



UNITED INDIA INSURANCE COMPANY LIMITED

REGD. & HEAD OFFICE : 24, WHITES ROAD, CHENNAI - 600 014

HO:HR:GMP: 119 :2017

30.11.2017

Notice

Re: Employees' Group Mediclaim Policy

1. **GMC – Issues for Common Guidelines – Portability, Time-limits etc.**

The Competent authority decided to issue the following further administrative instructions / clarifications on implementation of staff Group Mediclaim Policy:-

- (1) **Portability of cover:** In cases where Primary / Deemed Primary Insured Person ceases to be covered under the Policy, the dependent / independent family members shall also cease to be covered under the Policy from the date of next renewal or expiry of 02 calendar months from the date of cessation of coverage of the said Insured Person, whichever is later. However, to avoid break-in-insurance and avail benefit of continuity, such dependent / independent family members shall have the option to migrate, within the period of coverage under the Policy, to any retail Individual or Floater Mediclaim Policy of any of the PSGICs subject to premium, terms and conditions of the Policy where migrated.
- (2) **Option to left out serving employees to join the Policy:** A one-time option shall be given to left out serving employees to join the Policy on pro-rata premium basis. The last date for exercise of such option shall be 31.12.2017.
- (3) **Coverage to Newly Recruited Employees:** The Appointment Letter shall contain a clause mentioning availability of GMC cover for the candidate and his / her dependent and independent family members in terms of the Policy from the date of joining and the enrollment form will be attached. The candidate shall be required to fill up an enrollment form to furnish details of dependent and independent family members at the time of joining. The said enrollment form shall be submitted by the candidate immediately after joining the service. The cover shall commence from the date of receipt of the said enrollment form by the Company. In no case the enrollment form received after 60 days from the date of joining shall be entertained. In case a candidate does not wish to get enrolled under the Policy, he would indicate the same on the enrollment form and submit the same to the office.
- (4) **Time limit to enroll spouse and dependent / independent parents-in-law by a newly married employee:** The newly married employee shall submit application for enrollment of his / her spouse and dependent / independent parents-in-law under the Policy within 60 days from the date of marriage.
- (5) **Time limit to enroll independent parents / parents-in-law:** An option to get independent parents / parents-in-law enrolled under the Policy has been given to the Primary Insured Persons and Deemed Primary Insured Persons. The last date for exercise of such option shall be 31.12.2017.
- (6) **One Time Option for Lower Optional Sum Insured:** With a view to mitigate the hardship of a section of Primary / Deemed Primary Insured Persons on account of sudden increase in premium for inclusion of Independent Parents or Parents-in-Law, it has been decided that

those who opt for inclusion of Independent Parents or Parents-in-Law under clause 5 above, shall be given one time option to choose a Lower Optional Sum Insured. The last date for exercise of such option shall be 31.12.2017.

- (7) **Restriction on Selection Against Insurer in respect of Coverage for Parents / Parents in Law:** With a view to restrict selection against the insurer, it is stipulated that if both the parents of a Primary or Deemed Insured Person are alive, enrolling either of the Parents under the Policy shall not be allowed. The same rule shall apply for enrollment of Parents-in-Law.
- (8) **Option for Lower Optional Sum Insured Slab in the event of death of an Employee:** With a view to mitigate the hardship of bearing premium for a higher optional sum insured after the death of a serving / retired employee, it has been decided that the spouse of the said deceased employee shall have the option to choose a Lower Optional Sum Insured from the date of next renewal or within expiry of 02 calendar months from death of the said employee, whichever is later.
- (9) **One Time Option for Higher Optional Sum Insured:** With a view to grant one more opportunity to Primary / Deemed Primary Insured Persons who missed to opt for a suitable higher optional sum insured or who wish to enhance the optional sum insured due to option for inclusion of independent parents / parents-in-law having been recently opened by the Governing Board in its Meeting held on 18.08.2017, it has been decided that the Primary / Deemed Primary Insured Persons shall have one time option to choose a Higher Optional Sum Insured. The last date for exercise of such option shall be 31.12.2017.
- (10) **Re-enrollment of dependent / independent child who returns from abroad after completion of studies / employment:** A Primary / Deemed Primary Insured Person shall have the option to get dependent / independent child and his / her family members re-enrolled under the Policy when he / she returns from abroad after completion of studies / employment. This option shall be available only once in respect of every child. The option shall be exercised within 60 days from return of child from abroad.
- (11) **Authority of GMs (P) for special dispensation in certain cases:** The Primary / Deemed Primary Insured Persons shall adhere to the last date prescribed under various provisions of the Policy. However, GM (P) of the Company shall have the authority to relax the prescribed last date in any particular case of genuine hardship for maximum 60 days after recording the circumstances of the case and reasons for such relaxation.

Any inclusion/modification based on the above circular will be effective from 01.01.2018 only. However, the reduction in sum insured in case of policies where claims occurred will not be considered till next renewal.

All other terms and conditions of the staff GMC policy remains un-altered.


DIRECTOR & GENERAL MANAGER (HR)
