



No.PER/ITB & Med./Mediclaim/2018-19 (Extn.)
11th April, 2019

To,

Ho^{rs} - SAIL Plants/Units

De^{al} Sir/Madam,

This is to inform that SAIL Mediclaim Scheme (2018-19) has been extended for a further period of ~~thr~~ (3) months i.e. **11th April, 2019 – 10th July, 2019**, and will be operated by M/s United India Insurance Co. Ltd. For the said period, the administration of Mediclaim scheme under cashless system and ~~als~~ on reimbursement basis will continue to be processed by M/s MD India Health Insurance TPA Private Limited, which is the Third Party Administrator (TPA).

2. The benefits under SAIL Mediclaim Scheme (11th April, 2019 – 10th July, 2019) shall be as under:

- Hospitalization coverage (IPD) of **Rs.2.00 lacs per member with clubbing facility** under Hospitalization between the Mediclaim member and his/her spouse, for all members, irrespective of their age.
- The OPD coverage of **Rs.4,000/- per member (with no clubbing facility), for members below 70 years of age, as on 31.03.2019.**
- The OPD coverage of **Rs.8,000/- per member (with no clubbing facility), for members aged 70 years & above, as on 31.03.2019.**

Persons completing 70 years of age as on 01.04.2019 will also be considered for enhanced OPD.

3. Cappings in the Scheme in the area of room rent charges, Implants/Stents used under various ~~pro~~cedures like cataract surgery, coronary angioplasty, joint related disorder requiring knee/hip joint ~~repl~~acement and cappings on 7 (seven) procedures/packages, shall continue to be applicable for the ~~afor~~mentioned period.

4. The renewal premium payable by a Mediclaim member (as per member age category) is given ~~be~~ low:-

Member Age-Group (as on 31.03.2019)	Renewal Premium payable by the Member
Below 70 yrs.	Rs.916/-
Between 70 to 80 yrs.	Rs.641/-
80 yrs. & above	Rs.427/-

It may be noted that the premium as indicated above, shall also be applicable in respect of retiring ~~emp~~loyees seeking Mediclaim coverage from 11.04.2019 onwards (Fresh Enrolments).

5. SAIL has made arrangements for E-Payment of premium for its Mediclaim members, through SB ~~Co~~lect Module of State Bank of India. A brief on the premium payment facility with steps and transaction to ~~be~~ made by members is enclosed. **The last date of renewal under the extension period shall be 10th May, 2019.**

6. It may kindly be noted that the SAIL Hospitals in Plants/Units should submit claims (OPD/IPD) for the ~~the~~ extended policy-period, within one month of occurrence, to the TPA for the purpose of reimbursement.

In order to facilitate the claim submission by SAIL Hospitals, the TPA shall depute its representative at the SAIL Hospitals located at Bhilai, Durgapur, Rourkela, Bokaro, Burnpur, Salem and Bhadravati, on all working days. The space and furniture for the same will be provided by the concerned hospital.

7. For submission of documents for the purpose of settlement of claims in respect of SAIL Hospitals and dispensaries as well as Government Hospitals, copies of all documents duly certified and stamped by the SAIL Hospital/Dispensary or Government Hospital Authority shall be treated as 'original'. However, the Insurance Company/TPA will have the authority to 'on-the-spot' inspect any of these documents in original (which would be retained by SAIL/Member). However, bill/ receipt issued by the pharmacy/ diagnostic centres shall be submitted in original.

8. The responsibility of the TPA representative stationed at SAIL Hospitals would be:

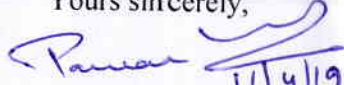
- i) To provide all the requisite help to the Mediclaim members who are seeking IPD and OPD treatment at SAIL Hospitals.
- ii) To ensure that the list of all the Mediclaim members who so ever is admitted in the concerned SAIL Hospital is readily available with her/him.
- iii) To ensure the availability of facility to scan and upload the claim documents on their Web-Site.
- iv) To ensure, on daily basis, collection of all the relevant records required for submission of hospitalization and OPD claims of the concerned Mediclaim member for early release of payments to the SAIL Hospital.
- v) To ensure that all the records pertaining to hospitalization of Mediclaim members of the concerned SAIL Hospital, related bills submitted for reimbursement, amount reimbursed to the Hospital, amount repudiated & the reason for the same, outstanding amount etc., are readily available. Fortnightly report of the same is to be submitted to the concerned SAIL Hospital and SAIL Corporate Office.

9. The dealing officer may be advised to undertake regular inspection of the office of the TPA, to ensure adherence to the stipulated specifications.

10. A detailed procedure to facilitate smooth functioning of the scheme, outlining the roles and responsibilities of Nodal Officers of Personnel Deptt. & Medical Deptt. at Plants/Units, and a review-mechanism at the level of the Head of Personnel and Head of Medical, has already been circulated to Plants/Units (copy enclosed). It is requested that the same may be strictly adhered to for the aforementioned extended policy-period.

Thanking you,

Yours sincerely,


(Pawan Kumar) 11/4/19

Dy. General Manager (Personnel)

Encl : As above

PROCEDURE FOR PREMIUM PAYMENT

Extension period for SAIL Mediclaim Scheme (2018-19) – 11th April, 2019 to 10th July, 2019

I. Payment Options

- SAIL has a tie-up with SBI for facilitating the medical insurance payment.
- Premium can be paid online through Credit Card/ Internet Banking etc.
- Payment can also be made through cash, at any of the SBI Branches along-with pre-filled-in, computer generated, challans (having State Bank Collect Reference No. printed on the challan form). The payment may be made by the member or his/her representative for self/spouse/both, as the case may be.

II. State Bank of India – (SB Collect - Link: www.onlinesbi.com)

- a) On the first screen click on the tab “SB Collect”.
- b) Next Screen—check/click the box “I have read and accepted the terms and conditions stated above” and click on the **Proceed** Button.
- c) Next Screen - Select “National Capital Territory of Delhi” from the drop-down menu for “State of Corporate/Institution” and select “Industry” from the drop-down menu for “Type of Corporate/Institution” and then click the “Go” button.
- d) Next Screen –Select “Steel Authority of India Ltd” from the drop-down menu for **Industry Name** and then click **Submit** button.
- e) Next Screen - From the drop-down menu, select either “SAIL Mediclaim (SELF)/ SAIL Mediclaim (SPOUSE) / SAIL Mediclaim (BOTH)”, as the case may be.
- f) Next Screen - Enter MIN No. (Medical Index Number) of **Self/ Spouse/ Both**, as applicable.
- g) Click the “**Submit**” button. Next Screen displays member details. Fields marked with * (**asterix**) are mandatory/compulsory fields. Applicable amount will automatically be displayed in the **Amount field**. {In case of discrepancy in applicable premium amount, pls. contact IRP(Internal Resource Person) of your concerned plant/unit}
- h) In the second part of the same Screen- **The person making payment** may enter his/her **Name, Date of Birth & Mobile No. This is required to reprint the challan, if the need arises**. Once done, click on the **Submit** button.
- i) Next Screen - All details of the member are displayed. Please check/verify policy period the data on this screen and then proceed to the payment screen.
- j) The options for payment along with the applicable transaction charges are displayed on the next screen. The applicable transaction charges are also indicated in the table below.
- k) Members may choose to make payment directly through Credit Card/Internet Banking;
- l) Apart from the above payment options, concerned member can also take a print out of the **computer generated challan** (having a pre-printed State Bank Collect Reference No.) and use the same for making payment through **cash, cheque, pay-order or demand draft** at any of the SBI Branches. Please note that for payment through **cash, cheque, pay-order or demand draft**, the member is required to submit the **computer generated challan** (mandatory) along with the payment.
- m) On successful payment, the member shall be prompted to print the **e-receipt-cum-renewal acknowledgement**. However, in case of ‘challan’, there will be an option to print the e-receipt **after 48 hrs from the time of making payment**.

IMPORTANT NOTES:

- SAIL shall bear no responsibility in case the member has filled incomplete/wrong data/details while proceeding for premium payment for renewal under the extended period of SAIL Mediclaim Scheme (2018-19).
- In case both the eligible members (retired employees who along with their spouse) are willing to renew their membership under the extended period of SAIL Mediclaim Scheme (2018-19), they must exercise the ‘BOTH’ option and not renew separately under ‘SELF’ & ‘SPOUSE’.


11/4/19

Procedure for implementation of SAIL Mediciclaim Scheme - 2017

SAIL Mediciclaim Scheme

SAIL has been operating a Mediciclaim Scheme for its retired employees and their spouses since 1991. The objective of the scheme is to extend medical benefits to the retired employees of SAIL and their spouse.

Objective of the Procedure

- i. To ensure that the Insurance Company/ TPA extends good quality services to all members of SAIL Mediciclaim Scheme.
- ii. To keep a check on the activities and performance of the TPA/ Insurance Co.
- iii. To strengthen the grievance redressal mechanism operational under SAIL Mediciclaim Scheme.
- iv. To benchmark best practices and emulate them at all Plants/ units.
- v. To spread information/ acquaint the members of the Scheme with critical and vital information regarding claim submission, claim settlement, procedure for availing cashless medical treatment etc.

Dimensions

There are primarily three dimensions to smooth implementation of SAIL Mediciclaim Scheme:

- i. Governance
- ii. Grievance Redressal
- iii. Cost Saving

Roles & Responsibilities

Responsibility of Corporate Nodal Officer

- Assessment of performance of Insurance Co./ TPA on the basis of assessment conducted (based on well defined parameters) & reported by various Plants/ units.
- Ensure that Insurance Company/TPA conducts feedback workshops on monthly basis at different Plants/Units on rotation basis.
- Coordination with Internal Resource Persons (IRPs) of various Plants/ units and resolution of member grievances not settled at Plant/ unit level.
- Meetings with the senior representatives of the Insurance Company/ TPA (at least once a month) to assess the overall operation of the Scheme.
- Design and institutionalize a robust Feedback mechanism from members of the Scheme and IRPs/ HoPs/ HoMs of SAIL Plants/ units.



- Organise meeting of all HoPs to discuss the operation of the Scheme, through Video Conference (at least once in two months).
- Organise meeting of all IRPs to discuss the operation of the Scheme and sharing of best practices, through Video Conference (at least once in every month).
- Organise discussions/ meetings of HoMs on a quarterly basis through Video Conferencing
- Submit a report to the Management/ Director (Personnel) about the overall operation of SAIL Medclaim in January 2018.
- In addition to the above, responsibilities of IRPs of Plants/ units pertaining to members residing in Delhi/ NCR, as mentioned below, shall also apply to *Corporate Nodal Officer*.

Responsibility of Personnel-ITB&Medical Section

- Formulation/ finalization of SAIL Medclaim Scheme
- Designing of all forms/ documents necessary for membership enrolment/ renewal including Enrolment/ Renewal Forms, MIN Cards/ Guidebook etc.
- Consolidation of membership enrolment/ renewal data centrally.
- Payment of premium/ monetary transactions related to the Policy.
- Formulation of overall 'Performance Evaluation Parameters' to assess the performance of Insurance Co./ TPA operating the Scheme.
- Provide clarification(s) in case of a dispute arising out of difference in interpretation of a clause in the terms and conditions of the Policy.
- Creation & maintenance of a dedicated webpage for SAIL ex-employees to speed-up the process of broadcasting information & facilitating in grievance redressal.
- Compilation of list of Nodal Officers-Medclaim & Nodal Officers-Medical designated at SAIL Plants/ units and maintenance of the same on the dedicated webpage for SAIL ex-employees.
- Modify the scope of (inter-plant) Web based system operational at present for member enrolment/ renewal process suitably for recording and settlement of feedback as well as grievances, as per requirements of the Scheme.
- Institutionalisation of a robust grievance monitoring system encompassing grievance registration, monitoring and redressal.

Responsibility of Head of Personnel (HoP) of SAIL Plants/ units

- Involvement with local associations representing ex-employees and obtain their feedback at least once in two months.
- Ensure that surprise visits are conducted to the TPA Office (atleast one in each month) at their respective location every month. Irregularities with regard to operation of the Scheme and/ or behavior of the staff etc., may be taken up suitably/ appropriately.

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- Ensure that a bi-monthly report is forwarded to SAIL CO regarding the performance of the Insurance Agency/TPA especially in respect of claim Settlement of SAIL Plant Hospitals, feedback of the members etc.

Responsibility of Internal Resource Persons (IRPs)/ Nodal Officers of SAIL Plants/ units

- At least one activity related to random checking of processes (especially auditing the claim settlement process) to be conducted every month.
- Regular surprise visits at the local TPA office.
- Ensure speedy redressal of grievances by regular interactions with local TPA and members.
- Escalation of the unsettled grievances at the appropriate level.
- Carry out assessment of performance of Insurance Co./ TPA on the basis of well-defined 'Performance Evaluation Parameters' (to be provided by SAIL Corporate Office).
- Separate Feedback registers (preferably online) to be maintained for all Plants/ units.
- A report to be submitted by every IRP to his/her HoP every month on the visit at the TPA office and the implementation of Mediclaim scheme. .
- Ensure that camps with/ without collaboration with the Insurance Co./ TPA are organized to spread awareness amongst the members of the Scheme and initiatives being taken up by SAIL to further streamline the implementation process.
- Should keep contact with IRPs of other Plants/Units to learn and replicate the best practices and visit other Plants as per schedule to be given by Corporate office.

Responsibility of Head of Medical (HoM) of SAIL Hospitals

- Designate a Nodal Officer-Medical from the concerned SAIL Hospital.
- Ensure that the doctors at the SAIL hospitals comply with the documents prescribed as per the tender document so that the claims pertaining to the members as well as SAIL hospitals are settled by the Insurance Company/TPA without delay.
- Each Claim (either by member or SAIL Hospital) pertaining to treatment of the members at SAIL hospitals should be submitted to the TPA as a single set containing the following documents:
 - i) Duly filled in Claim form (applicable for member claims)
 - ii) Following documents in original or a copy of the same duly signed and stamped by the treating doctor:
 - a) Prescription necessarily containing diagnosis, name of the medicines, dosage, and duration of prescription.

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- b) Discharge summary/case summary (in case of IPD treatment).
- c) Investigation reports.
- iii) All bills in original.

Responsibility of Nodal Officers-Medical of SAIL Hospitals

- Ensure that all the documents required by the Insurance Company /TPA, pertaining to IPD cases of the members, are submitted to the TPA representative in a single set, on weekly basis.
- A report to be prepared on the claims submitted and claims settled pertaining to SAIL Hospitals, for perusal of Head of Medical. A quarterly report on the above may also be forwarded to the *Corporate Nodal Officer* at Corporate Office.
- Closely associate/ coordinate with the SAIL Hospital-TPA Desk representative(s) and ensure good quality services as per the roles and responsibilities finalized in the Policy/ contract.

Operational responsibilities of the TPA/ insurance Company are placed at Annexure-A for reference.

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