

**The clarification sought by the Retiree Association regarding Group Mediclaim Policy.**

<i>Query Raised</i>	<i>Explanation</i>
<i>Whether any Card or any other paper for identity of the Insured Shall be provided to retired employees to present/ Show it to the related Hospital in case any eventuality.</i>	<i>Physical ID card &amp; E-card, both will be provided for the covered beneficiaries.</i>
<i>In case of widow or widower any other member of family can be benefited under the scheme. Or Payment of premium may be reduced to single person or not</i>	<i>The premium provided by the Insurance Company is based on the Sum Insured bifurcation considering the family definition of Self (Retiree) + Spouse or Widow / widower of the Retired Employee and standardized flat premium is applicable for all members according to the Cadre wise bifurcation. Hence, Premium reduction is not applicable.</i>
<i>Point no.1andv11 are contradictory which are to be clarified.</i>	<i>Exclusion Clause Point 1 &amp; 11, both emphasizes standard exclusion to a GMC Policy mentioning non-applicability of coverage to Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not)</i>
<i>Whether existing health insurance policy/ies like Religare and Star insurance plan can be continued as an additional plan. If any condition is stipulated then it should be disclosed now.</i>	<i>Simultaneous Mediclaim policies can be continued but Hospitalization benefit to be claimed under 1 policy only based on the discretion of the Insured. However, on exhaustion of Sum Insured under 1 policy, benefit can be claimed under reimbursement mode from the 2nd Policy, post settlement of the claim in the 1st policy. The details for the same will be provided on case-to-case basis.</i>
<i>Procedure of claim be made clear to whom insured employee or his family members must contact to avail cashless facility if available. Please also provide postal address of that Authority with email etc to facilitate the hassle free claim from the company.</i>	<i>On inception of the policy, E-card &amp; Physical Card will be provided along with the network hospital list for availing Cashless benefit &amp; guidelines mentioning the detailed Procedure for claiming Reimbursement benefit by submission of documents to the nearest R.O./ Helpdesk located at Aryavart Bank, Head Office.</i>
<i>It is not mentioned as to whether it is cash-less insurance or covers both cash-less and reimbursement, depending upon the choice of the insured. Further, Policy Bond of the Company must be issued on email addresses of the insured person besides the portal/ website of the Bank.</i>	<i>Yes, both cashless &amp; reimbursement facility is available under the Policy. A master policy will be issued in the name of Aryavart Bank as it is a GMC Policy solicited by the Bank. Individual physical card will be provided to the members only and the Policy Bond will be retained by the Aryavart Bank, Head Office. However, policy</i>