

Medical Policy for the Students of DIT University

To take care of the emergency medical needs requiring hospitalization, the students of DIT University are covered under a Group Insurance Policy of The New India Assurance Co. Ltd. which provides coverage to the students as mentioned under subject to the terms and conditions of the Insurance company:

Features of Policy:

- Financial Assistance for student and his/her family against Hospitalization Expenses towards disease / illness / injury in India along with host of value additions /options.
- **Covers all expenses related to:**
 - **Room and boarding**
 - **Doctors' fees (only if included in the final bill of hospital)**
 - **Intensive Care Unit**
 - **Nursing expenses**
 - **Surgical fees, operating theatre, anesthesia and oxygen and their administration**
 - **Drugs and medicines consumed on the premises**
 - **Hospital miscellaneous services (such as laboratory, x-ray, diagnostic tests)**
 - **Costs of prosthetic devices if implanted during a surgical procedure**
 - **Radiotherapy and chemotherapy**
- Coverages: All medical treatment (due to natural and accidental cause)
- Critical illness is also covered in the policy.
- OPD Rs. 5000/- (Accidental only)
- Zero Waiting period

Sum Insured (In case of mediclaim)	Sum Insured Rs. 1,00,000/- each student. (per year)
Room Rent	Room Rent Normal 3% and ICU charges 6% of Sum Insured
GPA (Student)	GPA Rs. 5,00,000/- each student
GPA (One earning Parent)	GPA Rs. 3,00,000/- to one earning parent.

Policy Features

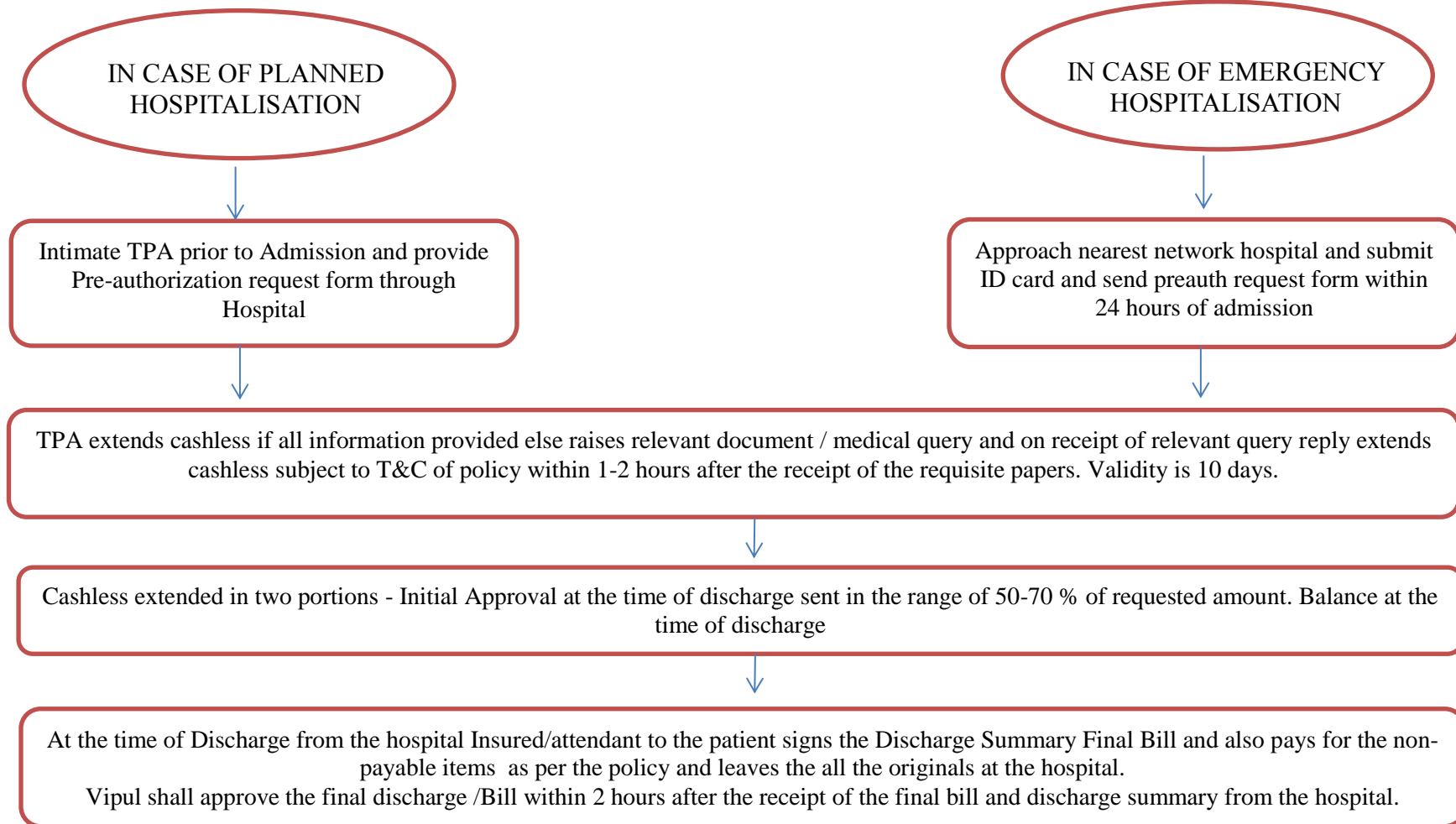
- Financial Assistance for you and your family against Hospitalisation Expenses towards disease / illness / injury in India along with host of value additions / options
 - Arising during the policy period and taken in a
 - * HOSPITAL * NURSING HOME
 - Duration of hospitalization and justified treatment to be
 - * 24 Hrs.*
- (*Except for a few listed Day Care procedures wherein 24 hr. hospitalization is not required)

Medical Benefit – Standard Coverage

The Policy covers expenses related to the following:

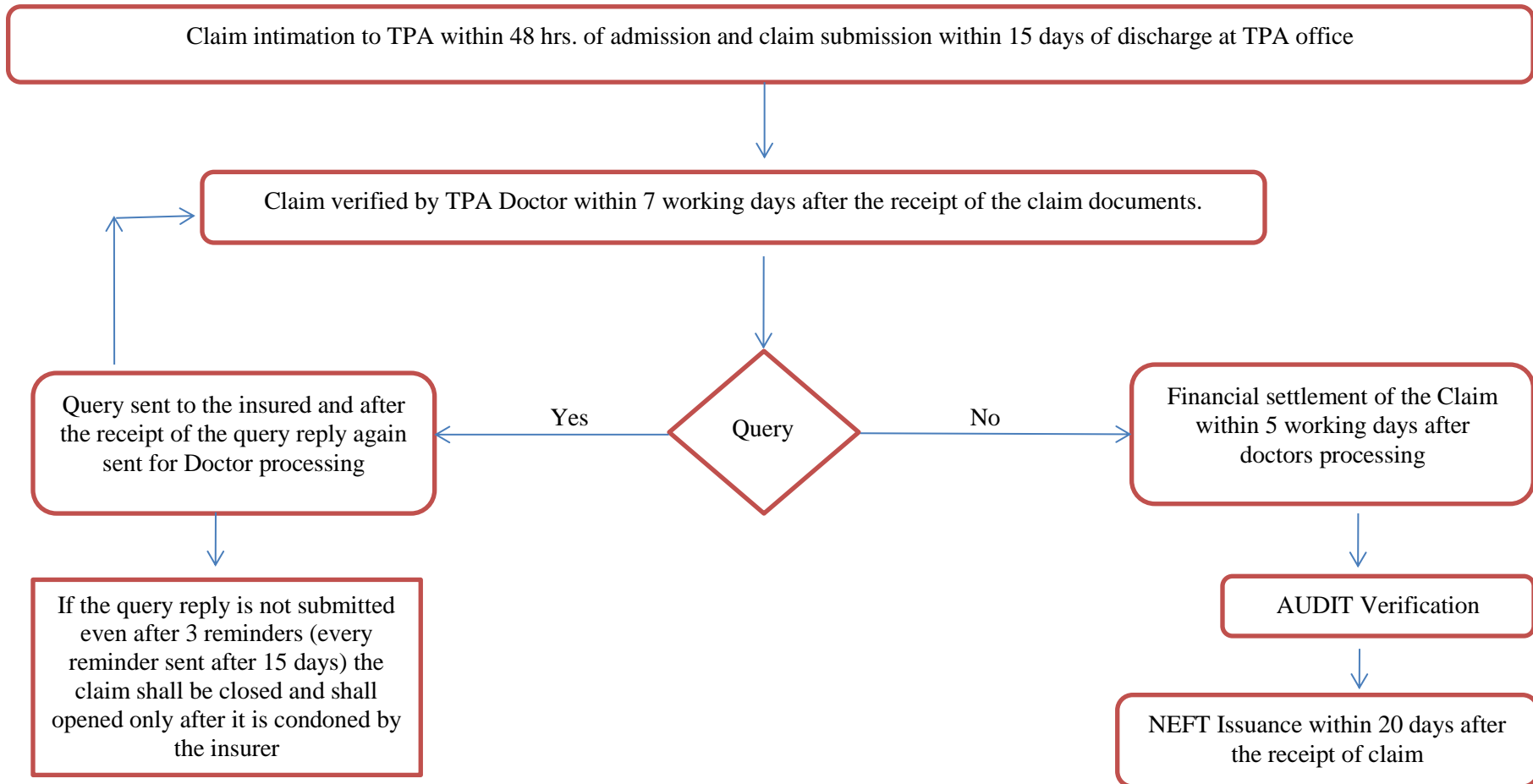
- Room and boarding
 - Doctors' fees (only if included in the final bill of hospital)
 - Intensive Care Unit
 - Nursing expenses
 - Surgical fees, operating theatre, anesthesia and oxygen and their administration
 - Drugs and medicines consumed on the premises
 - Hospital miscellaneous services (such as laboratory, x-ray, diagnostic tests)
 - Costs of prosthetic devices if implanted during a surgical procedure
 - Radiotherapy and chemotherapy
- a) *The expenses are payable provided they are incurred in India and within the policy period. Expenses will be reimbursed to the covered member depending on the level of cover that he/she is entitled to.*
- b) *Expenses on Hospitalization for minimum period of 24 hours are admissible. However this time limit will not apply for specific treatments i.e. Dialysis, Parenteral Chemotherapy, Radiotherapy, Eye Surgery, Lithotripsy (Kidney Stone removal), D & C, Tonsillectomy; Dental Surgery due to accident, Hysterectomy, Coronary Angioplasty, Surgery of Gall bladder, Pancreas & Bile duct, surgery, of Hernia Surgery of Hydrocele, surgery of Prostate, Gastrointestinal surgery, Genital Surgery, Surgery of Nose, Surgery of Throat, Surgery of Appendix, Surgery of Urinary system, Arthroscopic Knee Surgery, Laparoscopic Therapeutic Surgeries, Any surgery under Anesthesia, Treatment of Fractures/Dislocation excluding hairline fracture, Contracture releases & minor reconstructive procedures of-limbstaken in the Hospital/Nursing home and the insured is discharged on the same day of the treatment will be considered to be taken under Hospitalization Benefit.*

Cashless Process



Note: The hospital may ask for a security deposit at the time of admission that would be adjusted at the time of discharge after deducting for the non-payable items. Please mention your mobile number on the pre-authorization request form for real time status updates through SMS.

Reimbursement Process



Note: Students are required to submit the Claim form (as enclosed) alongwith all supporting documents to Mr. Jagdamba Prasad at Registrar Office, Old MCA Lab, Chanakya Building. His contact details are as under:

Landline: +91135-3000-343, Email: jagdamba.prasad@dituniversity.edu.in

Reimbursement Claims – Documents Check-list

Claim Form (Enclosed) should be filled properly. Please be sure in providing the major information like: Vipul-ID-Card Number of the Patient, Name of the Corporate, Employee Name & Code – **Phone Number – Email-ID (official & personal)**, Patient Name with Relation, Account details with IFS Code:

- **Discharge Summary from the Hospital (Death Summary in case of death cases)**
- **Doctor's First Prescription / Casualty Card/ OPD Card, advising Hospitalization**
- **All Investigation Reports**
- **Radiology Films – X-Ray / Ultra Sound / CT-Scan / MRI (if done)**
- **Hospital Bills (Final Bill with Break up) – All expenses have to be mentioned in final bill**
- **Separate Numbered Payment Receipt corresponding to the Final bill**
- **Chemist & other Investigation Bills supported with Doctor's Prescription**
- **Sticker & Invoice of Implant Part (In Case of Implant)**
- **MLC (Medicolegal Certificate)/FIR (First Information Report) In case of Accidental Claim, if both is not available treating doctor certificate under which Cause of Accident and Alcoholic status is clearly mentioned.**

Document Check-list*

Ailment	Discharge Summary	Final Itemized bill	Receipt of payment	Doctors prescription	Consultation Receipts	Investigation reports	Implant sticker & Invoice	Medico Legal Certificate (MLC)/FIR
Usual Cases (cough, fever, conservative treatments)	Yes	Yes	Yes	Yes	Yes	Yes	NA	NA
Cataract	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NA
Maternity	Yes	Yes	Yes	Yes	Yes	Ultrasound report	NA	NA
Implant (fracture, CAG, etc.)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NA
Stent/Rod removal	Yes	Yes	Yes	Yes	Yes	Yes	NA	NA
Accident (fall, RTA)	Yes	Yes	Yes	Yes	Yes	Yes	NA	Yes
D&C (Medical termination of Pregnancy)	Yes	Yes	Yes	Yes	Yes	Yes (USG report & Film before D&C)	NA	NA
Fracture	Yes	Yes	Yes	Yes	Yes	Yes (X-ray report & Film done before and after treatment)	NA	NA
Pre-existing	Yes	Yes	Yes	Yes (first consultation)	Yes	Yes (confirming diagnosis)	NA	NA
Partial/Balance settlement claims	All attested copies of documents with original receipt of payment of balance amount. Original settlement letter from other insurance with payment and deduction details. Letter to mention that the originals have been retained by them.							

* the documents mentioned are indicative. Actual requirement depends on case to case basis. In some instances, indoor case papers/vital charts/OT and nursing notes may be required.
Cancelled cheque of employee's bank account is mandatory with each reimbursement claim filed. Address and Id Proof of self in all claims of more than Rs. 100000

Standard Exclusions (Not covered)

- Dental expenses
- Domiciliary hospitalization
- Hospitalization under the influence of drugs/alcohol
- Congenital disorder
- Infertility/sterility related treatment
- Any hospitalization for observation/investigation
- Plastic Surgery or any treatment/surgery related to beautification
- HIV/AIDS
- Self injury/ Suicide/ Poisoning
- Medical termination of pregnancy will not be paid unless it is due to some complications

Standard Inclusions and Exclusions

Covered	Not Covered
<p>➤Hospitalization at least for 24 hours.[Also refer to last point below]</p> <p>➤Pre & Post hospital treatment (30 days prior to and 60 days after hospitalization.)</p> <p>➤Room & Boarding, Nursing Expenses cover limit up to 1% of sum ins ➤ With proportionate deduction. Note: Room rent is limited up to 1% of Sum Insured with proportionate deduction. If any employee goes for more than their cover limit of 1 % than proportionately it would be deducted from claimed amount.</p> <p>➤Ayurveda hospital expenses are admissible only when treatment is in a Government Hospital / Medical College Hospital.</p> <p>➤Fees of: A. Surgeon B. Medical Practitioner. C. Consultants D. Specialist E. Anaesthetist.</p> <p>➤Other Expenses: Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicine & Drugs, Dialysis, Chemotherapy, Radiotherapy, Artificial Limbs, Cost of Prosthetic devices implanted during surgical procedure like pacemaker, Relevant laboratory / Diagnostic Test, X-ray etc.</p>	<p>➤Expenses on Vitamins and Tonics not forming part of Treatment.</p> <p>➤Expenses on: A. Correction of eyesight. B. Spectacles. C. Contact lenses. D. Hearing Aids</p> <p>➤Circumcision</p> <p>➤Convalescence, genial debility, "run Down" condition, or test cure.</p> <p>➤ Congenital diseases or defects or Anomalies, sterility (including Treatment for infertility), venereal Diseases.</p> <p>➤Private nursing charges, referral fee to Family doctors, out station consultants And surgeon fee etc.</p> <p>➤Genetically disorders and stem cell implantation/surgery.</p> <p>➤Plastic surgery not due to accident/ illness.</p> <p>➤Vaccination or inoculation or change of life (style) or cosmetic or aesthetic treatment.</p> <p>➤Intentional self-injury and use of intoxicating drugs/ alcohol.</p> <p>➤HIV/AIDS –Human T- cell Lymph tropic Virus type 111 (HTLB – 111) or lymphadenopathy Associated Virus (LAV), or any condition similar to HIV / AIDS.</p>

Covered	Not Covered
<p>➤Plastic Surgery due to an accident / illness.</p> <p>➤Circumcision necessary for treatment to a disease or due to an accident.</p> <p>➤Time Limit of 24 hours is not applied only to following specific treatments:</p> <ul style="list-style-type: none"> A. Heamodialysis. B. Parental Chemotherapy. C. Radiotherapy D. Eye Surgery. E. Lithotripsy (Kidney stone Removal) F. Dental Surgery following an accident. G. Tonsillectomy. H. D&C. I. Hysterectomy. J. Coronary Angioplasty. K. Coronary Angiography. L. Surgery of Gall Bladder, Pancreas and bile duct. M. Surgery of Hernia. N. Surgery of Hydrocele. O. Surgery of Prostrate. P. Gastrointestinal Surgery. Q. Genital Surgery. R. Surgery of nose. S. Surgery of throat. T. Surgery of Appendix. U. Surgery of urinary system. 	<p>➤Intentional self-injury and use of intoxicating drugs/ alcohol.</p> <p>➤HIV/AIDS –Human T- cell Lymph tropic Virus type 111 (HTLB – 111) or lymphadenopathy Associated Virus (LAV), or any condition similar to HIV / AIDS.</p> <p>➤Injuries diseases directly or indirectly caused due to war or war like operations, invasions, and act of foreign enemies, nuclear weapons/ materials.</p> <p>➤Intentional self-injuries/ suicide, all psychiatric and psychosomatic disorders or diseases / accidents due to and or use, misuse or abuse of drugs, intoxicating substances, alcohol.</p> <p>➤Expenses incurred at hospital Nursing Homes primarily for evaluation/ Diagnostic purposes not followed by active treatment during the hospitalized period.</p> <p>➤Naturopathy treatment.</p> <p>➤Medical/ Non-medical equipments used for Diagnosis / Treatment including CPAP, CAPD, infusion pump etc. Ambulatory devices i.e. Walkers, Crutches, Belts, Diabetic footwear, Glucometer / Thermometer and similar related items etc and also any medical equipments which is subsequently used at Homes etc.</p>

Covered	Not Covered
<p>V. Treatment of fractures/ dislocation excluding hairline fracture.</p> <p>W. Minor reconstructive procedures of limbs which otherwise require hospitalization.</p> <p>X. Arthroscopy Knee surgery.</p> <p>Y. Any surgery under General Anesthesia.</p> <p>Z. Or any such disease/ procedure agreed by TPA/ Company before treatment.</p>	<ul style="list-style-type: none"> ➤All non-medical expenses including personal comfort and convenience or services. ➤Change of treatment from one pathy to another pathy unless agreed and recommended by the consultant under whom the treatment is taken. ➤Obesity or condition arising there from (including morbid obesity) and any weight control program. ➤Any treatment acquired arising from participation an any hazardous activity including but not limited to scuba diving, motor racing, parachuting, and hang gliding, mount climbing. ➤Any stay for any domestic reason where no active regular treatment is given. ➤Massage, Steam Bathing, Shirodhra, and alike treatment under Ayurveda treatment ➤Any kind of service charges, Surcharge, Admission fee, Registration charges etc levied by hospital. ➤Doctor's home visit charges, Attendant/ Nursing charges during Pre & post hospitalization period.