



भारतीय प्रौद्योगिकी संस्थान दिल्ली

Indian Institute Of Technology Delhi

Hauz Khas, New Delhi-110 016.

Website :www.iitd.ac.in

Date : 16-07-2013

To
All serving and retired staff members of the Institute,

Sub : Fresh, Enrollment for Medical Insurance Scheme

On the recommendation of the Institute level Medical Insurance Users committee, Director IIT Delhi has kindly agreed to extend the medical Insurance scheme for third year through National Insurance Company Ltd. w.e.f. 2-Aug-2013 (for both serving and retired beneficiaries of the institute). The medical insurance scheme has undergone following two minor amendments:

a) Retired staff members should contribute 2% of their basic pension towards cost of medical insurance. This has the approval of Chairman BoG.

b) GIPSA-PPN rates have been approved (on trial basis) for some medical processes where-ever applicable. GIPSA – General Insurance-public Sector Association, PPN - Preferred Provider Network The Public Sector Insurers viz National Insurance Co Ltd., New India Assurance Company Ltd, Oriental Insurance Co Ltd & United India Insurance Co Ltd have negotiated special package rates from many hospitals across India for a good number of procedures commonly undergone. Cashless facility for those procedures is also available in the GIPSA Network Hospitals. Where-ever, GIPSA-PPN rates are not exists or applicable, existing practice will continue.

c) Institute buffer has been enhanced from existing Rs. 40 lakhs to Rs. 70 lakhs.

Any IIT Delhi hospital beneficiary who could not opt for the medical insurance scheme earlier, but desires to opt for the same may kindly do so, by filling up the attached Enrollment Form and submit it to their concerned establishment on or before 24th July 2013. Thereafter, all establishment sections will send the filled-in Enrollment Form, duly signed by its concerned Head to the Store Purchase Section for compilation and onward submission to National Insurance by 29-7-13.

Those who are already a member of the Medical Insurance Scheme of the Institute need not apply again, but they should collect the re-validated Insurance card(s) for the year 2013-14 from their concerned establishment in the second week of Aug'13. All are requested to kindly go through the Institute rule for defining dependents at the time of filling the Medical Insurance Form which is summarized below :

As per the BOG approved Medical Attendance, Treatment and Reimbursement Scheme (Ref. BOG/171/2010 dt. 30.6.2010 <https://internal.iitd.ernet.in/sites/default/files/ccdn/IITD-ICDN-2010-1336.pdf>), dependents are defined as under :

1. In the case of serving employees:

(a) Son : Till he starts earning or attains the age of 25 years whichever is earlier.

(1/2)

16/7/13



- (b) Daughter: Till she starts earning or gets married whichever is earlier irrespective of the age limit.
- (c) Parents: Who are residing with the staff member and whose income from all sources including pension does not exceed Rs.3,500/- + DA

2. In case of retired staff, only self and spouse can avail the medical facilities of IIT Delhi.

In case, any existing serving / retired employee would like to drop any of the dependents, may kindly inform their concern establishment in writing as per recent CDN notification.

In case any staff member desires to take additional TOP-UP beyond Rs. 4,00,000/- (Rs 2,00,000/- base + Rs. 2,00,000/- from institute buffer) one get the same through additional payment directly to "National Insurance Company Limited". The top-up rates and its calculation is done as under:


Age Band	Serving/ Retired employee	Dependents	Age Band	Serving/ Retired employee	Dependents
0-25	1469	147	66-70	7293	729
26-35	1925	193	71-75	7817	782
36-45	2593	259	76-80	9645	965
46-55	4437	444	>80	10611	1061
56-65	5855	585			

FOR Example :: FOR FAMILY OF SELF -46YRS, SPOUSE - 42 YRS, CHILDREN - 22 AND 16, PARENTS - 65 AND 60, IF MEMBER OPTS FOR ADDITIONAL COVERAGE OF RS. 3, 00,000/- OVER AND ABOVE RS. 2, 00,000/- PROVIDED BY IIT, PREMIUM SHALL BE AS FOLLOWS:-

SELF	46	26622	4437 X 6	(3,00,000/ 50,000)
SPOUSE	42	1554	259 X 6	(3,00,000/ 50,000)
CHILD - 1	22	882	147 X 6	(3,00,000/ 50,000)
CHILD - 2	16	882	147 X 6	(3,00,000/ 50,000)
PARENT - 1	65	3510	585 X 6	(3,00,000/ 50,000)
PARENT - 2	60	3510	585 X 6	(3,00,000/ 50,000)
		36960	TOTAL TOP - UP PREMIUM PAYABLE	

Please add 12.36% service tax on top-up premium
 e.g. Rs. 36960 X 12.36% = 4568
 Hence in above sited example final amount payable would be Rs. 36960 + 4568 = 41,528/-
 The top-up cheque may be handed over to Ms Payal of Store Purchase Section on or before 24th July 2013.

Kindly try to bring the contents of this CIRCULAR to the notice of all serving and retired employees of the Institute.


 Kalyan Kr. Bhattacharjee
 Deputy Registrar (Stores Purchase Section)
 Indian Institute of Technology Delhi
 Hauz Khas, New Delhi - 16
 Phone : 011-2659-1726