

No. PERS/40/Medi-Claim/2025  
Dated: 03.01.2025

**Office Order No WL/03/2025**

**Sub: Group Insurance Medi-Claim Facility for RITES Retired Employees -2025**

- 1.0 Group Insurance Medi-calim policy for the period 1<sup>st</sup> January, 2025 to 31<sup>st</sup> December, 2025 has since been renewed with the Insurance Company, M/s The New India Assurance Company Limited, which would provide indoor-medical facilities through the Third Party Administrator (TPA), M/s MDIndia Health Insurance (TPA) Private Limited.
- 2.0 E-cards of the retired employees, their spouses and their differently-abled dependents shall be available on-line and for downloading the e-cards, the employees would require to:
  - (a) Download MDIndiaHawk Mobile App through Playstore.
  - (b) While logging in Hawk Mobile App, click on Corporate Employee, then click on Employee Id. Employee id is Username and DOB (DD/MM/YYYY) is password.
  - (c) Enter the OTP received on the registered mobile number
  - (d) Click on E-card to send the individual E card on Whatsapp or email.

Another way of downloading e card is through **Web Link:**

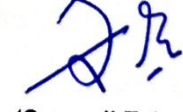
<https://mdindiaonline.com/LoginPage.aspx?l=ce>. Employee id is Username and DOB (DD/MM/YYYY) is password.

- 3.0 Escalation Matrix of TPA's representative whose details are as under may be contacted for any query regarding mediclaim policy.

<u>Level</u>	<u>Name</u>	<u>Mobile No</u>	<u>Mail ID</u>
1 <sup>st</sup> level	Mr. Rakesh Chandra	7058028725	rites@mdindia.com
2 <sup>nd</sup> Level	Mr Shashank Kumar	7219595944	rites@mdindia.com
Escalation	Mr. Vikas Saxena	9175455655	vsaxena@mdindia.com

Employees can also download the list of hospitals being serviced from TPA website i.e. <https://mdindiaonline.com>.

- 4.0 The salient features of the policy and procedure to be adopted is annexed at **Annexure-A**.
- 5.0 As the e-cards and details of employees are available on line i.e. on mobile application & also on MDIndia web site as detailed above, employees should ensure that the data appearing thereon is correct. In case of discrepancy in details appearing or addition/deletions necessary, as per eligibility, should be intimated to Welfare Desk in Shikhar, Gurgaon over E-mail: [welfare.shikhar@rites.com](mailto:welfare.shikhar@rites.com) (Landline: 0124-2818154/133) latest by 24.01.2025 for further necessary action.

  
03/01/2025

(Swapnil Tahmankar)  
Addl. General Manager (HR)/Welfare

**Copy to:**

As per standard mailing list  
RITES website Ex-Employees corner.

**Transforming to GREEN**

**ENTITLEMENTS, ADMISSIBLE REIMBURSEMENTS AND PROCEDURE OF THE MEDI-CLAIM POLICY-2025  
(RETIRED EMPLOYEES, THEIR SPOUSES & THEIR DIFFERENTLY-ABLED DEPENDENTS)**

**1.0 Entitlements:-**

- (a) S.I. (Sum insured) limit under Medi-claim policy- 2025 shall remain the same ranging from Rs. 2.50 lakhs to Rs 10 lakhs per year as Family floater, per family unit. The family floater available for the employees is tabulated below:

Class of Entitlement	Category of Employee	Annual Medical ceiling per family unit
A	CMD/MD/Directors	Rs. 10,00,000/-
B	Executives Cluster IV	Rs. 5,00,000/-
C	Executives Cluster I, II and III	Rs. 3,75,000/-
D	Non-executive (All Clusters)	Rs. 2,50,000/-

**2.0 Floaters:-**

- (a) In addition to (a) above, the company has taken a Company floater of Rs. 50 lakhs which shall be allowed to retired employees/dependents, in case of their needs, with the approval of Competent Authority. The amount to be released from the floater shall be limited to 100% of the sum insured.

**3.0 Admissible reimbursements:-**

All ailments/diseases/injuries/health condition which are pre-existing (treated/untreated, declared/not declared in the proposal form), shall be covered under the Policy and the following expenses incurred on medical treatment are reimbursable:

- (i) **Room rent:-** The room, boarding and nursing expenses in any hospital/nursing home would be 3% per day of the sum insured.
- (ii) **ICU:** I.C.U. expenses will be on actual.
- (iii) **Fees & Charges:-**
- Fees for Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists for treatment in connection with hospitalization.
  - Charges for Anesthesia, Blood Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Artificial Limbs, Cost of Prosthetic devices implanted during surgical procedure like pacemaker, Relevant Laboratory/ Diagnostic tests, X-Ray, Cataract lenses, etc.
  - Charges for physiotherapy treatment, psychiatric, psychological treatment whether taken in a hospital or at home.
  - Any kind of service charges, surcharges, admission fee/registration charges and non-medical expenses and non-payable levied by the hospital.
  - Coverage of genetic diagnosis up to 10% of sum insured.
  - Coverage of congenital external disease/defects or anomalies up to 10% of sum insured.
  - Coverage allowed for Adjuvant or Neo adjuvant Chemo or hormonal therapy or Biological Therapy or Immunol Therapy or Oral chemo therapy or Immune modulator for cancer cases and all advance treatment of cancer due to advancement in medical science, carried out under day care Procedure Cover.
  - Coverage allowed for Inj Zoledronic or Avastin/intravenous or Lucentis or ARMD, Rituximab Injection 500mg, Mabtas RA Injection 500mg, Intravitreal Eylea (Afibercept) injection procedure, any injection which takes more than 02 hours process will be

covered and any surgery which will be done under general anesthesia will be covered under day Care Procedure Cover. Coverage allowed for Advancement in technology - Cyber knife or Laser.

- (i) Coverage for Lasik Treatment- Covered in case if power of eye is above +/- 7.5, is payable Up to the cataract limit
- (j) Coverage of Infertility Treatment- Covered Up to maternity Limit
- (k) Coverage of Pre 30 days, post 60 days Natal Expenses on OPD basis- covered up to Rs. 5,000/- within maternity limit.

(iv) **Animal Bite:-** Expenses incurred for treatment on any type of animal bite (dog/snake/monkey) treatment whether incurred in hospital or out door.

(v) **Ambulance services:-** Upto Rs. 2000/- shall be reimbursable in case a patient has to be shifted from residence to hospital in case of admission in Emergency ward/I.C.U, or, from one hospital/nursing home to another hospital/nursing home; by registered ambulance only for better medical facilities.

(vi) **Day Care:** Day care coverage for Specific treatments taken in network specialized Day Care Centers where the insured is discharged on the same day like - Eye Surgery, Radio Therapy, D&C, Surgery of Nose, Throat, Hernia, Appendix & Coronary Angiography, treatment of fractures etc. have been provided.

(vii) **Domiciliary Hospitalization Benefit:-**

Medical treatment taken for a period exceeding 3 days for such illness/ injury which in the normal course would require care and treatment at a hospital/nursing home as in-patient but actually taken whilst confined at home in India under any of the following circumstances:-

b. The condition of the patient is such that he/she cannot be moved to the Hospital/Nursing Home; OR

c. The patient cannot be moved to Hospital/Nursing Home due to lack of accommodation in any hospital in that city/town/village.

(viii) **Pre-hospitalization and post-hospitalization expenses:-** Relevant medical expenses incurred during the period upto 30 days prior to hospitalization & 60 days after hospitalization on disease/illness/injury sustained will be considered as part of claim. The medical expensed incurred on these heads may be claimed separately after treatment by submitting all requisite documents within 03 days after completion of post hospitalization treatment.

(ix) **OPD Reimbursement:-** Reimbursement of expenses on OPD treatment charges (which includes cost of medicines, fees of consultation, specialist, pathological/ radiological and other tests etc.) and indoor investigations which shall not be covered in the indoor treatment to the extent of 15%(including prolonged) of the total annual ceiling limit will be reimbursed by RITES. This annual ceiling limit of employees who have retired from the post of CMD & Directors shall be 20 % (including prolonged) of annual ceiling limit. Dental treatment is a part of OPD reimbursement for retired employees. Dental or gum treatment or surgery (whether in hospital or Outdoor) which is not cosmetic or of aesthetic procedure, arising from a disease including filling of cavity and root canal is covered under OPD reimbursement. However, maximum limit of reimbursement on dental treatment would be Rs. 30,000/- for Directors and Executive Cluster IV and Rs. 20,000/- for others (below Cluster IV) within the total OPD ceiling limit. Reimbursement of expenditure of OPD treatment shall be processed in house four times in a calendar year. For reimbursement, retired employees have to submit actual bills of treatment quarterly by 30<sup>th</sup> of April 2025, 31<sup>st</sup> of July 2025, 31<sup>st</sup> of October 2025 & 31<sup>st</sup> of January 2026 i.e. bills for January 2025 to March 2025 by 30<sup>th</sup> of April 2025 and so on. Further, it is clarified that Bills from Jan to June 25, bills from April to Sept 25 and bills from July to December 25 can be submitted by 31<sup>st</sup> July 25, 31<sup>st</sup> October & 31<sup>st</sup> January 2026 respectively. However,

bills for 4<sup>th</sup> quarter i.e. October to December 2025 needs to be submitted latest by 31<sup>st</sup> January 2026.

4.0 **Procedure:-**

- (i) TPA shall issue Medical Card (E-Card) in the name of each individual employee as well as their eligible dependent family members to be downloaded by the employee concerned. E-card available on the MDIndia Hawk App OR website can also be used for the purpose of taking treatment in hospital.
- (ii) Eligible members, by producing the membership card, can take treatment in any of the network hospital. The list of network hospitals is available at web site <https://mdindiaonline.com/>.
- (iii) **Intimation to TPA:-**
  - (a) In case of treatment in **network hospital**, the employee is required to intimate **the TPA in advance** at [rites@mdindia.com](mailto:rites@mdindia.com) in case of planned hospitalization and **upon admission** in case of emergency hospitalization. **On discharge, the employee shall be required to pay the difference of amount disallowed under the policy.**
  - (b) In case the treatment is taken in a **non-network hospital**, the employee is required to intimate the TPA in writing within 48 hours of hospitalization through e-mail at [cashlesseverywhere@mdindia.com](mailto:cashlesseverywhere@mdindia.com). For settlement of claim for reimbursement of expenses the employee should obtain Discharge summary, copy of investigation report(s) and other relevant document(s) from the Hospital authorities. All requisite documents of main claim shall be submitted to the TPA within 07 days from date of discharge from hospital, failing which the same may not be entertained by TPA/Insurance Company. The check-list of documents required for the claim settlement is available at the site of the TPA.
- (iv) Employees can see details pertaining to his entitlement, claims availed by the employee and dependent family members, amount available in his account and status of his claims of reimbursement on the TPA MDIndia Hawk App & also on website.

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