



**NARAYANA**  
**COLLEGE OF NURSING**

Chinthareddypalem, Nellore - 524003. A.P.

Ph No: 0861-2317969 | Fax: 0861-2311968.

Recognized by Indian Nursing Council and A.P. Nurses & Midwives Council

Affiliated to NTR University of Health Sciences, A.P. Vijayawada.

Accredited by "International Accreditation Organization (IAO)"

website: [www.narayanannursingcollege.com](http://www.narayanannursingcollege.com) | | e-mail: [narayana\\_nursing@yahoo.co.in](mailto:narayana_nursing@yahoo.co.in)



## ***GROUP MEDICLAIM & PERSONAL ACCIDENT INSURANCE POLICY***

### **Objective**

To provide employee welfare through basic insurance of healthcare to employees and to help them meet unforeseen personal expenses arising from medical emergency.

### **Eligibility & Applicability**

All employees of all Narayana College of Nursing including probationers will be covered

Mediclaim insurance coverage is applicable for the employee and he/his family members (the gross salary range 21001 & above) The family members shall include:

Spouse

Two dependent children

The employee is required to declare her/his dependents under the scheme in the prescribed format at the time of joining.

For any other member of the employee, s family to be covered under this policy, any addition or withdrawal of family members on account of marriage, birth and death needs to be communicated to HR Department promptly.



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## Policy & Procedure

### Group Mediclaim Insurance:

A minimum hospitalization of 24 hours is a pre-condition for any claim, except for cataract, dialysis and Tonsillitis, and such other ailments as covered under the Mediclaim policy.

Annual entitlement of group Medical Insurance is Rs, 3,00,000/- (Rupees Three Lakhs only). This can be used only by the individual or by the family members covered under this policy.

The Admissions are restricted to specified registered medical hospitals or listed hospitals.

The policy also covers reimbursement of expense on maternity for the first two confinements.

The Mediclaim policy usually covers:

- Room and board as provide by the Hospital/Nursing home.
- Nursing care
- Surgeon, Anesthetists, Medical Practitioner, consultants and specialists fee.
- Anesthesia, blood, oxygen, operation theatre charges, Surgical Appliance.
- Medicines and Drugs, Diagnostic materials and X – Ray, dialysis, chemotherapy.

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- Radiotherapy cost of pacemaker, Artificial limbs, cost of organs and similar expenses.

The details of the policy are governed strictly by the terms and conditions of the Mediclaim policy.

The following are not covered under the Mediclaim policy (the list is not exhaustive):

- Cost of spectacles, contact lense, hearing aid/instrument etc.
- Dental treatment or surgery, unless requires hospitalization in case of an accident.
- General Medical checkup (without any illness)
- General debility, rest cure, congenital external deformity/defects or anomalies, sterility.
- Intentional self injury, use of intoxicating drugs/alcohol, VD,AIDS, etc, Naturopathy treatment.

Employees opting for cashless provision may produce their identity documents to the hospital before hospitalization and the expenses incurred by them shall be claimed by the hospital with the Third party administrator (TPA) to the extent of their eligibility. Expenses beyond the eligibility limit, shall be settled by the employee with the hospital directly and make an application in the claim form along with the original supporting documents to the HR Department. The HR Department shall, in turn, submit the claim to Third party Administrator (TPA) for processing and settlement of the claim.





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Employees not opting for the cash less provision may file their claim in the claim form to the HR Department along with the original documents such as Discharge summary / certificate given by the hospital indicating date of admission, date of discharge, nature of illness and treatment given. Prescription, date of discharge, nature of illness and treatment given. Prescription, medical bills and medical reports Example: Lab reports, ECG, X-ray reports etc. The claim form along with supporting documents/ bills as indicated above should be submitted to HR Department within 7 days from the date of discharge.

Employees hospitalized in a hospital other than those covered by the Third Party Administrator (TPA) may file their claim as per clause no. 3.1.7 above.

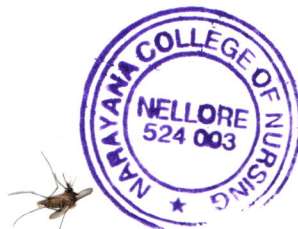
HR Department shall submit the claim to Third Party Administrator (TPA) for processing and setting the claim.

Insurance institutions liability in respect of the claims submitted by an employee during the period of insurance shall not exceed the sum insured.

All claims are governed by the terms & conditions agreed between the insurance institution under the group Mediclaim insurance policy.

In all disputes, the decision of the management shall be final.

*Handwritten signature*  
**CONVENER**



*Handwritten signature*  
**PRINCIPAL**

**Principal**  
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