

Delhi State Industrial & Infrastructure Development Corporation Ltd.

N Block, Bombay Life Building, Connaught Circus, New Delhi-110001

(Personnel Division)

No: DSIIDC/Insurance Backed Medical Scheme/IV/Estt.

Dated : 21/10/2022

Circular

Subject: Renewal of Insurance Backed Cashless Medical Scheme (IBCMS) for the medical policy year w.e.f. 29.7.2022 to 28.07.2023, the use of buffer funds and renewal of accidental Insurance cover for serving and DSIIDC contractual employees - regd.

This is in continuation of the circular of even number dated 29.07.2022. The BOD of DSIIDC in its 295th meeting held on 19th September 2022 approved the continuation of the Insurance Backed Cashless Medical Scheme (IBCMS) for a period of one year w.e.f. 29.7.2022 with a Sum Insured/family floater cover of Rs. 5.00 lac uniform for all categories of the beneficiaries. The entitlement of room during hospitalization shall continue to be on actual basis i.e. private ward (single room) for medical category A, semi-private ward (Twin/multi sharing) for category B and general ward for category C. Entitlement for the charges for ICU and Life support facility viz. ventilator etc. shall also be admissible on actual basis.

The Personal Accidental Insurance cover has been renewed with an enhanced cover of Rs 10 lacs instead of Rs. 5 lac, for the serving and contractual (on DSIIDC roll) employees.

The sum insured/family floater (Self financed floater) has been enhanced in r/o the serving/retired employees of the Corporation who opt to get their basic sum insured enhanced through payment of additional premium.

Further, provision for corporate buffer funds has also been carved in the policy to cover expenditure in excess of the entitled family floater cover of a beneficiary. To provide relief to employees, of availing additional cashless facility for expenses beyond sum Insured/family floater of Rs. 5 lacs, it has been approved that an additional expense upto Rs. 1 lac (beyond sum insured of Rs. 5 lacs and after exhaustion of self financed floater cover) would be considered for payment from corporate buffer fund with the approval of Managing Director, DSIIDC without insisting upon recommendation of Medical Committee. However, for reimbursement beyond Rs. 6.00 lacs (Rs. 5 lac + Rs. 1 lac) the past practice of recommendation of medical committee and approval of Managing Director, DSIIDC would be continued. It is reiterated that the beneficiaries would be entitled to use Self Financed floater (if opted) after exhaustion of Basic sum insured. However, request for buffer funds would not be considered in respect of beneficiaries who are suffering from chronic ailments such as COPD, Chronic kidney ailments and cancer etc.

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In addition to the continuation of previous policy features, Competent Authority has approved the inclusion of below listed features in the Insurance Backed Cashless Scheme:


1. Coverage for Bariatric Surgery where the BMI is equal to or over and above 40.
2. Coverage for External congenital disease cover for life threatening situation (upto 50% of Sum Insured)
3. Cochlear treatment restricted to Sum Insured.
4. Beneficiaries may request reimbursement of such expenses wherein admission/day care admission for certain investigations is mandatory e.g. for kidney biopsy etc.

The medical policy beneficiaries may also note that requests for cashless facility/reimbursement over and above the basic family floater cover and exhaustion of self financed insurance coverage (if opted by the beneficiary) is subject to scrutiny as per policy features and availability of corporate buffer funds.

The policy beneficiaries may contact Personnel Division at HQ for matters/queries pertaining to the Insurance policy at :

DSI IDC Medical Desk Email ID : dsiidcmedicalhelpdesk@gmail.com
Contact Number : 011-23314231 Ext: 162/163
Mobile : 9013741213

All the divisional heads are requested to kindly get this information circulated amongst employees.


(Sarvendra Singh)
Chief Manager (P)

All concerned employees of DSI IDC

Copy to:

- 1) All Notice Boards at HQ and site offices
- 2) DSI IDC Website