GROUP MEDICLAIM INSURANCE POLICY (RAJ MEDICLAIM)

(1.4.2012 – 31.3.2013)

WHEREAS the insured designed in the Schedule hereto has by a proposal and declaration dated as stated in the Schedule which shall be the basis of this Contract and is deemed to be incorporated has applied to GENERAL INSURANCE FUND (herein after called the GIF) for the insurance hereinafter set forth in respect of Employees/Members (including their eligible family members) named in the Schedule hereto (hereinafter called the INSURED PERSON ) and has paid premium as consideration for such insurance.

NOW THIS POLICY WITNESSES that subject to the terms, conditions, exclusions and definitions contained herein or endorsed, or otherwise expressed here on the GIF undertakes that if during the period stated in the Schedule or during the continuance of this policy by renewal any insured person shall contract any disease or suffer from any illness (herein after called DISEASE) or sustain any bodily injury through accident(hereinafter called INJURY) and if such disease or injury shall required any such insured person, upon the advice of a duly qualified Physician/Medical Specialist/Medical Practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon(hereinafter called SURGEON) to incur hospitalization expenses for medical/surgical treatment at any Nursing Home/Hospital in Rajasthan as herein defined (hereinafter called HOSPITAL) as an inpatient, the GIF will pay through TPA/GIF to the Hospital/Nursing Home or the Insured Person the amount of such expenses as would fall to the Hospital/Nursing Home or the Insured Person as per the schedule.

1. In the event of any claim/s becoming admissible under this scheme, the GIF will pay through TPA to the Hospital/Nursing Home or the insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such Insured Person, but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.

(A) Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home as per entitlement of the employee mentioned in the Schedule.

(B) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.

(C) Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Coast of Pacemaker, Artificial Limbs implanted in the body & Cost of organs and similar expenses.

(N.B.: GIF’s Liability in respect of all claims admitted during the period of insurance shall not exceed the Sum Insured per family as mentioned in the schedule)

2. DEFINITIONS :

2.1 HOSPITAL means any registered institution in or outside Rajasthan established for indoor care and treatment of diseases and injuries and which are :-

(a) All the Government hospitals in the State of Rajasthan

(b) The Hospitals outside Rajasthan which have been approved by the Govt. of Rajasthan (Appendix –1)

(c) Private Hospitals within Rajasthan duly approved by Govt. of Rajasthan under the Rajasthan Civil Services Medical Attendance Rules 2008 and also given the acceptance to work with GIF on CGHS Package Rates ( Appendix-2 ). Those private hospitals which are added in approved list time to time by the Government of Rajasthan and give acceptance to work with GIF on CGHS Package Rates, shall also be automatically empanelled under the scheme.

(d) If a private hospital, which is approved for treatment of State Government employees under Rajasthan Civil Services Medical Attendance Rules 2008, has not given acceptance to GIS Office to provide it’s services on CGHS packages/rates and an insured has taken treatment in such hospital, then he/she shall be paid on CGHS package , difference amount shall be borne by him/herself(i.e.insured).

2.2 Surgical Operation’ means manual and/or operative procedures for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolongation of life.
2.3 Expenses on Hospitalisation for minimum period of 24 hours are only admissible. However, this time limit is not applied to specific treatments, i.e. Dialysis, Chemotherapy, Radiotherapy, Eye Surgery, Dental Surgery in case of accidents, Lithotripsy (Kidney Stone removal), D&C, Tonsillectomy taken in the approved Hospital/Nursing Home and the Insured is discharged on the same day, the treatment will be considered to be taken under hospitalisation Benefit. This condition will also not apply in case of stay in hospital of less than 24 hours provided Explanation the treatment is such that it necessitates hospitalisation and the procedure involves specialised infrastructural facilities available in hospitals and due to technological advancement hospitalisation is required for less than 24 hours only. It would be certified by concerning Doctor under whom treatment is given and weighted by TPA.

2.4 CGHS packages shall be applicable in Rajasthan, as laid down by CGHS for Jaipur City and in other States it shall be applicable as laid down by CGHS for various places in India. The bed charges shall be paid according to the category of the employee. The diseases for which no package rate is mentioned in CGHS package rate will be paid according to AIIMS package rates. If there is no CGHS and AIIMS package rate then actual payment shall be paid.

3. ANYONE ILLNESS :-
Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of discharge from the Hospital/Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

3.1 PRE-HOSPITALISATION :-
Relevant medical expenses incurred during period up to 30 days prior to hospitalisation on disease/illness/injury sustained will be considered as part of claim and this facility would be given in critical diseases.

3.2 POST HOSPITALISATION :-
Relevant medical expenses incurred during period up to 45 days after hospitalisation on disease/illness/injury sustained will be considered as part of claims and this facility would be given in critical diseases.

3.3 MEDICAL PRACTITIONER means a person who holds a degree/diploma of a recognised institution and is registered by Medical Council of respective State of Rajasthan. The term Medical Practitioner would include Physician, Specialist and Surgeon.

3.4 QUALIFIED NURSE means a person who holds a certificate of a recognised Nursing Council and who is employed on recommendation of the attending Medical Practitioner.

3.5 MARRIAGE EXPENSES BENEFIT means treatment taken in Hospital/Nursing Council and who is employed on recommendation of the attending Medical Practitioner.

3.6 TPA means a Third Party Administrator who, for the time being, is licensed by the Insurance Regulatory and Development Authority, and is engaged, for a fee or remuneration, by whatever name called as may be specified in the agreement with the GIF, for the provision of health services.

3.7 CASHLESS FACILITY – Cashless facility would be extended to the Insured in the private networking Hospitals for the critical ailments (Means:- i. Coronary Artery Surgery ii. Cancer iii. Renal Failure i.e. failure of both the kidneys iv. Stroke v. Multiple Sclerosis vi. Meningitis vii. Major Organ transplants like Kidney, Lung, Pancreas or Bone marrow Transplantation) and the treatment requiring surgical treatments as per Guide lines issued by the GIF. However, The TPA would decide the merit of the case and it will not be claimed as a matter of right by the insured. The denial of cashless facility does not mean the denial of treatment from concerned hospital & reimbursement thereof.

3.8 CLAIM INTIMATION TO TPA - It is required by the employees that the claims arising in private hospitals should be intimated by cashless request form/claim intimation form, available in the hospital, to the TPA positively. If the claim intimation does not reach the TPA the same day when the patient is admitted to the hospital, then the employee shall not be entitled for reimbursement.

3.9 Claim Intimation to TPA in case of Government Hospitals – It is required by the employees that the claim arising in Govt. Hospitals should be intimated in writing to the concerned, District State Insurance & Provident Fund office, on the same day patient is admitted to the hospital, otherwise, the employee shall not be entitled for reimbursement.

3.10 DEPENDENT FAMILY – The ‘family’ of the employee shall include the employee, his/her spouse, not more than two dependent children upto 21 years of age and dependant parents. The parents shall be regarded as wholly dependent upon the Government servant, if-(a) they normally reside with the Government servant at the place of his duty, and (b) their total monthly income from all sources does not exceed Rs.2000/- per month.
3.11 FAMILY DETAIL – Every newly recruited employee shall have to provide details of the family & photographs for preparing the database & for issuing identity cards in the prescribed form(Appendix 3) immediately after joining the service otherwise his salary bill of the designated month will not be passed by the Treasury Officer.

Explanation – Details of the family means : Name, Designation, DDO, Date of joining Government Service, Names of Family members, Age, Pay/ Pay Scale/Stifund.

4. SCHEDULE : The Schedule enclosed will be deemed to be a part of the policy.

5. EXCLUSION :
   The GIF shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured person in connection with or in respect of:

   5.1 Diagnostics/ Investigations unless followed by indoor treatment of 24 Hours.
   5.2 Injury/disease directly or indirectly caused by or arising from or attributable to invasion, Act of Foreign enemy, War like operations (whether war be declared or not).
   5.3 Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
   5.4 Cost of Spectacles and contact lenses, hearing aids
   5.5 Dental treatment or surgery of any kind unless requiring hospitalisation due to an incident.
   5.6 Convalescence, general debility; run-down condition or rest cure, congenital external disease or defects or anomalies, Sterility, Venereal disease, intentional self injury and use of intoxication drugs/alcohol/poisonous substances.
   5.7 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 Lymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
   5.8 Charges incurred at Hospital or Nursing Home primarily for diagnosis, X- ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home.
   5.9 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician.
   5.10 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.
   5.11 Naturopathy Treatment.
   5.12 Pre existing diseases of employee shall not be covered under this scheme.
   5.13 In such situations in which there are no urgency of hospitalisation and treatment can be given at home and which is not pertain to section 2.3.

6. CONDITIONS :

6.1 Every notice or communication to be given or made under this Policy shall be delivered in writing at the address of the TPA/GIF office.

6.2 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the GIF signed by a duly authorised official of the GIF. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this policy by the Insured Person in so far as they relate to any thing to be done or complied with by the Insured Person shall be a condition precedent to any liability of the GIF to made any payment under this Policy. No waiver of any terms, provisions, condition and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the GIF.

6.3 In cases of grave emergency viz. life threatening diseases like kidney or heart ailments and accidents in which Government Servant has taken treatment as indoor patient in a private hospital within Rajasthan, he/she shall intimate to TPA with full particulars within 24 hours from the time of hospitalization and take approval from TPA / GIF. At the time of claim submission the emergent nature of hospitalization has to be established by an affidavit of the employee supported by a certificate of the treating doctor. Claim shall be paid as per CGHS Package Rates.

6.4 Insured shall show their identity to the empanelled hospitals and fill up a prescribed form at the time of admission to take treatment at CGHS rates/packages. Forms are available at reception counters of all empanelled hospitals (Appendix 5). If an insured does not show identity and takes treatment without filling prescribed form then it is possible that hospital may charge their actual rates. In such cases GIF shall reimburse only on CGHS rates/packages, difference amount shall be borne by the insured.

6.5 All supporting documents relating to the claim must be filed with TPA/GIF within 90 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 45 days), all claim documents should be submitted within 90 days after completion of such treatment.
6.6 The Insured Person shall obtain and furnish the TPA/GIF with all original bills, receipts verifications and other documents upon which a claim is based and shall also give the TPA/GIF such additional information and assistance as the TPA/GIF may require in dealing with the claim.

6.7 Any medical practitioner or an officer authorised by the TPA/GIF shall be allowed to examine the Insured Person in case of any alleged injury or disease requiring Hospitalisation when and so often as the same may reasonably be required on behalf of the TPA/GIF.

6.8 The GIF shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.

6.9 If at the time when any claim arises under this Policy, there is in existence any other insurance (other than Cancer Insurance Policy in collaboration with India Cancer Society), whether it be effected by or on behalf of any Insured Person in respect of whom the claim may have arisen covering the same loss, liability, compensation, costs or expenses, the GIF shall not be liable to pay or contribute more than its rateable proportion of any loss, liability, compensation costs or expenses. The benefits under this Policy shall be in excess of the benefits available under Cancer Insurance Policy.

6.10 If and when the Employee has submitted his/her family details to the concerned State Insurance District office and identity cards have been issued to the insurer, then only he/she shall be entitled for cashless facility.

6.11 The Policy may be renewed by mutual consent. The GIF shall not however be bound to give notice that it is due for renewal and the GIF may at any time cancel this Policy by sending the Insured 30 days notice by registered letter at the insured’s last known address and in such event the GIF shall refund to the insured a pro-rate premium for unexpired Period of Insurance. The GIF shall however, remain liable for any claim, which arose prior to the date of cancellation. The Insured may at any time cancel this Policy and in such event the GIF shall allow refund of premium at GIF’s short period rate only (Table given here below) provided no claim has occurred up to the date of cancellation.

<table>
<thead>
<tr>
<th>PERIOD ON RISK</th>
<th>RATE OF PREMIUM TO BE CHARGED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto one month</td>
<td>1/4th of the annual rate</td>
</tr>
<tr>
<td>Upto three months</td>
<td>1/2 of the annual rate</td>
</tr>
<tr>
<td>Upto six months</td>
<td>3/4th of the annual rate</td>
</tr>
<tr>
<td>Exceeding six months</td>
<td>Full annual rate</td>
</tr>
</tbody>
</table>

6.12 If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the GIF has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

6.13 If the TPA, as per terms and conditions of the policy or the GIF shall disclaim liability to the Insured for any claim hereunder and if the Insured shall not within 12 calendar months from the date or receipt of the notice of such disclaimer notify the TPA/GIF in writing that he does not accept such disclaimer and intends to recover his claim form the TPA/GIF then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

6.14 All medical/surgical treatments under this policy shall have to be taken in approved hospitals in and outside Rajasthan and admissible claims thereof shall be payable in Indian currency. Payment of claim shall be made through TPA/GIF to the Hospital/Nursing Home or the Insured Person as the case may be. The list of approved hospitals is available at (Appendix 2).

6.15 In case of death of insured during policy period the names of family members to be continued till expiry of the policy.
6.16 **Entitlement category for boarding/accommodation in the Hospital :-**

<table>
<thead>
<tr>
<th>Category</th>
<th>Pay Scale*</th>
<th>Entitlement in Govt. Hospital</th>
<th>Entitlement in Approved Private Hospital</th>
<th>Maximum ceiling of Boarding/Accommodation Charges as per CGHS Package Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Rs. 25000/- &amp; above</td>
<td>Deluxe</td>
<td>Private Ward</td>
<td>Rs. 3000/- per day</td>
</tr>
<tr>
<td>B</td>
<td>Rs. 14000/- and about but less than Rs. 25000/-</td>
<td>Cottage</td>
<td>Semi Private Ward</td>
<td>Rs. 2000/- per day</td>
</tr>
<tr>
<td>C</td>
<td>Below Rs. 14000/-</td>
<td>General Ward</td>
<td>General Ward</td>
<td>Rs. 1000/- per day</td>
</tr>
</tbody>
</table>

* Pay scale means basic pay (including grade pay) /fixed remuneration

Note: Actual boarding / accommodation charges of hospital rate shall be applicable but these charges can not be more than CGHS packages rates, indicated as above.

If insured takes treatment in higher category other than his entitlement, the reimbursement of cost of treatment will be made according to his category as prevalent in the hospital.

6.17 Pre existing diseases of the employee would not be covered in this policy except the parents of employee who are dependent of employee as per section 3.10.

6.18 Medical examination of the Government Servant or any member of his family shall not be a condition for issue of Mediclaim Policy.

6.19 A female employee can get the Mediclaim coverage either for her parents or Parents in law in case they are dependent on her and their monthly income is less than Rs. 2000/- and they are residing with her generally.

6.20 A master policy has been issued & copy of policy has been provided to all Drawing & Disbursing officer of State Government. It is required from every DDO that they would brought in notice of all the newly recruited employees regarding terms & condition of the policy. It is also expected that every newly recruited employee must have gone through the terms & conditions of the policy from their concerned DDOs.

6.21 This Policy is available at website : www.sipf.rajasthan.gov.in

7 **HIGH CLAIMS RATIO LOADING (MALUS)**

The total premium payable at the time of renewal of the Group Policy will be loaded at the following scale depending upon the incurred claims ratio for the entire group insured under the Group Mediclaim Insurance Policy for the preceding three completed years excluding the year immediately preceding the date of renewal, where the Group Mediclaim Policy has not been in force for the three completed years, such shorter periods of completed years, excluding the year immediately preceding the date of renewal will be taken in to account.

<table>
<thead>
<tr>
<th>Incurred Claim ratio under the group policy</th>
<th>Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between 70% and 100%</td>
<td>25%</td>
</tr>
<tr>
<td>Between 101% and 125%</td>
<td>55%</td>
</tr>
<tr>
<td>Between 126% and 150%</td>
<td>90%</td>
</tr>
<tr>
<td>Between 151% and 175%</td>
<td>120%</td>
</tr>
<tr>
<td>Between 176 and 200</td>
<td>150%</td>
</tr>
</tbody>
</table>

Note: 
1 High Claim loading (Malus) will be applicable to the Premium at renewal of the Policy depending on the incurred claims Ratio for the entire Group Insured.
2 Incurred claim would mean claims paid plus claims outstanding in respect of the entire group insured under the policy during the relevant period.
9 MATERNITY EXPENSES BENEFIT EXTENSION : (Wherever applicable)

9.1 The maximum benefit allowable under this clause will be up to Rs. 50,000/- per family per year restricted to two living children. This amount is including sum-assured of Rs. 1,00,000 per family per annum.

9.2 The Maternity benefits under this policy are categorized into three:
I Maximum limit under normal delivery : Rs. 10000/-
II Maximum limit under caesarean delivery : Rs. 20000/-
III Maximum limit under delivery related complications (Including child care) : Rs. 50000/-

9.3 Special conditions applicable to Maternity expenses Benefit Extension:
I These Benefits are admissible only if the expenses are incurred in Hospital/Nursing Home as in-patients in Rajasthan.
II A waiting period of 9 months is not applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.
III Claim in respect of delivery for only first two children and/or operations associated therewith will be considered in respect of any one Insured Person covered under the policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
IV Expenses incurred in connection with voluntary medical termination of pregnancy during the first 12 weeks from the date of conception are not covered.
V Pre-natal and post natal expenses are not covered unless admitted in Hospital/Nursing Home and treatment is taken there.
VI Newly born child’s expenses will also be treated as Maternity Expenses.

10 PAYMENT OF CLAIM

10.1 The insured shall submit the claim form through DDO to the TPA in the prescribed performa (Appendix 4).

10.2 For Re-imbursement photo will be pasted by the concerned employee (if he doesn’t possess the identity card) which will be duly verified by the treating doctor/ DDO so as to confirm the identity of the Patient.

10.3 No cashless facility will be provided if the identity cards have not been obtained by the policy holder.

10.4 Payment of claim shall be made through TPA/GIF to the Hospital or to the Insured Person as the case may be normally within 30 days from the date of receipt of completed claim proposals by the TPA.
राजस्थान सरकार
राज्य बीमा एवं प्रावधानी निधि विभाग
(साधारण बीमा निधि)
ढी-ब्लॉक, द्वितीय तल, विश्व भवन, जयपुर, जयपुर।
(डर्समा – 2740219, 2740292 (फॅक्स))
मेडिकलम बीमा पोलिसी शिविर (विशेष निम्नित पोलिसी)

मुख्य सचिव, राजस्थान सरकार, जयपुर

पोलिसी नं.: जी.आई.एफ./.81/मेडिकल/2012-13/02
बीमा अवधि: 01.04.2012 से 31.03.2013 (मृत्यु राशि)
बीमित का नाम: समस्त राज्य कर्मी जो दिनांक 1.1.2004 के बाद मरी गई है एवं आश्रित परिजन।

जारी की तारीख: 01.04.2012
कुल बीमा राशि: ₹ 2 लाख
(प्रति कर्मचारी एवं उनके नियमानुसार आश्रित परिजन) प्रीमियम: 500/– + 12.36% : सेवा शुल्क+
30/– : विशेष खजूर प्रति राज्य कर्मचारी (प्रीमियम राज्य सरकार द्वारा पुरा)
Category – A / B / C

कुल कर्मचारी (जिनके लिए प्रीमियम प्राप्त) – 1,50,000
शुद्ध प्रीमियम ₹. 7,50,00,000/–
संयोग ₹. 92,70,000/–
विविध खर्च ₹. 45,00,000/–
कुल प्रीमियम ₹. 8,87,70,000/–

(संदर्भ- प. 4 (12) किल्म/राजस्थ/2004 पार्ट-1 तृतीय दिनांक 05.04.2012)

जोखिम आवरण: राज्य कर्मी तथा परिजनों हेतु गूप मेडिकलम, विशेष रूप से निम्नित पोलिसी-बीमा राशि रूपये 2 लाख।

पोलिसी : राज्य कर्मी के परिवार में निम्न शामिल है।

क्लास के अध्यावन (a) राज्यकर्मी (खैर), (b) उसका/उसकी पति/पत्नी
(c) आश्रित बच्चे जिनकी आयु 21 वर्ष से अधिक नहीं है।
(d) आश्रित माता/पिता राज्य कर्मी पर आश्रित माने जायेंगे; जबकि वे सामान्य तथा राज्य कर्मी के साथ, उसके तैनाती स्थल पर रहते हों एवं उनकी मासिक आय सभी राशियों से रूपये 2000/– से अधिक नहीं हो।

दायि के लिए सम्पर्क करें : इस पोलिसी से संबंधित दायियों/दर्शकों को निम्न कार्यालय में दें।

अनुसूचित मेडिकल हॉस्पिटल के लिए, पी-एफ.ए. प्रमिति।
वी-204 अमृत कलजा विलिंग, कंगल एप्स, मसौद, जयपुर।
वेब साइट: www.anyutatpa.com
फोन नं:- 0141-6596565 / 2700792, हॉटेल डिस्क नं- 8764176164
बैंक नं- 0141 – 2700792
ई-मेल- jaipurbo@anyutatpa.com

उपरोक्त वाक्य में यदि कोई परिवर्तन होता है तो उसकी सूचना पुष्टक से जारी की जायेगी।
साधारण बीमा निधि की मेडिकलम पोलिसी की सामान्य शर्तों के अध्यावन राज्य कर्मी को बीमा आवरण प्रदान करने का साधन है।

-sd-
अतिरिक्त निदेशक(मेडिकलम)

-sd-
निदेशक
राज्य बीमा एवं प्राधिकृत विभाग
The policy holder Government servant shall be entitled to indoor treatment in all State Government hospitals, Government Approved private hospitals outside Rajasthan. TPA (Third Party Administrator) approved private hospitals within the State of Rajasthan.

The policy holder Government servant and his family members shall be entitled to reimbursement of hospital expenses for services rendered by a registered health Professional in case of conditions, services, tests/investigations (carried out in Government hospital and/or in a private institution on the recommendation of the treating Government doctor), cost of implants implanted into the body of the patient and any payment made to the Government hospital/concerned Medicare Relief Society for all types of disease/treatments taken as indoor patient in a Government hospital.

For the indoor treatment taken in approved private hospital within State and hospitals outside Rajasthan; policy holder Government servant and his family members shall be entitled for reimbursement of following expenses:-

1. Room, Boarding, Expenses charged by the Hospital/nursing home.
2. Nursing Expenses.
3. Surgeon, Anesthetist, Medical Practitioners, Consultants, Specialists fees
5. Chemotherapy, Radiotherapy, cost of Pacemaker, Artificial Limbs and cost of organs and similar expenses.

In case of death of insured during policy period the names of family members to be continued till expiry of the policy.

5. Entitlement category for boarding/accommodation in the Hospital:

<table>
<thead>
<tr>
<th>Category</th>
<th>Pay Scale*</th>
<th>Entitlement in Govt. Hospital</th>
<th>Entitlement in Approved Hospital</th>
<th>Maximum ceiling of Boarding/Accommodation Charges per as per CGHS Package Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Rs. 25000/- &amp; above</td>
<td>Deluxe Private Ward</td>
<td>Rs. 3000/- per day</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Rs. 14000/- and below but not less than Rs. 25000/-</td>
<td>Semi Private Ward</td>
<td>Rs. 2000/- per day</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Below Rs. 14000/-</td>
<td>General Ward</td>
<td>Rs. 1000/- per day</td>
<td></td>
</tr>
</tbody>
</table>

*Pay scale means basic pay (including grade pay)/fixed remuneration

Note: Actual boarding / accommodation charges of hospital rate shall be applicable but these charges can not be more than CGHS packages rates, indicated as above.

If the insured takes treatment in higher category other than his entitlement, the reimbursement of cost of treatment will be made according to his category as prevalent in the hospital.

EXCLUSION:

1. The GIF shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured person in connection with or in respect of:
   - Injury/disease directly or indirectly caused by or arising from or attributable to invasion, Act of Foreign enemy, War like operations (whether war be declared or not).
   - Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
   - Cost of Spectacles and contact lenses, hearing aids
   - Dental treatment or surgery of any kind unless requiring hospitalization due to an accident.
   - Convalescence, general debility, run-down condition or rest cure, congenital external disease or defects or anomalies, Sterility, Venerable disease, intentional self injury and use of intoxication drugs/alcohol.
   - All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymph tropic Virus Type III (HTLLB-III) or Lymphadenopathy Associated Virus (LAV) or the Mumps Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
   - Charges incurred at Hospital or Nursing home primarily for diagnosis X-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing home.
   - Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician.
   - Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.
   - Naturopathy Treatment.
   - Pre existing disease shall not be covered under this scheme.

Conditions:

1. Every notice or communication to be given or made under this Policy shall be delivered in writing at the address of the TPA/GIF.
2. Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the TPA immediately and in case of emergency Hospitalization within in 24 hours from the time of Hospitalization.
3. All supporting documents relating to the claim must be filed with TPA/GIF with within 90 days from the date of discharge from the hospital. In case of post-hospitalization, treatment limited to 35 days, all claim documents should be submitted within 90 days after completion of such treatment.

Note: Waiver of this condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the GIF that the circumstances in which the insured was placed was not possible for him or any other person to give such notice or file claim within the prescribed time-limit. In such cases Additional Director GIF can waive up to 6 month delay. While the delay of 6 to 12 month can be waived by Director SAI/GPF.
4. The Insured Person shall obtain and furnish the TPA/GIF with all original bills, receipts and other documents upon which a claim is based and shall also give the TPA/GIF such additional information and assistance as the TPA/GIF may require in dealing with the claim.
5. Any medical practitioner authorized by the TPA/GIF shall be allowed to examine the Insured Person in case of any alleged injury or disease requiring hospitalization when and so often as the same may reasonably be required on behalf of the TPA/GIF.
6. The GIF shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.
7. If at the time when any claim arises under this Policy, there is in existence any other insurance (other than Cancer Insurance Policy in collaboration with India Cancer Society), whether it be effected by or on behalf of any Insured Person in respect of whom the claim may have arisen covering the same loss, liability, compensation , costs or expenses, the GIF shall not be liable to pay or contribute more than its ratable proportion of any loss, liability, compensation costs or expenses. The benefits under this Policy shall be in excess of the benefits available under Cancer Insurance Policy.
8. The GIF may be renewed by mutual consent. The GIF shall not however be bound to give notice that it is due for renewal and the GIF may at any time cancel this Policy by sending the Insured 30 days notice by registered letter at the insured’s last known address and in such event the GIF shall refund to the insured a pro-rata premium for unexpired Period of Insurance. The GIF shall however, remain liable for any claim, which arose prior to the date of cancellation. The Insured may at any time cancel this Policy and in such event the GIF shall allow refund of premium at GIF’s short period rate only provided no claim has occurred up to the date of cancellation.
9. If the TPA, as per terms and conditions of the policy or the GIF shall disclaim liability to the Insured for any claim hereunder and if the Insured shall not within 12 calendar months from the date of receipt of the notice of such disclaimer notify the TPA/GIF in writing that he does not accept such disclaimer and intends to recover his claim the TPA/GIF then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
10. Cash less facility would be extended to the insured as per terms & conditions of the policy.

**CONDITIONS:**

1. Insureds shall show their identity to the empanelled hospitals and fill up a prescribed form at the time of admission to take treatment at CGHS rates/packages. Forms are available at the reception counter of all empanelled hospitals. (Appendix-5). If an insured does not show identity and takes treatment without filling prescribed forms then it is possible that hospital may charge their actual rates. In such cases GIF shall reimburse only on CGHS rates/packages, difference amount shall be borne by the insured.
List of Hospitals approved by the State Government for treatment outside Rajasthan

1. All India Institute of Medical Sciences, New Delhi.
2. Apollo Hospital, Madras.
3. Bombay Hospital, Bombay.
4. Cancer Institute, Adayar, Madras.
5. Christian Medical College & Hospital, Vallore.
6. Delhi Heart & Lung Institute, New Delhi.
7. Escort Heart Institute, New Delhi.
8. G.B. Pant Hospital, Delhi.
10. Irwin Hospital, New Delhi.
11. J.J. Hospital, Bombay.
12. Jaslok Hospital, Bombay.
13. K.E.M. Hospital, Bombay.
14. Lady Hardinge Medical College Hospital, New Delhi(for women and children).
15. N.M. Wadia Institute of Cardiology, Pune.
16. Post Graduate Institute, Chandigarh.
17. Rajiv Gandhi Cancer Institute & Research Center, Delhi.
18. Tata Memorial Hospital, Bombay.
19. The Gujarat Research & Medical Institute (Rajasthan Hospital), Ahmadabad
### Approved Private Hospitals in Rajasthan

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Hospital Name</th>
</tr>
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<tbody>
<tr>
<td><strong>Multi Speciality Hospitals:</strong></td>
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</tr>
<tr>
<td>1</td>
<td>S.K.Soni Hospital, Jaipur</td>
</tr>
<tr>
<td>2</td>
<td>Gheesibai Memorial Mittal Hospital And Research Centre, Ajmer</td>
</tr>
<tr>
<td>3</td>
<td>Bhandari Hospital and Research Center Jaipur</td>
</tr>
<tr>
<td>4</td>
<td>Mahatma Gandhi Medical College &amp; Hospital, Jaipur</td>
</tr>
<tr>
<td>5</td>
<td>Tagore Hospital &amp; Research Institute, Jaipur</td>
</tr>
<tr>
<td>6</td>
<td>Apex Hospital, Jaipur</td>
</tr>
<tr>
<td>7</td>
<td>Jaipur Hospital, Lal kothi, Jaipur</td>
</tr>
<tr>
<td>8</td>
<td>NiIMS Hospital, Jaipur</td>
</tr>
<tr>
<td>9</td>
<td>Mittal Hospital, Alwar</td>
</tr>
<tr>
<td>10</td>
<td>Ramsnehi Hospital and Research Centre, Bhilwara</td>
</tr>
<tr>
<td>11</td>
<td>Goyal Hospital &amp; Research, Jodhpur</td>
</tr>
<tr>
<td>12</td>
<td>Bharat Vikas Parishad Hospital &amp; Research Centre, Kota</td>
</tr>
<tr>
<td>13</td>
<td>Fortis Modi Hospital, Kota</td>
</tr>
<tr>
<td>14</td>
<td>Jaisawal Hospital &amp; Neuro Institute, Kota</td>
</tr>
<tr>
<td>15</td>
<td>Sudha Hospital &amp; Medical Research Centre, Kota</td>
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<td>16</td>
<td>Geetanjali Medical College &amp; Hospital, Udaipur</td>
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<tr>
<td>17</td>
<td>Maa Gayatri Hospital, Udaipur</td>
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<tr>
<td>18</td>
<td>Kalpana Nursing Home, Udaipur</td>
</tr>
<tr>
<td>19</td>
<td>GBH American Hospital, Udaipur</td>
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<tr>
<td>20</td>
<td>Global Hospital &amp; Research Centre, Mount Abu</td>
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<tr>
<td><strong>Only for Cardiology &amp; City Surgery Speciality Hospitals:</strong></td>
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</tr>
<tr>
<td>21</td>
<td>Heart &amp; General Hospital, Jaipur</td>
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<tr>
<td>22</td>
<td>Jaipur Heart Institute, Jaipur</td>
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<tr>
<td><strong>Only for Neurosurgery Speciality Hospital:</strong></td>
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<tr>
<td>23</td>
<td>Indowestern Brain &amp; Spine Hospital, Jaipur</td>
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<td><strong>Only for Oncology Speciality Hospital:</strong></td>
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<td>24</td>
<td>Bhagwan Mahaveer Cancer Hospital &amp; Research, Jaipur</td>
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<td><strong>Only for Ophthalmology Speciality Hospital:</strong></td>
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<td>25</td>
<td>Anand Hospital and Eye Centre, Jaipur</td>
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<td>26</td>
<td>Kshetrapal Eye Hospital &amp; Lasic Laser Centre, Ajmer</td>
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<td><strong>Only for Cardiology Speciality Hospital:</strong></td>
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<tr>
<td>27</td>
<td>Kota Heart Institute, Kota</td>
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Any change will be notified separately.
## Family Detail for Mediclaim Policy Database

<table>
<thead>
<tr>
<th>क्र.सं.</th>
<th>नाम</th>
<th>राज्य कर्मचारी से सम्बन्ध</th>
<th>उम्र</th>
<th>जन्म तिथि</th>
<th>लिंग</th>
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### परिवार सदस्यों की विवरण की ताज़ातःतया जन्म तिथि

<table>
<thead>
<tr>
<th>मास</th>
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<td>पूता/पुत्र</td>
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### घरेलू विवरण

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<table>
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<tr>
<td>रू.प</td>
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### हस्ताक्षर

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<th>हस्ताक्षर अधिकारी कर्मचारी</th>
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</thead>
<tbody>
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<td></td>
<td>सामान्य विवरण की ताज़ातःतया जन्म तिथि अनुसार तथा ताज़ातःतया जन्म तिथि से उत्पादित होता है</td>
</tr>
</tbody>
</table>
1. वीमाध्यक का नाम : 
उपनाम : 
प्रामांक : 
(जिसके नाम से पत्रिसिंह जारी की गई है) 

dावा संख्या : 

2. पत्रिसिंह संख्या 
अवधि से 
तक : 

3. रोगी यथित का विवरण 
क. नाम और वीमाध्यक के साथ संबंध 
ख. वर्तमान पुर्ण आयु 
ग. घर का पता 

dूरभाष नं 
मोबाईल नं 

4. संसर्गजन्य रोग/बीमारी या लगी हुई चोट का प्रकार : 

5. वह दिनांक जिस दिन चोट लगने या रोग/बीमार होने का पहली बार पता चला : 

6. अस्पताल का नाम और पता : 

7. (क) भौती होने का दिनांक 
   दिनांक माह वर्ष 

   (ख) छोटे जाने का दिनांक 
   दिनांक माह वर्ष 

8. यदि दावा अधिवासी अस्पताल भौती के लिए है तो कुण्या बताएं। 

9. संसूचना खंड का मददवाल विवरण : 

10. बैच खाता सं (salary a/c number) एवं बैच का नाम 

11. संसूचना दस्तावेज :- 

I. मेडिकल बीमा परिषद पत्र का संक्षिप्त विवरण। अधिकारी भारती से प्रमाणित फोटो प्रति।

II. अस्पताल के बिल, सरीद और छोटे जाने का प्रमाण पत्र/कार्ड।

III. दर्शन विविध क्षेत्र के साथ अस्पताल एवं दायांध्यों के मूल प्रमाणित बिल/कं. 1 ग्राम।

IV. सभी प्रमाण के रूपों से संबंधित जांच रिपोर्ट के साथ एवं रोग के बारे में प्रमाण-पत्र।

V. अधिकारी अस्पताल भौती के साथ दीर्घ के पर में उसकी देखभाल करने वाली प्रशिक्षित नर्स से प्राप्त सरीद जिसके साथ उपचार करने वाले विशिष्टक का प्रमाण-पत्र।

VI. उपचार करने वाले विशिष्टक से प्राप्त-पत्र जिसमें पत्रिसिंह के अधिकारी अस्पताल भौती वर्लिंज के अंतर्गत उपचार करने के लिए कारण दिए गए हैं।

VII. उपचार करने वाले विशिष्टक/सर्जन से यह प्रमाण-पत्र का बीमार लेखमूल्य हुआ है। (डिस्सार्ज टिकट)
घोषणा

मे एतद्वारा घोषणा करता हूं कि उपर्युक्त विवरण सभी प्रकार से साफ है और रोगी जिस पर चिकित्सा यथा किया गया है वह पूर्णतया मुद्र पर आविष्कृत है। मे अपने घोषणा करता हूं कि उपर्युक्त इलाज के संबंध में कोई भी लाभ किसी अन्य चिकित्सा योजना या वैमा के अन्तर्गत प्राप्त नहीं किया गया है।

200 ........................... के आज ........................... दिन पर .............................. मे दिनांकित

दायाकार्य के हस्ताक्षर
भय पद नाम व पता

सत्यापन

प्रमाणित किया जाता है कि उपरोक्तानुसार विवरण सही है।

प्रमाणित किया जाता है कि श्री/श्रीमत/श्री/श्रीमती............................................ पद................................. वर्षम में इस कार्यालय में पदस्थापित है एवं इनका वेतनमान.................. है। कृपया भुगतान की व्यवस्था करायें।

हस्ताक्षर आहरण विवरण अधिकारी मय सीत

प्राधिकृत चिकित्सक/मैडिकल सुपरिटेंडेंट के हस्ताक्षर
(1) दावे का दिनांक
(2) दावे संख्या
(3) पौलिसी संख्या
(4) बीमित धनराशि
(5) दावकता द्वारा उठाए गए खर्चों की अनुपूर्ति – (1)
(6) तैयारकता
(7) जांचकर्ता
(8) अनुमोदकता कुल धनराशि दावे के अंतिम देय हेतु: रु. 
(9) भ्रमण के लिए पारित सूचना शुद्ध देय धनराशि: रु. 
(10) यदि सम्पूर्ण दावा मंजूर नहीं किया गया तो उसका कारण – स्थायी प्रशिक्षक जारी किया गया डिमांड ब्रांड/बैंक नं. मय दिनांक 

राजस्थान सरकार
राज्य बीमा एवं प्राकाशी निधि विभाग
(साधारण बीमा निधि)

कार्यवाण/TPA में प्रयोग के लिए

(1) दावे का दिनांक
(2) दावे संख्या
(3) पौलिसी संख्या
(4) बीमित धनराशि
(5) दावकता द्वारा उठाए गए खर्चों की अनुपूर्ति – (1)
(6) तैयारकता
(7) जांचकर्ता
(8) अनुमोदकता कुल धनराशि दावे के अंतिम देय हेतु: रु. 
(9) भ्रमण के लिए पारित सूचना शुद्ध देय धनराशि: रु. 
(10) यदि सम्पूर्ण दावा मंजूर नहीं किया गया तो उसका कारण – स्थायी प्रशिक्षक जारी किया गया डिमांड ब्रांड/बैंक नं. मय दिनांक 

राजस्थान सरकार
राज्य बीमा एवं प्राकाशी निधि विभाग
(साधारण बीमा निधि)

राजस्थान सरकार
राज्य बीमा एवं प्राकाशी निधि विभाग
(साधारण बीमा निधि)

नाम :
पता :

पौलिसी नं- % GIF/81/Medi/2007-08/01
आयु :
आई.डी. नं.(CPF) :
पौलिसी आरम्भ दिनांक :

“सामाजिक सुरक्षा - समय पर ब्यवस्था”

पतनी/पति
(नाम)
(फोटो शिफ्काए)
पुत्र/पुत्री
(नाम)
(फोटो शिफ्काए)
पिता
(नाम)
(फोटो शिफ्काए)
मता
(नाम)
(फोटो शिफ्काए)

अस्पताल में भर्ती होने पर संस्कर करें
TPA -

GIF Help line : 0141-2740292
“राज. मेडिकल पोलिसी आवेदन पत्र”

(1.1.2004 के पश्चात नियुक्त राज्य कर्मचारी/विद्युतकर्मी द्वारा भरा जावे)
(राज्य बीमा एवं प्राक्षेपी निषिध बिमाग्रा संचालित मेडिकल पोलिसी के अन्तर्गत अस्पताल द्वारा सी.जी.एच.एस. दरों पर उपचार किया जाता है)

<table>
<thead>
<tr>
<th>नंबर</th>
<th>विवरण</th>
<th>जानकारी</th>
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<tr>
<td>1.</td>
<td>रोगी का नाम</td>
<td>(Name of Patient)</td>
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<td>2.</td>
<td>श्रीमति राज्य कर्मचारी का नाम</td>
<td>(Insured State Government employee)</td>
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<tr>
<td>3.</td>
<td>रोगी का राज्य कर्मचारी से सम्बन्ध</td>
<td>(Relation of patient with insured)</td>
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<td>4.</td>
<td>हॉस्पिटल में भर्ती होने का दिनांक</td>
<td>(Date of Admission in Hospital)</td>
</tr>
<tr>
<td>5.</td>
<td>कर्मचारी की राज्य सरकार में नियुक्ति तिथि</td>
<td>(Date of appointment in State Government)</td>
</tr>
<tr>
<td>6.</td>
<td>कर्मचारी का विभाग</td>
<td>(Department of employee)</td>
</tr>
<tr>
<td>7.</td>
<td>कर्मचारी का वेतनमान</td>
<td>(Pay scale of employee)</td>
</tr>
<tr>
<td>8.</td>
<td>कर्मचारी का एनपीएस नं</td>
<td>(NPS No. of employee)</td>
</tr>
<tr>
<td>9.</td>
<td>राज्य बीमा द्वारा जारी आई.डी. नं</td>
<td>(ID No. issued by SI &amp; PF deptt.)</td>
</tr>
<tr>
<td>10.</td>
<td>कर्मचारी का टेली. / मोबाइल नं</td>
<td>(Tel./Mobile No. of employee)</td>
</tr>
<tr>
<td>11.</td>
<td>कर्मचारी का स्थायी पता</td>
<td>(Permanent address of the employee)</td>
</tr>
</tbody>
</table>

हर्षालकर्ता कर्मचारी मय
विभाग का नाम
घोषणा

मैं एतद् द्वारा घोषणा करता हूं कि उपयुक्त विवरण सभी प्रकार से स्वतः है और शेषी जिस पर विकिलिस्ट श्रवण किया गया है वह पूर्णतः मुख्य पर आधिकृत है। मैं आगे घोषणा करता हूं कि उपयुक्त इलाज के संबंध में कोई भी लाभ किनें अन्य विकिलिस्ट योजना या वैमा के अन्वेषण प्राप्त नहीं किया गया है।

200 ------------------------------- के आज ------------------------------- दिन पर ------------------------------- में प्रमाणित

दावाकर्ता के हस्ताक्षर
मय पद नाम व पता

सत्यापन

प्रमाणित किया जाता है कि उपरोक्तानुसार विवरण सही है।

प्रमाणित किया जाता है कि श्री/श्रीमती/कृपा/लुप्ती--------------------------पद---------------------- वर्तमान में हेस कार्यालय में पदस्थापित है एवं इनका वेतनरेंम पद---------------------- है। वृपया भुगतान की व्यवस्था करलायें।

हस्ताक्षर आहरण विवरण अधिकारी मय तील

प्राधिकृत विकिलिस्ट/मेडिकल सुपरविडेंट के हस्ताक्षर