

**INDIAN INSTITUTE OF TECHNOLOGY KANPUR  
REGISTRAR OFFICE**

No : IITK/Admin/MIS/2017/121  
Date: 12 April 2017

**OFFICE ORDER**

**Sub: Implementation of “Pan-India Cashless Medical Insurance Scheme for Present and Retired Employees of IIT Kanpur”**

The Board of Governors in its 220<sup>th</sup> (2017/I<sup>st</sup>) meeting held on 10 & 11 March 2017 has approved the “Pan-India Cashless Medical Insurance Scheme for Present and Retired Employees of IIT Kanpur”. The scheme will be effective from 01 April 2017 for an initial period of one year and is **mandatory** for all Present Employees. However, this scheme is **optional for Retired Employees** of the Institute. The details of Insurance Company selected for the same are as follows:

#	Particulars	Details
01	Name of Insurance Company	M/s Bajaj Allianz General Insurance Company Limited
02	Address of Insurance Company	
	(a) Corporate Office	GE Plaza, Airport Road, Yerawada, Pune - 411006 (M.S)
	(b) Regional Office	Block No. 4, 7 <sup>th</sup> Floor, DLF Tower 15, Shivaji Marg, New Delhi – 110015
	(c) Local Office	11/9, Silver Line, Opposite Elgin Mills Retail Shop, Civil-Lines, Kanpur (UP)-208001
03	Contact Person (Hierarchy wise escalation Matrix)	Name: Hitesh Lala Designation: Executive Contact No.: 7388339993 Email Id: <a href="mailto:Hitesh.lala@bajajallianz.co.in">Hitesh.lala@bajajallianz.co.in</a>  Name: Barkha Srivastava Designation: Assistant Manager Contact No.: 9956292721 Email Id: <a href="mailto:barkha.srivastava@bajajallianz.co.in">barkha.srivastava@bajajallianz.co.in</a>  Name: Gunjan Shandilya Designation: Branch Manager Contact No.: 9793264411 Email Id: <a href="mailto:gunjan.shandilya@bajajallianz.co.in">gunjan.shandilya@bajajallianz.co.in</a>

The salient features of this scheme are as follows:

1. The coverage of hospitals will be on Pan-India basis and it will cover more than 5,700 hospitals.
2. The facility is available for the present and retired employees of the Institute (Institute Main Account, Quasi Permanent Employees of R&D office and Employees of Council of Wardens etc.).



3. The present employee and his/her family will get a maximum coverage of Rs. 4.00 lakh (Rs. 2.00 lakh base + Rs. 2.00 lakh from Institute buffer subject to availability of funds in the buffer) under this policy. If the expenditure is more than the ceiling limit of Rs. 4.00 lakh per family in the financial year 2017-2018, then the amount exceeding the ceiling limit, will be processed for determining the maximum admissible amount based on the existing Institute rules of re-imburement of the claims. The employee can submit the claims exceeding the ceiling limit to the Health Centre, IIT Kanpur for further reimbursement from Accounts Section/R&D Office/Office of Council of Wardens etc. as may be required for each case.
4. The definition of "family" will be applicable as per the 'Medical Attendance Rules'.
5. The employees joining the Institute will have to submit details of their dependants to the office of DOFA, office of DORD and Administration Section as the case may be for coverage of the dependents.
6. The employees retiring during the financial year will have to submit 'consent form' to the respective pension cell i.e. in the office of DORD, office of Council of Warden and Accounts Section (Pension Cell).
7. Registrar Office will serve as a nodal office for this scheme. In this regard, the offices mentioned in point no. 5 & 6, will have to submit compiled monthly list with the following details:
  - (a) Newly joined faculty members and employees with their dependants.
  - (b) Any addition/deletion in the name of present faculty members and employees with their dependants due to various reasons.
  - (c) Any addition/deletion in the name of retired employees and his or her spouse due to various reasons. It should include detailed breakup of all retirees covered under GPF / CPF / NPS Scheme.
8. The retired employee and his/her spouse (not family) will be entitled for a maximum coverage of Rs. 4.00 lakh (Rs. 2.00 lakh base + Rs. 2.00 lakh from Institute buffer subject to availability of funds in the buffer) under this policy. The entry age of retired employees is till 80 years and renewal age is for lifetime. The retired employees and his/her spouse whoever has attained the age of 80 years, will get similar cover under reimbursement mode from the Institute by paying similar contributions as other retirees below 80 years.
9. No premium has to be borne by present employees. However, the contributions of retired employees covered under GPF, CPF and NPS are placed at **Annexure 'A'**.
10. The beneficiaries are entitled to facilities of private, semi-private and general ward depending on their entitlement, i.e. basic pay/pension as per the directives issued from Ministry of Health & Family Welfare, Government of India. The same is referred in **Annexure 'B'**.
11. The present and the retired employees residing in Kanpur will have to seek referral from Health Centre, IIT Kanpur for all planned hospitalization cases. However, in case of any emergency, the patient can be taken directly to the hospital and post referral must be taken from the Health Centre, IIT Kanpur within 24 hours of admission to the hospital.

12. The present and the retired employees residing outside Kanpur may avail facility directly from the hospital where they are residing or referred to and post referral must be taken from the Health Centre, IIT Kanpur within 24 hours of admission to the hospital.
13. For all the cases mentioned above in Point No. 10 & 11 is mandatory and Medical Officers attached with Health Centre, IIT Kanpur may be approached for seeking referrals. This will streamline the process and facilitate the beneficiaries in settling their claims.
14. The other features of this scheme are as follows:
  - (a) Pre-existing disease/ conditions without any waiting time are covered.
  - (b) Coverage for new employees and their dependents from day one.
  - (c) Coverage of new born will be provided from day one.
  - (d) The reimbursement pre- and post-hospitalisation expenses will be for a maximum of 30 and 60 days respectively.
  - (e) Cashless facility up to the sum assured amount will be available in all the empanelled hospitals.
  - (f) The list of Pan-India empanelled hospitals can be downloaded from the website [www.bajajallianz.com](http://www.bajajallianz.com). However, the list of cashless empanelled hospitals in Kanpur is placed at **Annexure 'D'**.
  - (g) Coverage of ailments/ surgeries etc. requiring one day or more of hospitalisation are covered from day one (1). The list of exclusions is placed at **Annexure 'E'**.
  - (h) 130 ailments covered under day-care procedure(s) are placed at **Annexure 'F'**.
  - (i) A separate list of some of the treatments of critical illnesses covered under this scheme is placed at **Annexure 'C'**.
15. In case of treatment in a hospital which is not empanelled 'OR' in case of any emergency where networked hospitals are not available 'OR' for all government hospitals, the claim will be reimbursed as per entitlement on submission of all documents. All reimbursement claims will be routed through Health Centre, IIT Kanpur for verification of referral. Health Centre, IIT Kanpur will send the bills to the respective Accounts Sections of employees concerned to check the admissibility of claims for onward submission to the Insurance Company. On receipt approved of the amount of against the claim from the insurance company, the said amount will be transferred to the account of the claimant.
16. For availing cashless facility in networked hospitals where the hospitalization is planned the Insured has to make sure that he carries the Insurance Card and Institute Identity Card to the hospital. The same will be deposited with the hospital during the period of his/her treatment.
17. Any query in regard to this scheme document, may be addressed to the Registrar, IIT Kanpur for clarifications etc.



- 18.** The Institute reserves the right to make modifications/changes in the policy as may be decided by the Board from time to time.

The Performa of various forms and other information are attached to this Office Order.



(Krishan Kumar Tiwari)  
Registrar

Copy to:

1. Director
2. Deputy Director
3. All Deans
4. All Head of Departments/ IDPs/ Centres/ Sections/ Unit-in-Charges
5. Finance Officer
6. Concerned Offices/ Sections
7. Website through Webmaster
8. Hindi Cell for translation in Hindi
9. Circulation `nonstudents@lists.iitk.ac.in' (text only)