders exceed the individual insurance cover, the Company has been bearing the difference between the actual admissible expenditure and the insurance cover, subject to fulfilling other conditions prescribed in the above referred Office Order. Also, the above dispensation has been extended for Joint Replacement therapy to the extent indicated in Para 7.3 of the above referred Office Order.

- 4.1 The Group Medi-claim policy for in-patient treatment i.r.o retiree & spouse has been taken on floater basis i.e. joint coverage. The insurance coverage for retiree & spouse for in-patient treatment is as under:

Category	Financial Coverage for Retiree & Spouse (jointly)			
	Option A	Option B	Option C	Option D
I	Rs. 1,70,000/-	Rs. 2,00,000/-	Rs. 3,50,000/-	Rs. 5,60,000
II	Rs. 1,10,000/-	Rs. 1,70,000/-	Rs. 2,50,000/-	Rs. 4,00,000
III	Rs. 80,000/-	Rs. 1,10,000/-	Rs. 1,70,000/-	Rs. 2,70,000

However, in case of a single member i.e. only retiree / spouse, the coverage amount will be 50% of the amount shown above.

- 5.0 For the policy year 2019-20, Management has decided to avail the facility of corporate buffer of a total amount of Rs. 2 Crores with M/s. UIICL for specific diseases which include inpatient treatment for Heart Ailment, Cancer, renal disorders, Neurological disorders and Joint Replacement Therapy.

- 5.1 The Corporate buffer becomes payable on recommendations of CMS/BC (in case of BG CX, CO & CRL-BG) and Unit Medical Officer & Unit HR (in case of other Units) only when the family / insured person has exhausted the basic sum insured as per their Category and Option.

- 5.2 The maximum individual limit of corporate buffer for the above 5 diseases will be applicable to the extent of two times the amount insured (i.e. two times the individual coverage), as per the Category and Option.

- 5.3 The procedure to be followed for availing the facility of corporate buffer is as under:

A) In hospitals appearing under Annexure –IV of the Memo No. 17556/821/HOA dated 23.08.1996 (as amended from time to time):

- i) In case a member is hospitalized in any of the hospitals listed under Annexure-IV and where direct billing facility has been extended for treatment of Heart Ailment, Cancer, Kidney disorders, Neurological disorders and Joint Replacement Therapy, the retiree/spouse/their dependent shall approach the Units's medical Authorities for endorsement on the zero balance report provided by M/s United Health care stating that there is NO balance in the insurance cover provided to the concerned individual.
- ii) The Unit Medical officer will endorse on the zero balance report mentioning that the corporate buffer may be released by United Health care and fax the same to the United Healthcare office.
- iii) In case of Joint replacement therapy, BEL hospital for BG CX (including CO & CRLBG)/ Unit HR in other Units shall separately maintain the details of the amount sanctioned.

B) In hospitals not appearing under Annexure-IV of the Memo No. 17556/821/HOA dated 23.08.1996 (as amended from time to time):

- i) If the member undergoes hospitalization in any hospital not appearing under Annexure-IV of the above referred memo due to emergency / any other compelling reasons, the retiree shall settle the bills directly with the hospital.

- ii) BEL will reimburse the claim to the extent specified in sub-clause 7.1 of the above referred Office Order. Subsequently, the bills can be submitted by Unit authorities to M/s. United Health care for payment from the corporate buffer.
 - C) In case the amount exceeds the maximum limit of corporate buffer i.e. two times the amount of Insurance cover as per the category and option OR the total buffer amount as a whole, the company will bear the difference as per the provisions of the above referred Office Order.
- 6.0 All Unit HR Heads and CMO/ VMO are requested to please note the above for uniform compliance.


/GENERAL MANAGER (HR)

UNIT / UNIT HR HEADS
RO / MC HEADS

CMO/GAD CMO/BC ACMO/KOT
VISITING MEDICAL OFFICERS OF PK / NAMU / PN / CHN / HYD / MC