

USTHI UNITED PRIMARY TEACHERS WELFARE ASSOCIATION

Reg. No. S000530 of 2018-2019

(Erstwhile Usthi United Primary Teachers' Association)

Vill – Dastura, P.O. – Boinchberia, P.S. – Usthi, 24 PGS (S), West Bengal – 743375

Email: uuptwa@gmail.com

Website : www.uuptwa.com

Contact No. 8961418704, 7550988668

Memo No: UUPTWA/GHI/

Date:

We wish to avail Group Mediclaim policy at below mentioned terms and conditions.

- ✚ Sum Insured of Rs. **5 Lacs** as Base policy per family on floater basis.
- ✚ Cashless treatment facility at network hospitals & reimbursement facility in other hospitals. PPN rates at PPN network hospitals would apply.
- ✚ No medical test shall be conducted for any member.
- ✚ Entry of primary member age restricted to 65 years.
- ✚ Working / Retired employees and their dependents covered.
- ✚ Intermediate addition of new primary member who is newly recruited in job is allowed along with family against full premium during the year.
- ✚ Newly married spouse & newborn baby during the policy duration shall be automatically covered under the policy from day 1 in the same premium.
- ✚ Intermediate deletion due to retirement/death etc. is allowed and refund of premium is on pro rata basis, provided there is no claim.
- ✚ Members can opt for either of the following groups:
 1. Group I : Self
 2. Group II : Self + spouse
 3. Group III : Self + 2 Parents
 4. Group IV : Self + spouse + 2 Parents / 2 parents in law
 5. Group V : Self + spouse + 2 children
 6. Group VI : Self + spouse + 2 children + 2 parents / 2 Parent in law
 7. Group VII : Self + spouse + 2 children + 2 parents + 2 parents in law
 - Third child, if any, to be covered with proportionate premium in suitable group.
 - Dependent brothers and unmarried /divorcee/widow sisters to be covered.
- ✚ All pre-existing diseases are covered from day 1 of the policy.
- ✚ Initial waiting period for hospitalization waived.
- ✚ Specific illness waiting period waived.
- ✚ **(Waiver of exclusion clause 4.1, 4.2, 4.3, 4.4 of Standard GMP of the Insurer)**
- ✚ Pre-Post hospitalization: Pre 45 days from date of admission & Post 90 days after date of discharge
- ✚ **(Actual expenses incurred subject to maximum of 10% of sum insured whichever is less)**

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✚ Ailment Cap:

Diseases Wise Sublimits	Amount (Rs.)
Appendectomy (Lap)	57,500
Cataract per eye	26,000
Cholecystectomy (Lap)	70,000
Hernia (excluding Mesh) (Mesh Charges limit Rs. 40000 max)	73,000
Hydrocelectomy	25,500
Hysterectomy	85,000
Piles (Excluding Staples & tackers)	38,000
Kidney Stone	32000
Coronary Angiogram (Including Dye)	22500
Angioplasty PTCA with CAG (Implant Charges limit Rs. 33000 max)	125000
CABG	247500
Total Knee Replacement (Excluding Implants) (Implant Charges limit Rs. 80000 max)	1,55,500
Total Hip Replacement (Excluding Implants) (Implant Charges limit Rs. 80000 max)	1,55,500

- ✚ Co-pay: No co-pay should apply on any claim.
- ✚ Room rent Cap: Normal Room / Cabin: 1.5% of SI or Rs.5000/ per day- whichever is less
 - ICU: 2% of SI or Rs. 10,000/ per day - whichever is less
- ✚ Proportionate deduction clause will be applicable.
- ✚ Surgeon / Anesthetist / Medical Practitioner / Consultants/ Specialists Fees need not a part of hospital final bill.
- ✚ Ambulance: Rs. 2,000/- per incident. Max Rs. 5,000/- per year per family.
- ✚ Lasik Surgery is covered if correction index is +/- 7.5 D
- ✚ Maternity along with its complications: Not Covered
- ✚ Corporate Buffer: Not Require
- ✚ Intra Vitreal injection to be covered in actuals.
- ✚ In case of Ayurvedic / Homeopathic / Unani treatment, Hospitalization expenses are admissible only when the treatment is taken as in-patient, in any AYUSH hospital.
- ✚ Congenital internal diseases to be covered from day 1.
- ✚ Donor expenses for organ transplantation.

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❖ Non-Admissible items to be included as below:

Items	Particulars
Eye Pad	For Eye Surgery
Eye Sheild	For Eye Surgery
Sanitary Pad	
Diaper of Any Type	
Gauze Soft	In case of Surgery
Gauze	In case of Surgery
Hansaplast/ Adhesive Bandages	In case of Surgery
Slings	Reasonable costs to be paid
Home Visit Charges	In case of ambulatory patients
Surgical Blades, Harmonic Scalpel, Shaver	In case of OT
Attendant Charges	Rs. 300/- per day if room rent limit exceeds
IM/ IV Injection Charges	If room rent limit exceeds
Bipap Machine	Respiratory failure cases
Pulseoxymeter Charges Device	In case of Covid or COPD patients limit up to Rs. 1500/-
Nebulizer Kit	
Thermometer	
Lumbo Sacral Belt	Essential and should be paid at least specifically for cases who have undergone Surgery of Lumbar Spine
Oxygen Mask	
Stockings	



Bhaskar Ghos

SECRETARY
UUPTWA

Sandeep Ghosh

PRESIDENT
UUPTWA