

GIPSA STAFF GROUP MEDICLAIM POLICY
GENERAL TERMS & CONDITIONS

✦ **ROOM RENT:**

1% of the Sum Insured **up to Rs. 10 Lakh.**

If Sum Insured is **more than 10 Lakh** (i.e Rs. 15 Lakh, 20 Lakh etc.,) **maximum Room Rent eligibility is Rs. 15000/- in 'A' Class cities and Rs. 12500/- in other Cities.**

✦ **ICU CHARGES:**

Shall be **double that of Room Rent entitlement.**

✦ **DIALYSIS, CHEMOTHERAPY, RADIOTHERAPY, ARTIFICIAL LIMBS:**

As per the limit of the Sum Insured

✦ **SUB LIMIT FOR CATARACT:**

Actual or **Maximum of Rs. 1,00,000/- (1 Lakh) for each eye** (inclusive of all charges, excluding GST)

✦ **AMBULANCE SERVICE CHARGES:**

Rs. 5000/- per hospitalization

(Home to hospital or from one hospital to another hospital)

In the case of transfer of patient involving **intercity travel of more than 50km**, then the limit for Ambulance charge is **up to Rs. 10000/- Per Hospitalization (One Side - Home to hospital or from one hospital to another hospital)**

✦ **MATERNITY BENEFIT:**

Maternity benefit shall be for Female Employee, spouse of the male employee and for Daughter/Daughter-in-law of the Employee

Normal Delivery: 'A' Class city Rs. 50000/- and for Other cities Rs. 40000/-

Caeserean Delivery: 'A' Class city Rs. 1 Lakh and for Other cities Rs. 65000/-

✦ **COVERAGE OF NEW BORN BABY:**

Eligible new born baby covered from Day 1.

Up to 90 Days without premium.

Premium shall be collected from 91st Day on Pro-rata basis

✦ **MEDICAL HEALTH CHECK UP FACILITY:**

Eligibility: **Continuous 4 (Four) Claim free years**

Maximum payable amount for Health Check up is **Rs. 5000/- (For entire family)**

✦ **PRE & POST HOSPITALIZATION PERIOD:**

Pre-Hospitalization – 30 Days prior to the date of Admission

Post Hospitalization – 60 Days from the Date of Discharge

✦ **WAITING PERIOD:**

No waiting period for any ailment. Including Maternity, all the diseases are covered from Day 1.

✦ **DOMICILIARY HOSPITALIZATION:**

- ✓ **20% of the sum Insured** subject to a **maximum of Rs. 50000/-** during policy period
- ✓ **For Peritoneal Dialysis 50% of the sum insured** subject to a **maximum of Rs. 5,00,000/- (Rs. 5 Lakh)** per policy period
- ✓ **For Oral Chemotherapy 50% of the Sum Insured** subject to a **maximum of Rs. 10,00,000/- (Rs. 10 Lakh)** per policy period
- ✓ All the above limits are on floater basis during the policy period

✦ **TREATMENT OF DOG, CAT, MONKEY BITE:**

It's payable. Even if doesn't require hospitalization, it can be considered under domiciliary.

✦ **ORGAN DONOR'S MEDICAL EXPENSES:**

Organ Donor's Hospitalization, surgery, medicines, drugs etc are payable only if organ transplant is done. However cost of organ is not payable.

✦ **SPECIAL CONDITIONS FOR MATERNITY:**

- ✓ Maternity benefit is only for first two (2) living children and/or operations associated therewith.
- ✓ Voluntary Medical termination of pregnancy during the first twelve weeks from the date of conception are not covered
- ✓ Pre-natal & Post Natal (Pre-Hospitalization and Post Hospitalization) expenses are not covered
- ✓ New born baby covered from Day 1 up to 90 Days (3 Months) without premium

COVERAGE AND SUB LIMIT OF ATMT (ADVANCE TREATMENT & MODERN TREATMENT):

✦ **UTERINE ARTERY EMBOLIZATION & HIGH INTENSITY FOCUSED ULTRASOUND (HIFU):**

Up to 50% of sum Insured subject to a **maximum of Rs.10 Lakh** per policy period

✦ **BALLOON SINUPLASTY:**

Up to 50% of sum insured subject to a **maximum of Rs. 10 Lakh** per policy period

✦ **DEEP BRAIN STIMULATION:**

Up to 50% of the sum insured subject to a **maximum of Rs. 10 Lakh** per policy period

✦ **ORAL CHEMOTHERPY:**

Up to 50% of sum insured subject to a **maximum of Rs. 10 Lakh** per policy period

✦ **IMMUNOTHERAPY – MONOCLONAL ANTOBODY TO BE GIVEN AS INJECTION:**

Up to 50% of sum insured subject to a **maximum of Rs. 10 Lakh** per policy period

✦ **INTRA VITREAL INJECTIONS:**

Up to 50% of sum insured subject to a maximum of Rs. 10 Lakh per policy period

✦ **ROBOTIC SURGERIES (INCLUDING ROBOTIC ASSISTED SURGERIES):**

Up to 50% of sum insured subject to a maximum of Rs. 10 Lakh per policy period is for Treatment of any diseases involving central nervous system irrespective of a etiology and Malignancies

✦ **STEREOTACTIC RADIO SURGERIES:**

Up to 50% of sum insured subject to a maximum of Rs.10 Lakh per policy period

✦ **BRONCHIAL THERMOPLASTY:**

Up to 50% of Sum Insured subject to a maximum of Rs.10 Lakh per policy period

✦ **VAPORISATION OF THE PROSTATE (GREEN LASER TREATMENT OR HOLMIUM LASER TREATMENT):**

Up to 50% of sum insured subject to a maximum of Rs.10 Lakh per policy period

✦ **INTRA OPERATIVE NEURO MONITORING (IONM):**

Up to 50% of sum insured subject to a maximum of Rs.10 Lakh per policy period

✦ **STEM CELL THERAPY (HEMATOPOIETIC STEM CELLS FOR BONE MARROW TRANSPLANT FOR HAEMATOLOGICAL CONDITIONS TO BE COVERED ONLY):**

Up to 50% of sum insured subject to a maximum of Rs. 10 Lakh per policy period

✦ **MENTAL ILLNESS, STRESS OR PSYCHOLOGICAL DISORDERS AND NEURODEGENERATIVE DISORDERS:**

Its payable including pre & post hospitalization provided treatment taken in a hospital as an in-patient with a specific department for mental illness.

EXCLUSIONS:

- ✓ Vaccination, Cosmetic Treatment
- ✓ Correction of Eye Sight (Eye Power Correction)
(Except if the Eye Power (Refractive Error) is +/- 7.5)
- ✓ Cost of Spectacles, Contact Lens, Hearing Aids etc.,
- ✓ Any Dental Treatment or Surgery unless arising from injury, Root Canal Treatment, Filling of Cavity
- ✓ General Debility, Rest Cure condition
- ✓ Sterility , Any fertility or assisted procedure
- ✓ Venereal Diseases
- ✓ Intentional Self Injury/Suicide
- ✓ Diseases/Accidents due to and/or use of alcohol
- ✓ Treatment taken in convalescent Home/Hospital, Nature care clinic, Rehabilitation centre

- ✓ HIV and its complications (Sexually transmitted diseases), AIDS
- ✓ Expenses incurred at hospital primarily for evaluation/diagnostic purpose
- ✓ Expenses incurred on Vitamins and tonics (Except part of treatment for injury/disease certified by the treating doctor)
- ✓ Naturopathy treatment, unproven/experimental treatment/medicines (Acupressure, acupuncture, Magnetic Therapies)
- ✓ Cost of external and or durable Medical / Non-Medical equipment used for diagnosis and or treatment (CPAP, CAPD, Infusion pump, Ambulatory devices like Walker, Belt, Braces, Slings, Caps, Stockings etc)
- ✓ Any Medical/Non-medical equipment which is used at home
- ✓ Treatment of obesity, weight control Programs/services
- ✓ Change of treatment from one system to another system of medicine unless recommended by the treating doctor whom the treatment is taken
- ✓ Treatment due to hazardous activity (Unless specifically agreed by the insurance company)
- ✓ All outpatient treatments
- ✓ Hormone replacement Therapy, Sex Change
- ✓ Massages, steam bathing, Shirodhara and like treatment under Ayurvedha
- ✓ Breach of Law

GENERAL CONDITIONS

♦ **SUBMISSION OF CLAIM DOCUMENTS:**

- ✓ Hospitalization & Pre-hospitalization: Within 30 Days from the date of Discharge from the hospital.
- ✓ Post Hospitalization: Within 90 Days from the Date of Discharge from the hospital

♦ **MID-TERM INCLUSION:**

- ✓ Newlywed spouse can be included within 3 months or at renewal of the policy.
- ✓ Mid-Term inclusion is permitted for New born baby.

♦ **CLAIM INTIMATION:**

Within 24 Hrs from the time of admission

ADDRESS FOR CLAIM DOCUMENT SUBMISSION (FOR COIMBATORE REGION):

HITPA – COIMBATORE:

Health Insurance TPA Of India Ltd,
First Floor, No 30/6, New Damu Nagar, Pappanaickenpalayam,
Coimbatore – 641037

CONTACT NO & E-MAIL ID DETAILS OF GIPSA STAFF GROUP MEDICLAIM CO-ORDINATORS:

HITPA-Coimbatore:

Mr. Yogeswaran (Senior Assistant – Relationship Management)

Mobile No: 9311880292

E-Mail ID: yogeswaran.kemparajtemp@hitpa.co.in

Balaguru Muthusamy (Deputy Manager)

Mobile No: 8826305900

E-Mail ID: balaguru.muthusamy@hitpa.co.in

HITPA – Madurai:

Mr. Santhosh Thiyagarajan

Mobile No: 8826317300

E-Mail ID: Santhoshrajan.Thiagarajan@hitpa.co.in

HITPA – Chennai:

Ms. Sugandhy

Mobile No: 8448180607

E-Mail ID: Sugandhy.pu@hitpa.co.in

COMMON HELP LINE NOS & E-MAIL IDS FOR INTIMATION AND GENERAL QUERIES:

NIA:

Mobile No: 8448998792

E-Mail ID: newindiagipsa@hitpa.co.in

NIC:

Mobile No: 8448998791

E-Mail ID: nationalgipsa@hitpa.co.in

OIC:

Mobile No: 8448998793

E-Mail ID: orientalgipsa@hitpa.co.in

UIIC:

Mobile No: 8448998794

E-Mail ID: unitedindiagipsa@hitpa.co.in

E-MAIL ID FOR ID CARD RELATED QUERIES AND ONLINE PORTAL RELATED QUERIES:

cardsgipsa@hitpa.co.in

HITPA TOLL FREE NO:

1800 180 3600

1800 102 3600

GIPSA EMPLOYEES ONLINE PORTAL LOGIN PROCEDURES:

Step – 1:

Visit Health Insurance TPA Website (<https://hitpa.co.in/>)

Step - 2:

Click 'GIPSA Login'

Step – 3:

Select your Insurance Company

Step – 4:

Enter User Name.

User Name format for NIA Employees: NIALXXXX (NIAL & your Employee No)

User Name format for NIC Employees: NICLXXXX (NICL & your Employee No)

User Name format for OIC Employees: OICLXXXX (OICL & your Employee No)

User Name format for UIIC Employees: UICLXXXX (UICL & your Employee No)

Note:

Password also same for first time login

All are capital letters

Step – 5:

Change Password

Step – 6:

Re-Login with your new password

*Thank
you*