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NATIONAL INSTITUTE OF TECHNOLOGY  
KURUKSHETRA-136119

No. Gen-I/3911/ 1281

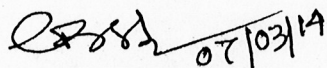
Dated: 7/3/14

**NOTIFICATION**

Consequent upon the approval of the Competent Authority, it is hereby intimated that the Institute is adopting Cashless Medical Insurance Scheme for the Students, Employees and their dependents. The Cashless Medical Insurance Scheme alongwith option form of NIT Kurukshetra (Copy enclosed) is being circulated in the Institute for information.

All the Students and Employees of the Institute are requested to submit their option in the prescribed form latest by 25.03.2014 at General Section.

Encl: As above

  
Dy. Registrar (GA & Legal)

% P. K. Singh  
7/3/14

2/3/14

Copy to:-

1. All Deans
2. All Heads of Departments
3. All Section Heads
4. Chief Warden (Boys' and Girls' Hostel)
5. Prof.-in-Charge, CCN
6. Prof.-in-Charge, Public Relations
7. Prof.-in-Charge, Health Centre
8. All Notice Board
9. Sr. Secretary to Registrar for kind information of the Registrar
10. Sr. Secretary to Director for kind information of the Director

**NATIONAL INSTITUTE OF TECHNOLOGY  
KURUKSHETRA – 136119**

**CASHLESS MEDICAL INSURANCE SCHEME**

**1. Beneficiaries:**

Students, serving employees and their family as defined in clause (2).

**Objectives**

This scheme attempts to meet the following objectives:

- (i) To provide enhanced hospitalization benefits to on roll students of the institute with full contribution.
- (ii) To provide enhanced hospitalization benefits to serving employees with partial contributions from them;
- (iii) To provide flexibility for treatment across the country

**2. Family :**

**2.1 Eligible family members(for serving employees):**

The term 'family' for the purpose of Cashless Medical Insurance Scheme shall mean the same as that for the Central Services (Medical Attendance) Rules 1944. Family shall mean wife or husband, as the case may be, of the Institute employee and parents, sisters, widowed sisters, widowed daughters, minor brothers, children, stepchildren divorced/separated daughters and stepmother wholly dependent upon the Institute employee and are normally residing with the Institute employee. Further, the income limit for dependency upon the Institute employee for purposes of eligibility to the concessions under the CS (MA) Rules 1944 is Rs. 3500/- per month from all sources including pension/and family pension plus amount of dearness relief on the basic pension of Rs. 3500/- as on the date of consideration.

For the purposes of determining dependency, the following will be the criteria for:

- Son: Till he starts earning, or attains the age of 25years or gets married whichever is earlier.
- Daughter: Till she starts earning or gets married , whichever is earlier, irrespective of age-limit.
- Son suffering: No age limit.  
from permanent  
disability of any  
kind (physical or mental)
- Widowed daughters and dependent divorced/separated from their husband  
daughters - irrespective of age-limit.
- Dependent sisters including unmarried/divorced/abandoned or separated  
from husband/widowed sisters - irrespective of – age-limit.
- Minor brothers – up to the age of becoming a major.

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- Dependent parents  
In the case of adoption, only the adoptive and not the real parents.  
If the adoptive father has more than one wife, the first wife only.

A female employee has a choice to include either her parents or her parents-in-law; option exercised can be changed only once during service.

Concerned staff member must fill up the form for updating the records with the concerned establishment section and get the medical booklets revalidated every year.

## 2.2 When both husband and wife are employed:

- (a) The spouse employed in a State Government, Defence/Railways or Corporation/Bodies financed partly/wholly by the Central/State Government, local bodies and private organizations, which provides medical services, may choose either the facilities from the NIT, Kurukshetra or facilities provided by the organization in which the spouse is employed.
- (b) Where both are employees of NIT, Kurukshetra, either of them may prefer claim for self and eligible members of their family, according to his/her status.
- (c) In both the types of cases, a joint declaration is required to be furnished as to who will be preferring the claim. In the absence of joint declaration in the case coming under (b), the concession is to be availed of by the wife and family members according to the status of the husband. Declaration may be changed as oftentimes as the circumstances like promotion, transfer, resignation, etc., require.
- (d) If judicially separated, pending decision on guardianship, reimbursement for children may be allowed to either spouse.
- (e) If the spouse is in receipt of fixed medical allowance, the Government servant can avail medical facilities under Medical Attendance Rules for himself and members of family residing with him except for the spouse.

## 2.3 Students: All on roll students of UG/PG/PhD (regular).

## 3. Contribution:

The contribution given below will be charged for providing medical facilities for each serving employee and their families.

- 3.1 All the serving employees are required to contribute 1.0% of their basic pay.
- 3.2 As the new scheme is an optional one, all the serving employees will be given an option to continue in the existing scheme or to join this new scheme.

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3.3 Students are required to pay the contribution along with the fee as decided by the authorities/as per premium.

#### 4. Benefits :

All serving employees who exercise the option to shift to the new scheme, along with their family members would be entitled for privileges listed as per clause 5 & 6.

#### 5. Out-patient treatment

OPD facilities at NIT Kurukshetra health centre as per existing scheme.

#### 6. In-Patient treatment

6.1 Medical insurance: NIT Kurukshetra will take group mediclaim policy for taking care of Hospitalization treatment for all beneficiaries as per clause 1 who opts for the new scheme named "Cashless Medical Insurance Scheme".

6.2 Coverage under the policy:

The insurance company will provide the following coverage under the policy

- |                                       |                              |
|---------------------------------------|------------------------------|
| (i) Assured cover per family per year | :Rs. 5,00,000/- (five lakhs) |
| (ii) Assured cover per student/year   | :Rs. 1,00,000/- (one lakh)   |

The scheme would be operationalized with the terms and conditions as laid down in this document. Based on the feedback/review this can be modified in subsequent years.

6.3 Cashless facility by the insurance company would be available only for the assured sum and beyond that it would be paid by the institute as reimbursement to beneficiary.

6.4 It is expected that insurance company will have arrangements with an extensive network of reputed hospitals all across the country for treatment with cashless facilities. The list of hospitals will be provided to the beneficiaries.

6.5 Illness covered as well as ceilings on specific illness, if any would be negotiated by the purchase finalization committee for the maximum benefit of the community.

6.6 Other conditions that would be preferably part of the insurance coverage will be as follows:

- (i) Coverage for the pre- existing diseases.
- (ii) No upper age limit for claim.
- (iii) Congenital and psychiatric disorders also covered.
- (iv) No initial waiting period and no exclusion for first year.
- (v) Day one coverage for new born babies.
- (vi) Pre and post hospital expenses for all the eligible in-patient treatment.
- (vii) Option to add onto the coverage amount on extra payment by the individual concerned.

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- 6.7 The details of employees who are appointed newly in the institute would be intimated to the insurance company on a regular basis.
- 6.8 Identity cards will be issued to all the persons covered under the policy as early as possible by the insurance company.

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**NATIONAL INSTITUTE OF TECHNOLOGY  
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**OPTION FORM FOR EXISTING / CASHLESS MEDICAL INSURANCE SCHEME**

I am a regular employee of the institute and I do hereby submit that I have read all the terms of reference and other details of the cashless medical insurance scheme of NIT Kurukshetra.

My details are furnished below:-

1. Name of Employee \_\_\_\_\_ :

2. Present status : ☐ serving ☐ retired  
(Please tick one of them)

3. Employee ID number : \_\_\_\_\_

4. Details of serving employee and other covered dependents

Sr. No	Name of covered employees / dependents	relationship	Date of birth	Age in completed years as on 31 <sup>st</sup> Dec 2013
		self		

5. Present address : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ PIN \_\_\_\_\_

6. E-mail ID(if any) :

7. Telephone No. :

/(MOB) \_\_\_\_\_

8. I would like to opt for :  
(Pl. tick any one of them)

Existing  
Benefits

Medical

or

Cashless Medical  
Insurance Scheme

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

To  
Registrar, NIT Kurukshetra

*Signature*