



## ANNA UNIVERSITY CHENNAI -25

No. 2622/FA43/2023-24

Dated. 30.06.2023

### CIRCULAR

Sub: Anna University Regular Employee's Group Personal Accident and Group Mediclaim Insurance Policy 2023-2024 – Implementation – Reg.

\*\*\*\*\*

The Tenure of the existing Anna University Group Personal Accident & Group Mediclaim policy ends at midnight 12.00 on 14.08.2023. In order to continue the policy without any break, the benefits offered by the insurance company have been invited and accordingly the same has been entrusted with **M/s. Oriental Insurance Company Ltd, Chennai** for a period of one year from 15.08.2023 to 14.08.2024.

#### The benefits of the policy are listed as follows:

- Self, Spouse, dependent unmarried & unemployed sons and daughters (up to the age of 25 years) & dependent parents (or) parent –in-Laws are eligible.
- Pre-existing diseases are covered
- Pre-hospitalization expenses up to 30 days and post-hospitalization upto 60 days are eligible.
- Ayurvedic, Homeopathic and Unani treatment are covered under provided treatment is taken in the Registered Government Hospital as in-patient.
- Ambulance Service is fixed as Rs.2000/- or 1% of the sum insured whichever is less.
- Room rent is fixed as 1% of sum insured or Rs.5000/- per day whichever is less and for I.C.U, 2% of the sum insured or Rs.10,000/- per day whichever is less.
- Cataract operation for a maximum of Rs.50,000/- per eye can be availed .
- Domiciliary cover is payable up to 20% of the sum insured where the patient treated at home itself and cannot be moved to the hospital in a condition or due to lack of accommodation in any hospital in that city / Town / Village
- Maternity benefit can be availed upto Rs.1,00,000/- with a waiver of 9 months waiting period.
- New Born baby covered from day 1.
- If the cashless/ reimbursement benefit to be availed minimum 24 hours hospitalization is Compulsory
- Minimum 24 hours hospitalization is not compulsory for diseases such as Dental Surgery following an accident, Coronary Angioplasty, Angiography, Surgery of Gall Bladder, Hernia, Hydrocele, Prostrate, D&C, Genital Surgery and Cataract.
- In addition to the cashless facility with the network hospitals, the staff members can also avail re-imburement facility which has to be applied within 30 days of discharge from the Hospital. However, the claim submission period of 30 days is waived in the case of employee who submit their claim after receipt of their partial claim from Government or rejected claim under Government Health Insurance Scheme by providing prior communication of the same to the Insurance company
- Newly recruited staff members with their family members, spouse and parent(s) in law of newly married staff members, new born child from day 1 are eligible to enroll in the middle of the policy on pro-rata basis.
- Group Personal Accident Policy coverage is upto Rs.1.00 lakh to the insured employee only.

1. Enrolment in this Medclaim policy is **“Purely optional”**
2. **No automatic renewal shall be considered** and all the Regular staff members who are willing to join the Anna University Group medclaim policy are requested to fill the Application form available in your Academica login of the Centre for E-Governance. The premium rates offered by the insurance company is available in the login it self.
3. The staff members are requested to kindly co-operate and submit their application form in the above login on or before the stipulated date i.e 13/7/23 time **4.00 p.m.** without fail. Request beyond the stipulated time will not be entertained under any circumstances.
4. The premium amount shall be recovered from the salary of the regular staff members in 12 monthly installments commencing from the month of August 2023. However staff members who wish to pay the amount in one lumpsum shall contact the FA-40 section.
5. Medclaim Non-photo Id card will be issued by TPA. Any ID proof authorized by the government can be produced at the time of hospitalization to avail cashless facility.
6. E-mail ID is compulsory to enable the employee to avail web based services from TPA

  
7-06/23  
**REGISTRAR i/c**

To

All the Dean of Campuses  
All the Head of Departments / Divisions  
All the Director of Centers  
The Controller of Examination/ACOE  
All the Unit Officer  
All the Section Head

With a request to circulate the same to  
all the staff members working in your headship

  
30/6/23

The Director, RCC – with a request to display this circular in the Anna University website (Intranet only)

Copy to

- “ : D.R. (F) / A.R(S) / D.R.i/c (P).
- “ : P.S to Vice Chancellor / P.A to Registrar.
- “ : Steno to Finance Officer.
- “ : Notice Board & Spare for file.