



Dear Associates,

We are glad to inform you that we have structured Group Medclaim Insurance programme for the year 2020-21.

This year's program has been developed in consultation with Ntrust Insurance broking Services Pvt. Ltd.

Following are the details of the current year health insurance programme.

**M/s VIGNANA JYOTHI**

**GROUP MEDICLAIM INSURANCE POLICY**

Insurance Provider for GMC : **THE ORIENTAL INSURANCE COMPANY LIMITED**

Third Party Administrator (TPA): **VIPUL MEDCORP TPA PRIVATE LIMITED**

Insurance Broker: **Ntrust Insurance Broking Services Ltd will assist us on the Policy administration front.**

As part of the Hospitalization Insurance benefit, you and your named dependants are eligible for Medical Insurance cover. The major features of the Policy Benefits are as under.

**TERMS OF COVER - GROUP MEDICLAIM**

- Family Size 1+ 3 i.e. Employee +Souse +2 Dependent Children
- Sum Insured per family –3Lakhs
- Maximum eligibility (single AC) for normal hospitalization & NO limit for maximum eligibility for ICU hospitalization. (Inclusive of nursing charges).
- Pre-existing diseases expenses covered.
- 30 days wait period condition is waived for all.
- 1<sup>st</sup> 2<sup>nd</sup> year exclusion condition is waived for all.
- Pre and Post Hospitalization cover up to 30 days & 60 days only.
- New born baby is covered from day one.
- Ambulance charges Rs.1500/- per person.
- Other Conditions Internal congenital diseases are covered, external is not covered.
- Eye Related :Lasik Surgery is covered if correction index is +/- 7.5
- Other policy terms and conditions are as per expiring policy.

**Note:** The above coverage's are subject to the overall policy conditions and exclusions and all other terms and conditions as per **THE ORIENTAL INSURANCE COMPANY LIMITED** Group Medi claim Tailor made Policy.

In the event that you have any queries or face any difficulty, please contact the following below mentioned NTrust SPOC.

**NTrust Insurance brokers can be accessed for any kind of assistance during the policy period on the following contacts:**

SL.NO	NAME	E-MAIL ID	CONT NO	DEPARTMENT
1	YASHASREE	<a href="mailto:yashasree@ntrust.co.in">yashasree@ntrust.co.in</a>	7893394999	CRM
2	SRINIVAS. SURARAM	<a href="mailto:srinivas.suraram@ntrust.co.in">srinivas.suraram@ntrust.co.in</a>	7893793322	CRM
4	MR.SHASHANK	<a href="mailto:shashank@ntrust.co.in">shashank@ntrust.co.in</a>	7893022688	CORPORATE RELATIONS
5	MS. MAMATHA	<a href="mailto:mamatha@ntrust.co.in">mamatha@ntrust.co.in</a>	8008400848	CORPORATE RELATIONS

FOR OTHER REQUIREMENTS & ESCALATIONS			
VENKAT.PATRUDU	<a href="mailto:Venkat@ntrust.co.in">Venkat@ntrust.co.in</a>	7893166789	CHIEF MARKETING OFFICER