

Name of the Member
Address

Sub: **Renewal under SAIL Mediclaim Scheme (11th April, 2017 – 10th April, 2018)**

Ref: **Mediclaime Index Number (MIN) Self Spouse**

Dear Sir/Madam,

This is to inform that SAIL Mediclaim Scheme (2017-18) has become operational with M/s. United India Insurance Co. Ltd. (UII) for a period of one year from 11th April, 2017 – 10th April, 2018. For SAIL Mediclaim Scheme (Period : 11th April, 2017 – 10th April, 2018), the benefits are as under:

- Hospitalization coverage (IPD) up to **Rs. 2.00 lacs per member with clubbing facility** between the Mediclaim member and his/her spouse, for all members.
- The OPD coverage, for members **below 70 years of age as on 31.03.2017, is Rs. 4,000/- per member (no clubbing facility).**
- The OPD coverage, for members who have **completed 70 years of age as on 31.03.2017, will be Rs. 8,000/- per member (no clubbing facility).**

From 11.04.2017, a Mediclaim member can avail of the cashless/reimbursement facility under hospitalization, as was being done earlier. The administration of the Mediclaim Scheme under cashless as well as on reimbursement basis will be done by Third Party Administrator (TPA). The cashless facility under hospitalization will be available in the hospitals empanelled by the TPA. For other hospitals, members can avail of the hospitalization facility, on reimbursement basis. The claims on account of reimbursement of OPD/IPD treatment for 2017-18 will have to be lodged with TPA for SAIL Mediclaim Scheme (2017-18), which is M/s. MD India Health Insurance TPA Private Limited.

Cappings/Ceilings in the following areas will continue under SAIL Mediclaim Scheme (2017-18):

- Room Rent Charges / Procedural Charges / Investigation Charges
- Implants/ Stents for Coronary Angioplasty
- Lenses for Cataract Surgery
- Implants for Knee/ Hip joint replacement
- Cappings on certain Procedures/ Packages

The details shall be available in the Mediclaim Booklet which will be circulated to the members shortly. The details are also available on the SAIL Website and members are requested to apprise themselves regarding the said Cappings/ Ceilings and exclusions before availing Mediclaim facility.

Members are further requested to strictly adhere to the following:

- i) **Inform/Intimate, in writing to the TPA at least 48 hrs. prior to any elective/planned Hospitalization/Admission.**
- ii) **In case of Emergency Admission/Hospitalization, the TPA to be informed in writing within 24 hrs. of such hospitalization.**
- iii) **Claim intimation to be considered mandatory for both Cashless and Reimbursement claims for IPD.**
- iv) **Claim intimation to be sent via Letter/E-mail/Fax/Personally at TPA offices.**
- v) **Reimbursement claims with respect to IPD to be submitted to the TPA, within 30 days from the Date of Discharge from Hospital.**
- vi) **Reimbursement claims pertaining to Post Hospitalization (IPD) treatment to be submitted to the TPA, within 30 days after the completion of permissible post Hospitalization treatment period of 60 days.**
- vii) **OPD Claims to be submitted to the TPA, at any time but necessarily when the expenses exceed Rs. 2000 per person per policy period or within 90 days from the date of completion of the treatment, whichever is earlier.**
- viii) **To facilitate payment of reimbursement of claims through ECS, members are advised to fill in the details as indicated in the attached Form.**

The premium payable for a member **under 70 years of age, as on 31.03.2017 is Rs. 3572/- (Rupees Three thousand five hundred seventy two only) per member, for a member who is aged between 70-80 years as on 31.03.2017, premium payable is Rs. 2498/- (Rupees Two thousand four hundred ninety eight only) per member and for members aged 80 years or above as on 31.03.2017, the premium payable is Rs. 1665/- (Rupees One thousand six hundred sixty five only) per member.** You are requested to refer to the indicative table enclosed herewith, and arrive at the premium amount as per the age of member and spouse. You are requested to pay your premium for renewal of your Mediclaim membership for 2017-18 as per the procedure for premium payment, detailed in the enclosure. The premium receipt and the renewal details as per the enclosed format (Application Form) should reach the concerned SAIL Plant/ Unit, positively by 15th May, 2017. Your membership for 2017-18 will only be activated/ renewed, once SAIL receives your filled-in Application Form along with your premium payment receipt.

You are requested to submit all your pending Mediclaim Bills pertaining to FY 2016-17 to M/s. Raksha Health Insurance TPA Pvt. Ltd. **latest by 25th April, 2017** positively.

Thanking you,

Yours sincerely,

Concerned IRP

PROCEDURE FOR PREMIUM PAYMENT
SAIL Mediclaim Scheme (2017-18)

I. Payment Options

- SAIL has a tie-up with SBI for facilitating the medical insurance payment.
- Premium can be paid online through Credit Card/ATM-cum-Debit Card/Internet Banking etc.
- Payment can also be made by cheque/ draft/ pay-orders in favour of "SAIL A/C Mediclaim MIN No." or in cash, at any of the SBI Branches along-with pre-filled-in, computer generated, challans (having State Bank Collect Reference No. printed on the challan form). The payment maybe made by the member or his/her representative for self/spouse/both, as the case may be.

II. State Bank of India – (SB Collect - Link: www.onlinesbi.com)

- a) On the first screen click on the tab "State Bank Collect" (Option-"SBI").
- b) Next Screen-check/click the box "I have read and accepted the terms and conditions stated above" and click on the **Proceed** Button.
- c) Next Screen - Select "National Capital Territory of Delhi" from the drop-down menu for "State of Corporate/Institution" and select "Industry" from the drop-down menu for "Type of Corporate/Institution" and then click the **Go** button.
- d) Next Screen –Select "Steel Authority of India Limited" from the drop-down menu for **Industry Name** and then click **Submit** button.
- e) Next Screen - From the drop-down menu, select either "Mediclaim Self/ Mediclaim Spouse / Mediclaim Both", as the case may be.
- f) Next Screen - Enter MIN No. (Medical Index Number):-For option "Mediclaim self" or "Mediclaim both", enter the MIN No. of the SAIL Ex-employee. For option "spouse" only, enter the MIN No. of the spouse.
- g) Click the "Submit" button. Next Screen displays member details. Fields marked with * (asterix) are mandatory/compulsory fields. Applicable amount will automatically be displayed in the **Amount field**. {In case of discrepancy in applicable premium amount, pls. contact IRP(Internal Resource Person) of your concerned plant/unit}
- h) In the second part of the same Screen- **The person making payment** may enter his/her **Name, Date of Birth & Mobile No. This is required to reprint the challan, if the need arises**. Once done, click on the **Submit** button.
- i) Next Screen - All details of the member are displayed. Please check/verify the data on this screen and then proceed to the payment screen.
- j) The options for payment along with the applicable transaction charges are displayed on the next screen. The applicable transaction charges are also indicated in the table below.
- k) Members may choose to make payment directly through Credit Card/Debit Card/ATM card/Internet Banking;
- l) Apart from the above payment options, concerned member can also take a print out of the **computer generated challan** (having a pre-printed State Bank Collect Reference No.) and use the same for making payment through **cash, cheque, pay-order or demand draft** at any of the SBI Branches. Please note that for payment through **cash, cheque, pay-order or demand draft**, the member is required to submit the **computer generated challan** (mandatory) along with the payment.
- m) On successful payment, the member shall be prompted to print the **e-receipt**. However, in case of 'challan', there will be an option to print challan.

IMPORTANT NOTES:

- In case the payment is made by cheque, though the receipt may have been issued/ acknowledged immediately; the renewal of the Mediclaim Policy shall be **subject to realisation of the Cheque**. In case the cheque submitted by the Member towards his/her contribution of premium is dishonoured by the Bank/ returned unpaid, it shall be responsibility of the member to promptly re-deposit the premium through Demand Draft only. For any reason, whatsoever, if the premium remains unpaid and the Policy for the member is not renewed, it will be at sole risk of the member. SAIL shall not be held responsible, if the dishonour of the cheque is/ could not be communicated to the Member resulting in non-renewal of the Mediclaim Policy for the Member.
- Once payment is successful and acknowledgement / receipt has been obtained, members are required to send the photocopy of the same along with the duly filled-in application form to the respective IRPs of the concerned Plant/Unit, **to activate the membership** under SAIL Mediclaim Scheme (2017-18).
- SAIL shall bear no responsibility in case the member has filled incomplete/wrong data/details while proceeding for premium payment for renewal under SAIL Mediclaim Scheme (2017-18).
- In case both the eligible members (retired employees who along with their spouse) are willing to renew their membership under SAIL Mediclaim Scheme (2017-18), they must exercise the 'BOTH' option and not renew separately under 'SELF' & 'SPOUSE'.

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**Application for Renewal of Membership for Mediclaim Scheme
(for the period 11th April, 2017 – 10th April, 2018)**

(Members to note that the Renewal process will be completed

ONLY when the filled-in Application Form along with Premium Receipt reaches the concerned Plant/Unit)

Employee Details																			
Name of Member																			
Date of Birth								MIN No.		Gender (M/F)		Please affix recent photograph of member			Please affix recent photograph of spouse				
D	D	M	M	Y	Y	Y	Y												
Name of Spouse																			
Date of Birth								MIN No.		Gender (M/F)									
D	D	M	M	Y	Y	Y	Y												
Address (Only in case of Change of Address since last policy period)																			
Pin Code					Phone					Cell (to be provided)									
Email ID																			
AADHAR NO. (SELF)							AADHAR NO. (SPOUSE)												
Premium for Employee(Rs.)					Premium for Spouse(Rs.)					Total Premium(Rs.)									
Nominee of Employee										Relation with Employee									
Nominee of Spouse										Relation with Spouse									
ECS Details					Employee					Spouse									
Name of Account Holder																			
Name of Bank																			
Branch Address																			
Member Account No.										IFSC Code Member									
Spouse Account No.										IFSC Code Spouse									
Signature of Member										Signature of Spouse									
Payment Details																			
Challan / E- Receipt No.										Amount (Rs.)									
Members to Note																			
Submission of this form with the E-receipt/Challan receipt of premium payment to the respective Plants/Units is mandatory.																			
Enclosures:																			
(1) Receipt of Payment; (2) Cancelled cheque with Name & MIN at the back; (3) Self-Attested copy of Aadhar Card.																			
Intimation : (1) Pre-planned hospitalization - 48 hours in advance; (2) Emergency - within 24 hrs from the time of admission.																			
Claim Submission : (1) IPD - Within 30 days from the date of discharge; (2) Post-Hospitalization – within 30 days after completion of treatment period of 60 days; (3) OPD - When expenses exceed Rs.2000/- per person per policy period or within 90 days from the date of treatment, whichever is earlier.																			
Cappings/Ceilings : Members to apprise themselves regarding Cappings/Ceilings and exclusions before availing mediclaim facility, from the SAIL Website (www.sail.co.in)/ Mediclaim Booklet.																			
THE ABOVE TIME LIMITS TO BE STRICTLY ADHERED TO, SO THAT THE CLAIMS ARE NOT REJECTED.																			

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