

Ref: CO/Mktg./ZD/A/ 34/PY 2024-25

Dated :27.11.2024

To

All Zonal Offices,
All Divisional Offices,
All Branch Offices & Satellite Offices
Audit & Inspection Departments

Re : Group Mediclaim Insurance Scheme (Policy Year 2024-25) for Club Member Agents
(Membership Year 2023-24)

The Group Mediclaim Insurance Policy for the Club Member Agents has been renewed for the Policy Year 2024-25 (for the period 01.09.2024 to 31.08.2025) with **The New India Assurance Co. Ltd., C.D.U. III (120300), Cooperage Road, Mumbai.**

With a view to ensure that the beneficiaries of the policy are well-informed regarding the Terms and Conditions of the Policy, all Branches should take note of the following :

- i) The Terms and Conditions of the Policy should be mandatorily displayed on the Branch **NOTICE BOARD** throughout the Policy period.

The salient features of the Scheme are as follows:-

1. The Policy Number is **12030034240400000025**.
2. The Cover for various Groups (Club Member Agent with Spouse) under Family Floater is as mentioned below :

| <u>CLUB</u> | <u>COVER (Rs.)</u> |
|---------------------------|-----------------------------|
| Corporate Club | 7,00,000/- |
| Club Galaxy | 6,00,000/- |
| Chairman's Club | 5,00,000/- |
| Zonal Manager's Club | 3,50,000/- |
| Divisional Manager's Club | 2,50,000/- |
| Branch Manager's Club | 2,00,000/- |

3. The details of the Insurer and TPA are given in **Annexure 'A'** and the Escalation Matrix is given in **Annexure 'A-1'**.
4. The major benefits under the Policy are as per **Annexure 'B'**.
5. The Terms and Conditions of the policy provided by the insurer are attached as **Annexure 'C'**.
6. The procedure to avail cashless benefit, as provided by the TPA, is given in **Annexure 'D'**.

7. The procedure for claiming reimbursement of expenses and the checklist of documents to be submitted for claiming reimbursement, as provided by the TPA, are given in **Annexure 'E'**.
8. The procedure for representation under 'Claims Denied' is given in **Annexure 'F'**.
9. Nodal Officers in the Divisions should ensure that the certificate as given in **Annexure 'G'** is duly signed with seal affixed by them and sent to the TPA along with the claim forms, bills and other necessary documents, failing which the claim shall not be admissible.
10. The premium to be **recovered** towards the Group Mediclaim Insurance Scheme for the Club Member Agents for Policy Year 2024-25 (M.Y. 2023-24) under the two options is as mentioned below:

Option 1 :Premium for Club Member Agent along with spouse coverage under Family Floater Scheme :

| Age nearer birthday (as on 31.08.2024) | Premium to be borne by the Club Member Agent under Family Floater with spouse for Policy Year 2024-25 (MY 2023-24) (in Rs.) | | | | | | | |
|--|--|----------------|---------|-----------------|---------|-----------------|------------|------------|
| | Corporate | Club Galaxy | CM Club | | ZM Club | | DM Club | BM Club |
| | | | Regular | Non- Regular | Regular | Non- Regular | | |
| Upto 35 | 3565 | 6271 | 4200 | 5764 | 3630 | 4954 | 4225 | 2333 |
| 36-45 | 4411 | 7089 | 4747 | 6514 | 4053 | 5529 | 4883 | 2748 |
| 46-55 | 5186 | 9115 | 6103 | 8373 | 5260 | 7176 | 6186 | 3653 |
| 56-65 | 7499 | 14444 | 9666 | 13261 | 8132 | 11098 | 9194 | 5214 |
| 66-70 | 8232 | 17158 | 11475 | 15739 | 9669 | 13192 | 10592 | 6043 |
| 71-75 | 9849 | 19539 | 13075 | 17928 | 10514 | 14339 | 12228 | 6744 |
| 76-80 | 10788 | 22520 | 15092 | 20708 | 12136 | 16560 | 13571 | 7597 |
| 81-85 | 12220 | 24831 | 16656 | 22857 | 13618 | 18584 | 15000 | 8743 |

Option 2 : Premium for only Club Member Agents without spouse coverage under Family Floater Scheme :

| Age nearer birthday (as on 31.08.2024) | Premium to be borne by the Club Member Agent for Policy Year 2024-25 (MY 2023-24) (in Rs.) | | | | | | |
|---|--|---------|-------------|---------|-------------|---------|---------|
| | Club Galaxy | CM Club | | ZM Club | | DM Club | BM Club |
| | | Regular | Non-Regular | Regular | Non-Regular | | |
| Upto 35 | 3184 | 2127 | 3691 | 1801 | 3125 | 2154 | 1190 |
| 36-45 | 3601 | 2402 | 4169 | 2008 | 3485 | 2481 | 1401 |
| 46-55 | 4631 | 3087 | 5357 | 2606 | 4522 | 3144 | 1862 |
| 56-65 | 7336 | 4889 | 8484 | 4033 | 6999 | 4677 | 2658 |
| 66-70 | 8716 | 5799 | 10063 | 4792 | 8315 | 5399 | 3088 |
| 71-75 | 9922 | 6599 | 11452 | 5203 | 9028 | 6223 | 3440 |
| 76-80 | 11439 | 7638 | 13254 | 6017 | 10442 | 6932 | 3858 |
| 81-85 | 12623 | 8433 | 14633 | 6754 | 11720 | 7643 | 4436 |

11. It may be noted that the entire premium for spouse is to be borne by the respective Club Member Agent.

- Where both husband and wife are Agents of the same / different Clubs, they shall continue to be covered under the mandatory Scheme with the coverages per his/her club eligibility.
- If they have opted for spouse coverage on floater basis, they will be entitled for both i.e.
 - individual coverage as per his/her Club eligibility, and
 - floater coverage as per the Club eligibility of the Spouse.

12. Non-Regular Club Members: In accordance with the guidelines provided vide CO Marketing circular Ref: CO/Mktg./A/ZD/04/2019 dated 25.02.2019, Non-Regular life members who have given their written consent will be covered, with or without cover for spouse, by paying the full premium on their own, without any contribution from LIC.

The premium rates for 'with-spouse cover' and 'without-spouse cover' for Non-Regular members will be as mentioned in the above two tables.

13. The premium shall be deducted from the commission of Club Member Agents (M.Y.2023-24) in one lump sum latest by December 2024 and credited to the A/C code No. 113204.

- The deduction of premium to be done through the module only.

- The program for recovery of premium from the Commission of the eligible Club Member Agents will be provided by CO (IT) - SDC.
 - Branch offices should verify the option exercised by the Club Member Agents and Non-Regular Club Member Agents regarding spouse coverage and confirm the deduction of premium from the Commission through the system. **If the PAN details for spouse is not provided, the coverage will NOT be given to spouse for the policy year 2024-25.**
 - Branch offices should reconcile the schedule as on 31.03.2025 and forward the same to the respective Divisional Office. The Divisional Office should monitor the accuracy of collection of premiums under the said account code and forward the consolidated and reconciled schedule as on 31st March 2025 to the respective Zonal Office.
 - **It is imperative that such consolidated, tallied and reconciled schedule of all Zonal Offices should reach CO Marketing latest by 30th April 2025.**
 - Branch offices should continue to maintain the record of Club Member Agents who have not opted for spouse coverage (floater basis) under the Scheme, and continue to be excluded.
 - **It may be noted that those agents who had opted out of the Floater Scheme for the Policy Year 2016-17 will not be entitled for spouse coverage in the subsequent Policy Years.**
 - Inclusion of spouse coverage required on account of marriage of the Club Member Agent will be allowed for the Policy Year 2024-25, subject to verification of his/her eligibility, by the Branch.
 - Option for spouse coverage should be obtained from the new entrants (Membership Year 2023-24).
14. Since this is a welfare scheme, the scheme is **mandatory** for all the Club Member Agents up to the age of 85 years.
15. The information and claim forms for mediclaim are available on the TPA website www.medibuddy.in.

IMPORTANT POINTS TO BE NOTED FOR SMOOTH PROCESSING OF THE CLAIMS:

- For claims other than Cashless Benefit, the beneficiary should submit **all the original documents** alongwith a copy thereof to the Branch Office. Copy of the original documents has to be maintained at the Branch office till the settlement of the claim. Records of the submission of documents to TPA (despatch details of documents etc.) should be maintained at the Branch and Divisional Offices.
- Please ensure that the Claim Form is duly filled in with correct address, contact number, email id and updated NEFT details and the same is sent to the TPA along with Nodal Officer's Certificate (Annexure 'G') and all relevant enclosures to avoid delay and inconvenience to the Beneficiary Club Member Agents/Claimant.
- Cancelled cheque with name of agent printed on it is to be submitted for NEFT purpose.

- In any case, claim documents should not be sent to Central Office.
- All Offices to note that copy of the Nodal Officer's forwarding letters addressed to the TPA should not be marked to Central Office.

You are requested to bring the above to the notice of all concerned.

Executive Director (Marketing/PD)& CMO

Encl :

- 1) Annexure 'A' – Details of the Insurer and TPA.
- 2) Annexure 'A-1' – Escalation Matrix
- 3) Annexure 'B' – Major benefits under the Policy
- 4) Annexure 'C' – Terms& Conditions of the Policy
- 5) Annexure 'D' – Procedure to avail cashless benefit
- 6) Annexure 'E' – Procedure for Reimbursement of claim & Claim Form
- 7) Annexure 'F' – Procedure for representation under Claims Denied
- 8) Annexure 'G' – Proforma of Nodal Officer's Certificate

Note:

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ANNEXURE - °A°

DETAILS OF THE INSURER AND TPA

1. The policy will be serviced by —

The New India Assurance Co. Ltd.
D.O. No. 120300,
New India Centre, 3rd Floor 17-A,
Cooperage Road,
Mumbai — 400 001.

2. The reimbursement of claim will be provided by the insurer through the following TPA:

| | |
|------------------|--|
| Name Address | MEDI ASSIST INSURANCE TPA PVT LTD 4th, 5th and 6th Floor, Aarpee Chambers, Shagbaug, Off Andheri — Kurla Road, Ward, Andheri - East, Mumbai — 400 059. |
| Web site Contact | <u>Portal.mediassist.in</u> |
| Details | Email - <u>lic@mediassist.in</u> Toll Free No. 9620009484 |

3. Decentralized servicing: The Divisional Offices may send the claim papers to the servicing center of the TPA allotted to it for onward submission to Mumbai Office.

The list of servicing centers of the TPA is given in the attached sheet. However, in case of exigencies only, the claim papers may be sent directly to the Mumbai address of the TPA.

All the Divisional Nodal Officers are advised to keep liaison with the respective servicing centers of the TPA for follow up of outstanding claims.

4. For claim related queries, please refer to Escalation Matrix provided as Annexure 'A-1'.

ANNEXURE 'A-1'

Communication Matrix for Lic

Addresses:

Servicing Branch- Mumbai

Medi Assist Insurance TPA Private Limited
4th Floor, Aarpee Chambers, Shagbaug,
Off Andheri-Kurla Road,
Marol, Andheri (East) Mumbai- 400 072

For General Queries like claim status, E-Cards, empanelled Hospital etc.

Dedicated Help line number 24 X7 for all agents and divisional ,zonal offices 9620009484

| Level | Zone | Name | E-mail ID | Contact number |
|-----------------------|------------------------------|---------------------|--|-------------------|
| Level 1 | For All Zones | Toll Free | lic@mediassist.in | 9620009484 |
| Level 2 Sr. Executive | Wester Zone | Ms.Neethu Ravindran | neethu.ravindran@mediassist.in | 9072593400 |
| Level 2 Executive | Central Zone | Ms.Sadhana Janathe | sadhana.janathe@mediassist.in | 8433905494 |
| Level 2 Executive | South and South Central Zone | Mr.Vijith Kumar | vijith.r@mediassist.in | 9513103824 |
| Level 2 Executive | East and East Central Zone | Mr.Souvik Das | souvik.das@mediassist.in | 7044030956 |
| Level 2 Executive | North and North Central Zone | Mr.Jagdish Dhanfole | jagdish.dhanfole@mediassist.in | 9284231977 |

| Escalation | Zone | Name | E-mail ID | Contact number |
|---------------------|---------------|--------------------|--|----------------|
| Level 3 Team Leader | For All Zones | Ms.Soumya Kulkarni | soumyak@mediassist.in | 8867835899 |

Thanking you,

Customer Relations Team.

