



NATIONAL FERTILIZERS LTD
CORPORATE OFFICE : PERSONNEL DEPARTMENT : NOIDA

Circular No: PA712 094

No: NFL/Pers/IR/3.34/

March 4, 2005

Sub : Group Medi-Claim Policy

It has been decided to introduce a Group Medi-Claim Policy for employees of NFL and their dependent family members **covering Indoor treatment w.e.f. 1.4.2005.**

The salient features of the Group Medi-Claim Policy are as under: -

1. The Policy shall cover hospitalization as indoor patient only (excluding domiciliary treatment) for a sum insured of Rs.1.50 lacs per year for self and their dependant family members.
2. The Policy also provides for a corporate floater of Rs.100 lakhs, which shall be available for adjustment of any claims in excess of the individual family floater claim of Rs.1.50 lakhs p.a..
3. The Policy shall be managed by a Third Party Administrator (TPA) and shall provide cashless service through a large number of network hospitals, a list of which has separately been sent to Unit Head. The TPA shall also be implementing the cashless arrangement with Hospitals/Nursing Homes presently used by NFL employees at Plants/Offices, including NFL hospitals.
4. Medical treatment for all diseases requiring hospitalization including coverage for baby dependents from Zero date shall be available from the date of inception of the Policy and the Policy shall also cover all pre-existing diseases.
5. The definition of 'family' will continue to be the same, as already notified. Any addition/deletion to the family shall have to be notified within one month of the event.
6. The Medi-Claim Policy will also cover reimbursement of pre and post hospitalization expenses for 30 and 60 days respectively. In other words, if an employee takes treatment from any hospital/Doctor and later on is admitted in a network hospital for the same disease, the medical expenses for a maximum period of 30 days prior to hospitalization shall be reimbursed by the TPA subject to furnishing the relevant documents. For post hospitalization, the expenses incurred based on the hospital in which the treatment was taken shall be allowed for a maximum period of 60 days by TPA. Such claims, in original, shall be submitted through respective Nodal Officer of Unit/Office to TPA direct for reimbursement.

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7. In case an employee of NFL obtains treatment from any non-network hospital during emergency or by virtue of their posting or while on tour/leave, the claim shall be admitted in full by the TPA. However, such claims shall be submitted directly to TPA through respective Nodal Officer of Unit/Office and settled within 15 days of submission to TPA.
8. The TPA shall issue a photo identity card to each and every member of Family of an employee, which would entitle the member to avail cashless/TPA service. The employees are required to submit one passport size photograph of self and each dependant family member in the prescribed form (copy enclosed) to the HR Department of concerned Unit/Office for issuing photo identity card by TPA. **The forms and photographs, duly verified by authorized Officer of Unit/Office, should be sent to HR Department at Corporate Office by 11.3.2005 for onward transmission to Insurance Company/TPA, so that the new arrangement becomes operative by 1.4.2005.** Separately, a consolidated list of serving employees and their dependents in a soft/hard copy may be forwarded to F&A Deptt. Corporate Office under intimation to HR Department.
9. Room rent entitlement of NFL employees is to be informed to the Insurance Company/TPA for regularizing Medi-Claim for which the grading of the employees as per the entitlement of NFL may be made as under and the consolidated list may be forwarded to HR Department at Corporate Office for indicating the same in the Photo identity card :-

Sr. No.	Receipt of Basic pay	Maximum Room Rent/Day (Rs.)	Grade to be indicated in the Photo I Card
1.	Functional Directors and CMD	2000.00	A
2.	Rs.22301.00 to the level of ED	1500.00	B
3.	Rs.11351 to Rs.22300.00	1400.00	C
4.	Rs.9711 to Rs.11350.00	1000.00	D
5.	Up to Rs.9710.00	750.00	E

In case an employee avails the accommodation beyond his entitlement, the extra amount shall be borne by him, as per the existing rule.

10. Upon retirement of an employee during the year, the existing Identity cards will be valid upto 31st March of that year after which he will be covered under the policy for retired employees on contributory basis.
11. For smooth functioning of the Medi-Claim Policy, a Nodal Officer be nominated and the name of such Nodal Officer along with his Telephone No. (Office/Residence) and E-mail.ID be sent to Corporate Office, who will be contacted by the Insurer/TPA for any clarification/information relating to the said Policy.

12. The existing procedure of taking a reference/approval from CMO/Unit Head for indoor treatment outside the municipal limits of the respective Units for the purpose of TA claim shall continue.
13. It is requested that **necessary information as above may be supplied at the earliest in any case on or before 11.3.2005 so that the new scheme comes into operation w.e.f. 1.4.2005.** Further, the recognized Union/Officer Association at your Unit/Office may also be suitably apprised about the Scheme assuring them that the above Medi-Claim Policy will provide medical facilities to the employees on actual basis, as at present. Arrangement is also being made to send a team of TPA Officers to each Unit/Office to explain about the Medi-Claim Policy. In case the Unit/Office has any clarifications on the Scheme, the same may be forwarded to Personnel Deptt. Corporate Office in a consolidated manner for proper clarification.

The said Medi-Claim Policy is being taken from **M/s. Oriental Insurance Company**, Divisional Office No. VI, 57 Manjusha, Nehru Place, New Delhi 110019 (Tel. 26432320 / 26433351 FAX: 26435761) and will be managed by the Third Party Administrator (TPA) i.e. **M/s. Genins India Ltd.**, D-60, Sector-2, NOIDA 201 301 (Tel. 0120 - 2539961 to 69).

(H.R. VARMA)
GENERAL MANAGER (HR) I/C

Circulation :

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| 1. | Manager to C&MD | For kind information of C&MD |
| 2 | SPS to Dir.(Mktg) | For kind information of Dir.(Mktg) |
| 3 | ES to Dir(Tech) | For kind information of Dir(Tech) |
| 4 | SPS to Dir. (Fin.) | For kind information of Dir (Fin) |
| 5 | Secy. to CVO | For kind information of CVO |
| 6. | CGM (F&A) | |
| 7 | All HODs at C.O./CMO | For bringing it to the notice of all employees under their control. |
| 8. | President, NFEU NFOA | CO/CMO |
| 9. | NOTICE BOARDS | |

Units/Division

- 1 Chief General Manager, Nangal/ Vijaipur / Panipat / Bhatinda
- 2 Heads HR & F&A Departments at Units
3. Zonal Manager, NFL Bhopal / Chandigarh / Lucknow