



युनाइटेड इंडिया इन्श्योरेन्स कं० लि०

(भारत सरकार का एक उपक्रम)

UNITED INDIA INSURANCE CO. LTD.

(A GOVT. OF INDIA UNDERTAKING)

Memorandum of Understandings for the Period of  
01.11.2017 to 31.10.2018

**Name of the Scheme** : "Tailor made Floater Gr. Mediclaim Policy.

**Insurer** : United India Insurance Co. Limited

**Insured** : MSTC Employees and Retired Employees Medical Benefit Fund  
225-C, Acharya Jagadish Chandra Bose Road, Kolkata- 700020.

**Renewal Policy No** : 0302832816P110129847

**Period** : 01.11.2017 to 31.10.2018

**Insured Person** : Family (self & spouse) or individual of Retired Employees of  
MSTC Ltd.

**Coverage** : The Policy will covers expenses for treatment incurred as in-  
patient in any registered hospital or nursing home on account of  
accident or disease.

**Premium** : Premium paid Rs. 45,46,438/- ( RS. 38,52,913/- + GST @18%)  
Rs.45,46,438/- for 146 family and 274 beneficiaries.

No Of family as on date : 146 and  
Beneficiaries : 274 Nos.

**Family means** : Self and /or Self & spouse only.

**Floater Sum Insured** : Rs.5,00,000/, Rs.3,00,000/. Per family and same for Individual  
(single). Floater sum insured means the sum insured opted floats over all the both and  
is available individually also. This will help in a contingency where a family member  
has to undergo some major treatment.

**Inclusion of New Beneficiaries** : Inclusion of new family can be done any time during  
period of policy at the request of Insured, on paying extra premium, on Pro-rata basis  
on given Rate Chart.

*[Handwritten Signature]*  
For MSTC Employees and Retired  
Employees Medical Benefit Fund





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**Deletion of Beneficiaries** : Deletion of family can be done any time during the period of policy at the request of Insured. Proportionate refund of premium will be made if there is "No Claim" against the family within the policy period.

**Cashless Facilities** : The policy will be serviced by TPA( Third Party Administrator) and insured will get the benefit of ' cashless hospitalization' from the listed Hospitals

**Coverage** : The Policy will cover expenses for treatment incurred as in-patient for more than 24 hrs. in any registered hospital or nursing home In India on account of accident or disease from the date of renewal of the policy.

**Expenses on hospitalization for less than 24 hours is admissible due to advancement of technology for the following diseases .**

Adnoidectomy, Appendectomy, Auroplasty, Angiscitic / Pleural, Coronary angiography, Coronary angioplasty, D&C, Endoscopies, Excision of cyst/ granuloma/ Lump, Eye surgery, Fracture / dislocation , Radiotherapy, Lithotripsy, Incision and drainage abcess, Varicocelelectomy, Wound suturing, FESS, Haemo dialysis, Fissurectomy/ Fistulectomy, Mastoidectomy, Hydrocele, Hysterectomy, Inguinal/ ventral/ Umbilical/ femoral hernia, Polypectomy, Septoplasty, Piles/ fistula, Prostate, Sinusitis, Tonsillectomy , Liver aspiration, Scerotherapy and Varicose Vein Ligation.

**Any One Illness** : It mean to continuous period of illness and includes relapse within 45 days from the date discharge from Hospital/ Nursing home where treatment has been taken.. The same illness relapse after 45 days will be considered as fresh illness for the purpose of the policy.

**Special Benefit Under the Policy** : a) We Waived the condition Medical check\_up as required for standard Mediclaim Policy after the age of 45 yrs.

b) Pre-existing diseases are covered under the Policy. and waved of 4.1, 4.2 & 4.3 exclusion clauses. (Policy copy attached )

**Pre & Post Hospitalization Benefit** : 30 days before the date of admission and 60 days after the date of discharge. However , the said benefit will not applicable for following diseases: Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhea and all types of Dysenteries including Gastro- enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Influenza, Cough and Cold, Tonsillitis, Laryngitis, Pharyngitis, Arthritis, Gout and Rheumatism, Upper Respiratory Tract Infection, Hypertension, All types Psychiatric or Psychosomatic Disorders, and dental surgery.

For MSTC Employees and Retired  
Employees Medical Benefit Fund





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**Limit of Hospitalization Benefit :**

Room & Bed : Per day for 2 % of Sum Insured for normal and 3% for ICCU,ITU, etc which is inclusive of nursing care , RMO visit, IV fluids /blood transfusion, injection cleaning of wounds and similar expenses

b) Limit of Hospitalization Benefits for following Surgery :

For Hydrocele, Appendectomy, Tonsillectomy, Prostrate, Sinusitis and related disorders maximum payable per claim is as per PPN or actual expenses whichever is less.

For Cataract, Fistula in anus, Piles , Lithotripsy, Incision and Drainage of abscess, fracture followed by Minor surgery , maximum payable per claim is 15% of sum insured Rs.30,000/,or actual expenses or as per PPN whichever is less.

For major surgery like By-pass , Brain tumor, Pace makerλ implantation with cost of pacemaker , Renal failure followed by transplantation along with treatment cost of donor, hip/knee joint replacement, Septicemia or alike Critical or Life threatening diseases (To be confirmed by treatment note sheets) , Accident followed by majore surgery maximum payable per claim is 100% of sum insured or actual expenses whichever is less. But in case of package Treatment it is 80% of Sum Insured or as per PPN which ever is less.

For per He mo dialysis, radio / chem o therapy etc similar treatment maximum payable per claim is 100% of sum insured or actual expenses which ever is less.

For any non-surgical Hospitalization treatment maximum payable is 70% of sum insured or actual expenses whichever is less

Expenses / fees of any Dr and/or Surgeon & Team during in-patient treatment should reflect in the bill & receipt of the said Hospital or Nursing Home for reimbursement for each and every cases.

Patient should not get the bed rent beyond their Limit otherwise it will attract proportionate deduction on Dr / Surgeon & Team fess and expenses on Test & Investigation.

**TPA** : Vipul Medicorp TPA Pvt. Service Limited.



*W. Bindu*  
For MSTC Employees and Retired  
Employees Medical Benefit Fund

*Prakash*



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**UNITED INDIA INSURANCE CO. LTD.**

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**Corporate Buffer :** This year we have agreed for Corporate Buffer for Rs.10,00,000/Limit for each family is Rs.1,00,000/ on following condition:-For major surgery like By-pass , Brain tumor, Cerebral attack, Renal failure followed by transplantation along with treatment cost of donor, hip/knee joint replacement, Septicemia or alike Critical or Life threatening diseases ( To be confirmed by treatment note sheets) , Fatal Accident followed by surgery after exhausting of family Sum Insured Approval to use the buffer will be given after getting prior consent from Insured.

**Notice of Claim :** Intimation of any admission with full particulars of disease should reach to the TPA named and Underwriting Office within 7 days of Hospitalization at their mentioned address/ E-mail/ Telephone Massage.

**Submission of claim :** Must be filed Within **20 days** from the date of discharge to the office of TPA or Underwriting Office with all supporting original documents relating to claim. Payment of Claim : Payment of claim shall be through TPA to the Hospital/ Nursing Home or to the Insured person as the case may be

**Continuation of Policy:** If the both party agreed , we believe that the said Policy will continued for preceding years with Existing Terms & Condition and Premium chart. Bonus will attract starting from minimum 5% , if the ICR maintained below 80% and if exceed malus will be charged as per rate.

## The Policy will not Cover :

- Expenses on treatment of maternity related.
- Cost of Spectacles and contact lens, hearing aid or related items.
- Circumcision except for disease not excluded here or injury, Vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery except for relating to treatment of injury or illness.
- Convalescence, General Debility, Run down condition or rest cure or defects , or anomalies, Sterility, venereal disease, internal self injury and use of intoxication drugs/ alcohols and any congenital diseases.
- Expenses on Diagnostic, x-ray, or Laboratory investigations unless related to the treatment of illness or injury falling within the ambit of Hospitalization .
- Naturopathy treatment.
- All expenses arising out of any condition directly or indirectly caused to or associated with human T Cell, Lymph tropic Virus Type III (HTLB- III) or lymphadenopathy Associated Virus(LAV) .
- Mutants Derivative Or Variation Deficiency Syndrome or any Syndrome or condition of a similar kind commonly related to as AIDS.

Pujali Micro Office : "Krishna Kunj", 61, Pujali Trunk Road, P.O.-Purba Nischintapur, Kolkata - 700 138, Ph. No. 033-2482-1033

Divisional Office : D.O. - II, "Himalaya House", 6th Floor, 38B, J. L. Nehru Road, Kolkata - 700 071, Ph. No. : 2226-4546, 4316

Regd. & Head Office : 24, Whites Road, Chennai - 600 014, Ph. No. : 044-2852-0161, Fax : 044-2852-3402, Website : www.uiic.co.in



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**Renewal** : Renewal of policy 15 days before Expiry of the Policy i.e one year from the date of inception of policy and renewal premium will attract Bonus & Malus depending on Incurred Claim Ratio. (80:20) basis.

**Contact Person for any purpose**: Monibrata Bindu ( Branch Incharge ,Mb No: 9433219970, E- mail : monibratabindu@uiic.co.in, and Dr. Arup Banerjee (Vipul Medcorp. TPA , Mb: No; 9378178895)

Above stated MOU Signed By

For and On behalf of

United India Insurance Co. Ltd  
Employees

MSTC Employees and Retired  
Medical Benefit Fund.

*[Handwritten Signature]*  
31.10.17

1)

**N. R. BALA**  
Sr. Div. Manager  
United India Insurance Co. Ltd.  
DO-II, Kolkata

1)

2)

United India Insurance Co. Ltd.

2)

*[Handwritten Signature: Bindu]*  
(Monibrata Bindu)  
Pujali Micro Office incharge

Vipul Medcorp TPA Private Service Ltd.

For MSTC Employees and Retired  
Employees Medical Benefit Fund

*[Handwritten Signature: Arup Banerjee]*



**N. R. BALA**  
Sr. Div. Manager  
United India Insurance Co. Ltd.  
DO-II, Kolkata