



8<sup>th</sup> February 2021.

**All Regional Incharges'**

**Re: A) Continuation of Coverage of dependents of deceased employee and B) Continuation of Coverage of children on getting employment or in case of male children, attaining the age of 25 years.**

It has been brought to our notice that due to untimely death of an employee, sometimes his/her spouse and dependent children are not in a position to deposit staff mediclaim premium for the balance period of financial year due to they being in a state of despair. Consequently, continuity in the mediclaim coverage gets disturbed.

Moreover, we have also noticed that in cases where the dependent children of an employee get employment or in case of male children who attains the age of 25 years or above, they are continuing as dependent in the Staff Mediclaim Policy and are allowed Company contribution in premium, which is not correct.

In view of the above, we advise you as under: -

1. To instruct your team handling Staff Mediclaim to calculate the amount of premium to be charged in respect of spouse and other eligible members of the family, who are covered under the policy, in case of death of an employee, and to show the same in the data sheet as a deduction to be made from the terminal dues. Confirmation to this effect should immediately be sent to EWS Department, H.O. under the signature of ROIC.
2. In case the spouse/dependent children deposit the required premium by Cash/Cheque/Online transfer mode, then there is no need to show this in the data sheet. Copy of premium receipt along with details of persons covered and premium charged, should be sent to EWS Department, H.O.
3. The name of children who has got employment or in case of male children who attained the age of 25 years or above, should invariably be shown as independent and no premium towards Company contribution should be allowed in such cases.

Any deviation in this respect shall be viewed very seriously, which may please be noted.

Please ensure strict compliance.

(Inderjeet Singh)  
General Manager