

No. PERS/40/Medi-Claim/2026

Dated: 19.12.2025

Office Order No WL/69/2025

Sub: Group Insurance Medi-Claim facility for RITES Retired Employees for the year 2026

1.0 Group Insurance Mediclaim policy for the period from 1st January, 2026 to 31st December, 2026 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 The salient features and procedure to be adopted under the renewed policy are detailed at *Annexure - A*.

3.0 In the renewed policy, a facility of (voluntary) Top-up of medical insurance coverage of Rs. 5 Lakh / 10 Lakh / Rs. 20 Lakh / Rs. 50 Lakh (as applicable) is being introduced w.e.f. 01st January 2026 for retired employees, their spouses & differently-abled dependents. This top-up insured amount will be over and above the eligible amount of sum insured including the one available under Company Floater extended by the Company. This top up insurance facility will be available only after exhaustion of the sum insured and eligible additional company floater amount. Retired employees who wish to opt for said voluntary top up option have to deposit the premium amount as applicable for the requisite category of top up options (i. e. Rs. 5 Lakh or Rs. 10 Lakh - applicable for all employees) and Rs. 20 Lakh or Rs. 50 Lakh - applicable to Executive Cluster - IV and retired FDs/CMD respectively as detailed in *Annexure - A* as detailed in Clause-3.0 (b) of *Annexure - A*. The top-up premium amount is to be deposited on or before **26.12.2025**, details of which are also mentioned in the said clause.

4.0 As regards availing the Medical Facility through the Insurance Company, it is stated that the insurance company issues e-medical cards to the enrolled members with digital identification for each individual members to enable them to avail treatment at network hospitals and to manage the insurance claims. These e-cards of the retired employees, their spouses and their differently-abled dependents shall be made available online by the Third Party Administrator (TPA), M/s MDIndia Health Insurance (TPA) Private Limited for the renewed policy period i.e (from 01.01.2026 to 31.12.2026).

5.0 The retired employees (beneficiaries) are requested to follow the below-mentioned steps (a to e) for downloading the e-cards through the Registered Mobile Number or by following the weblink given hereunder.

a) Download MDIndiaHawk Mobile App through Play store.

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कॉर्पोरेट कार्यालय: शिखर, प्लॉट नं. 1, सेक्टर-29, गुरुग्राम-122 001 (भारत), **Corporate Office:** Shikhar, Plot No. 1, Sector-29, Gurugram -122 001 (India)

पंजीकृत कार्यालय: स्कोप मीनार, लक्ष्मी नगर, दिल्ली-110092 (भारत), **Registered Office:** SCOPE Minar, Laxmi Nagar, Delhi-110092 (India)

दूरभाष, (Tel.): (0124) 2571666 फैक्स, (Fax): (0124) 2571660, ई-मेल (E-mail) info@rites.com वेबसाइट (Website): www.rites.com

CIN: L74899DL1974GOI007227

[Handwritten Signature]
19/12/2025

b) While logging in Hawk Mobile App, click on Corporate Employee, then click on Employee Id. Username is Employee Id (allotted by RITES while in service) and DOB (DD/MM/YYYY) is password.

c) This would be followed by generation of an OTP sent to the registered Mobile Number.

d) Enter the OTP received on the registered mobile number.

e) Click on e-card to send the individual E card on Whatsapp or email.

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

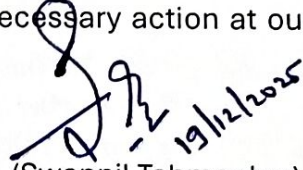
<https://mdindiaonline.com/LoginPage.aspx?l=ce>. Employee Id (allotted by RITES while in service) is Username and DOB (DD/MM/YYYY) is password.

5.1 Details of TPA's representatives who can be contacted in case of any requirement in this regard are given below (Escalation Matrix)

Level	Name	Mobile No	e-mail ID
1 st level	Mr. Rakesh Chandra	7058028725	rites@mdindia.com
2 nd Level	Mr Shashank Kumar	7219595944	rites@mdindia.com
3 rd Level	Mr. Vikas Saxena	9175455655	vsaxena@mdindia.com

Retired employees can download the list of network hospitals empanelled by the TPA from its website <https://mdindiaonline.com>.

6.0 As the e-cards and details of retired employees (beneficiaries) are available online i.e. on mobile application & also on MDIndia website as detailed above, retired employees (beneficiaries) should ensure that the data appearing thereon are correct. In case of discrepancy in details appearing or addition / deletions becoming necessary (as per eligibility), the requirement along with details thereof may please be intimated to Welfare Desk in Shikhar, Gurgaon through e-mail:- welfare.shikhar@rites.com (Landline: 0124-2818449/445) latest by 15.01.2026 for further necessary action at our end.


(Swapnil Tahmankar)

Addl. General Manager (HR)/Welfare

Copy to:

As per standard mailing list

RITES website Ex-Employees corner

ANNEXURE – A

ENTITLEMENTS, ADMISSIBLE REIMBURSEMENTS AND PROCEDURE OF THE MEDI-CLAIM POLICY – 2026

(RETIRED EMPLOYEES, THEIR SPOUSES & THEIR DIFFERENTLY – ABLED DEPENDENTS)

1.0 Entitlements:-

(a) S.I. (Sum insured) limit under Medi-claim policy- 2026 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 Floater:-

a) In addition to (a) above, the company has taken a combined Company floater of Rs. 1.9 Cr. which shall be allowed to serving employees & their eligible dependent family members and retired employees, their spouses & differently-abled dependent/s during the policy period with the approval of the Competent Authority. The amount to be released from the floater shall be limited to a maximum amount to the tune of 100% of the sum insured in respect of the individual retired employee.

3.0 Voluntary Top-Up :-

a. Voluntary Top-up is being introduced w.e.f. 01-Jan-2026, for retired employees and their spouses & differently-abled dependent/s depending upon exercise of option by them. The same shall be applicable upon exhaustion of their Sum insured and eligible additional company floater amount.

b. There are top-up options available for the retired employees (with spouse and differently-abled dependents) over and above the base plan. The options available are Rs. 5 Lakh or Rs. 10 Lakh - applicable for all employees and Rs. 20 Lakh or Rs. 50 Lakh - applicable to Executive cluster - IV and retired FDs/CMD respectively by paying the premium amount (Including GST) as detailed below:


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(Amount in INR)

Category of Employee	Sum Insured Limit (as offered by the Company)	5 Lakhs (top-up option 1)	10 Lakhs (top-up option 2)	20 Lakhs (top-up option 3)	50 Lakhs (top-up option 4)
CMD/MD/Directors	10 Lakhs	33,821	48,703	91,612	117,785
Executives Cluster IV	5 Lakhs	40,586	58,443	98,155	-
Executives Cluster I, II and III	3.75 Lakhs	43,967	65,950	-	-
Non-executive (All Clusters)	2.5 Lakhs	50,731	76,097	-	-

c. The Top-up Policy is to be availed at the commencement of the Policy i. e. w. e. f. 01.01.2026 and no addition shall be allowed during the year. The Insurer and TPA for the base and top-up policy will remain the same through out the year.

d. The premium amount for the said Top-up plans as detailed above may be deposited in the RITES Retired Employees Medical Trust with the below-mentioned Bank details.

Name: RITES Ltd. Retired Employees Medical Trust

Account No: 6345185808

IFSC: KKBK0000261

Bank: Kotak Mahindra Bank

4.0 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:-

a. Fees for Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists for treatment in connection with hospitalization.

b. 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.


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c. Charges for physiotherapy treatment, psychiatric, psychological treatment whether taken in a hospital or at home.

d. Any kind of service charges, surcharges, admission fee/registration charges and non-medical expenses and non-payable levied by the hospital.

e. Coverage of genetic diagnosis up to 10% of sum insured.

f. Coverage of congenital external disease/defects or anomalies up to 10% of sum insured.

g. 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.

h. 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 01 hour 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:- Up to 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


19/11/2019

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:-

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

OR

b. 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. From 01-01-2026, Employees need not submit original bills to RITES instead they need to submit bills online in Chirayu Portal as per OO No. WL/66/2025, dated.09.12.2025 (Copy attached).

5.0 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 in case of planned hospitalization and upon admission


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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. 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 website 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.


19/12/2015

No. PERS/40/OPD/2025

Dated: 09.12.2025

Office Order No: WL/66/2025

Sub: Submission of online OPD claims by RITES Retired Employees w.e.f. 01.01.2026 – reg.

With a view to streamline the existing process of submission of OPD claims of retired employees, it is hereby informed that the system of OPD reimbursement will be available in online mode with effect from 01.01.2026.

Retired employees need not submit original OPD bills to RITES, instead they need to submit bills in the Chirayu Portal as per the procedure detailed below:

a) Claim for reimbursement shall be submitted online through Chirayu portal along with uploading of bills and prescription (wherever applicable), with the following navigation:

<http://rites.com/> → Quick link → Ex-Employee Corner → Medical Reimbursement [Chirayu] .- login ID (Employees ID), Password – DOB (DD/MM/YYYY) after login go to "upload prescription" for more details kindly refer **Annexure-A**.

b) There will not be any requirement of sending physical document (hard copies) of OPD bills to RITES/Finance Division.

c) Timelines for online submission of bills shall remain unchanged (except the change of year from 2025/26 to 2026/27) as communicated vide OO No WL/03/2025 dated 03.01.2025 i.e. it is clarified that bills from Jan to June 26, bills from April to Sept 26 and bills from July to December 26 can be submitted by 31st July 26, 31st October 2026 & 31 st January 2027 respectively, however quarterly submission of bills is dispensed with.

d) Original documents shall be kept / retained by concerned employees, which shall be produced on demand by Finance Division at any time in future for Audit / Investigation etc.

e) In case, either the original bills are not received within 15 working days from the date of demand or any mismatch/discrepancies with already submitted claim are noticed, the entire amount paid shall stand recoverable from the employee concerned.

f) It will be the sole responsibility of the concerned employee to submit only genuine claims; otherwise, action will be initiated against him/her as per Company's HR Policy.

g) In case of any queries please get in touch with Shri Desh Raj, Consultant (HR), Mob No: 09810958782 and email ID: retirement.cell@rites.com.

This issues with the approval of the Competent Authority.



09/12/2025

(Swapnil Tahmankar)

Addl. General Manager (HR)/Welfare

Copy to: As per standard mailing list
RITES website Ex-Employees corner

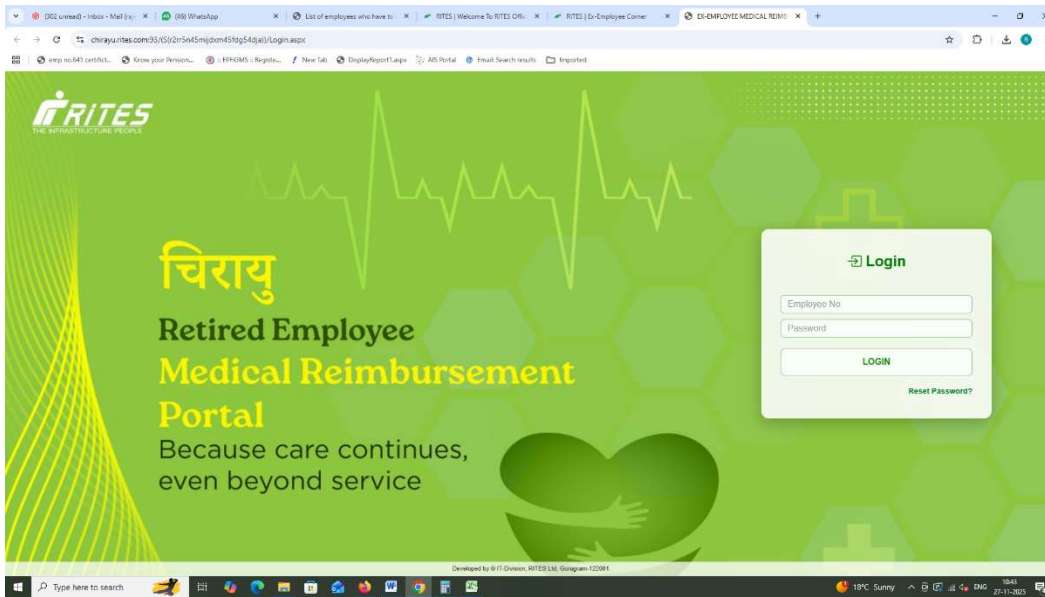
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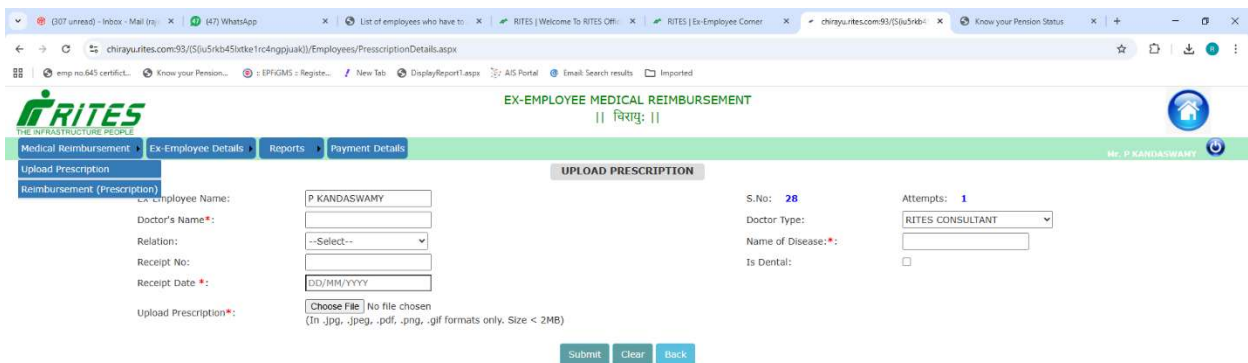
पंजीकृत कार्यालय: स्कोप मीनार, लक्ष्मी नगर, दिल्ली-110092 (भारत), **Registered Office:** SCOPE Minar, Laxmi Nagar, Delhi-110092 (India)

दूरभाष, (Tel.): (0124) 2571666 फैक्स, (Fax): (0124) 2571660, ई-मेल (E-mail) info@rites.com वेबसाइट (Website): www.rites.com

CIN: L74899DL1974GOI007227



After login, select the header-Medical Reimbursement, choose Upload Prescription, after that following screen will be displayed wherein enter Doctor's name, chose relation i.e. Self/Spouse, enter consultancy fees receipt no. enter receipt date, chose Dr. type i.e. MBBS/MD etc., enter type of disease, if disease is dental then tick Dental option, then click photo of Dr prescription in less than 2 MB in Jpg/pdf format etc. and upload the prescription. After which S.No. of prescription will be generated on right side above Dr. type which may kindly be noted. Then click the Submit button.



Again go to the header Medical Reimbursement, Choose Reimbursement (prescription), Select Prescription Serial No., Select Consultancy fee/ Lab & Path Test / Medicine bill/ Dental. In each column upload the relevant bill, after uploading each relevant bill, tick the declaration check box and press Submit button.

chirayu.rites.com/93/5/544k35ab1muk5343kxqm553/Rembursement/RembursementNew.aspx

EX-EMPLOYEE MEDICAL REIMBURSEMENT
|| विरायु: ||

Medical Reimbursement | Ex-Employee Details | Reports | Payment Details

Upload Prescription
Reimbursement (Prescription)

REIMBURSEMENT WITH PRESCRIPTION

Enter Consultation Fee, Lab/Path Test charges, Medicine and Dental Claims related to one Prescription at a time in chronological order.

Ex-Employee Name: P KANDASWAMY Select Year: 2025 Prescription Sl.No. 25-0 (P.KANDASW) NORMAL SI.No: 25-0

Eligibility amount: 75000
 Amount approved up to now: 55702.00
 Available amount for Reimbursement: 19298.00
 Amount being claimed: 0.00
 Dental Claim Upto Now: 30000.00
 Disease: General

Submit Modify Print Preview Back Clear

Declaration : I certify that the expenses are genuine and being claimed only for my dependent family members as defined in RITES Medical Attendance Rules. I accept that in case any claim is found to be improper/ false/ non-permissible under the rules at any point of time, I shall be liable for recovery of the amount besides Disciplinary action as deemed fit.

CONSULTANCY FEE CLAIM LAB & PATH TEST CLAIMS MEDICINE CLAIMS DENTAL PROCEDURE CLAIMS

Upload Medicine Receipt(s) (In .jpg, .jpeg, .pdf, .png, .gif formats only) Choose File No file chosen

Ref.Receipt No	Ref.Receipt Date	Claim Type	Dependent	Receipt No	Receipt Date	Claim Amount	
25240	06/01/2025	SELF	P KANDASWAMY		DD/MM/YYYY	0.00	✖

After above steps go to the header Reports, choose Medical Reimbursement status (Employee), select year and view your claimed bills

chirayu.rites.com/93/5/544k35ab1muk5343kxqm553/Reports/RemReportEmployee.aspx

EX-EMPLOYEE MEDICAL REIMBURSEMENT
|| विरायु: ||

HR-Admin | Medical Reimbursement | Ex-Employee Details | Reports

Employee Dependent status(Admin) Status of Medical Reimbursement

Employee Dependent status(Employee)
 Prescription Status(Employee)
 Medical Reimbursement Status(Employee)
 Reimbursement Report(Employee)

Year: 2025

View Report Back

Status of Medical Reimbursement

- Employee Dependent status(Admin)
- Employee Dependent status(Employee)
- Prescription Status(Employee)
- Medical Reimbursement Status(Employee)
- Reimbursement Report(Employee)

Year: 2025

View Report | Back