

Know Our Limits - Our Staff Medclaim - In Single Page

(Must Know basic details by all GIPSA Company Employees)

- **01. Hospitalization Benefits:** (A) Room, Boarding and Nursing Expenses as provided by the Hospital.
 - **Our Limits:** Maximum 1% of Sum Insured upto Rs.10 lakhs + 0.5% of SI for SI beyond Rs.10 lakhs **PER DAY for treatment** in Hospitals located in **Cities as per PSGIC's CCA Places.** (For Example: If Your SI is Rs.15 lakhs, Your benefits/Limits as in (A) is Rs.12,500/= PER DAY (Maximum) and We can Choose Room accordingly as per the Tariff in the concerned Hospital)
 - **For Other Cities:** Maximum 0.75% of SI for the SI upto Rs.10 lakhs + 0.5% of the SI over 10 lakhs(For Example as per same SI Rs.15 lakhs, Your benefits/Limits as in (A) is Rs.10,000/= PER DAY.
 - **CAPPING::** Rs.15,000/= in CLASS-A Cities and Rs.12,500/= In Other Cities whatever be the SI.
- **02. INTENSIVE CARE UNIT(ICU) Limits::** Maximum reimbursement limit PER DAY for STAY in ICU/CCU/ICCU/CRITICAL CARE CENTRE shall be **DOUBLE that of ROOM RENT entitlement in (A) above.**
- **03. Total no. Of Stay under 01 & 02 should not exceed** the total no. Of days admission in the hospital. All related charges shall also be as per entitled category viz. Room rent except Medicine/Pharmacy bills and body implants.
- **04. Surgeon, Anaesthetist, Consultants, Specialists Fees – LIMIT => SUM INSURED**
- **05. Anaesthesia, Blood, Oxygen, Operation theatre charges, Surgical Appliances, Medicines, Diagnostic Materials, X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and similar other expenses – LIMIT => SUM INSURED**
- **06. AMBULANCE CHARGES: Rs.5,000/= PER Hospitalization.**
- **07. MATERNITY BENEFIT:** (For Female employee/Spouse of Male employee)

DELIVERY	CLASS "A" CITIES	OTHER CITIES
NORMAL	50,000	40,000
CAESEREAN	1,00,000	65,000

This benefit shall also be extended to Independent family members provided such member has been in continuous cover for a period of at least THREE YEARS on the date of Hospitalization.

- **08. Cover for Infant from Day-1:** is eligible. Premium for new born shall be charged from the 1st of the month in which baby completes 90 days of age & premium shall be collected on Pro-rata basis.
- **09. Medical Check Up Facility:** 1% of Average Family Sum Insured OR maximum of Rs.5000/= whichever is less is payable for the First Block of 4 Claim Free Years from the date on which GMC Policy on revised terms came into effect.
The benefit is available to the insured/insured's family members after 4 claim free years, till the expiry of 5th Year of Policy OR any claim paid/reported under the policy, whichever shall first occur in the 5th year. **Maxi. available Limit is Rs.5000/= Only either availed by One/more insured family members.**
- **10. PRE & POST HOSPITALIZATION EXPENSES:** respectively for **30 days and 60 days** are covered.
- **11. DOMICILIARY HOSPITALIZATION EXPENSES:** 20% of SI sub. to maxi. of Rs.50,000/= For the treatment of Oral Chemotherapy and Peritoneal Dialysis the limit is 50% of SI sub. to maxi. of Rs.5,00,000/=
- **12. Waivers are:** First 30 days waiting period, Pre-existing ailments, Congenital Anomaly, Time Bound exclusions.

Health Insurance TPA: Toll free nos. 1800 180 3600 / 1800 102 3600 – Mail id: customerservice@hitpa.co.in

Corporate Office and Central Processing Centre: Health Insurance TPA of India Ltd. National Insurance Building, 2nd Floor, No. 224, N.S.C. Bose Road, Parry's Corner, Chennai – 600001. Contact Nos:- Office LL No +91 44 42019546 - Working Hrs : 10 AM to 6 PM (Monday to Friday) - For Senior Citizens Assisting officer (HO) Manish Singh email: seniorcitizens@hitpa.co.in. For Claims during this Covid-19 Period, it is enough to upload entire documents in mail id: reim.nia@hitpa.co.in for getting reimbursement. For more details please log in <https://hitpa.co.in/>
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