

To all Members, Office Bearers, Committee Members, Area Committees

As per decision taken at the General Body Meeting held on 04.10.2023 at Krishnapada Ghosh Memorial Hall, Kolkata, we are happy to announce to float our Health Insurance coverage with the National Insurance Co Ltd., strictly for our members (ABREA) as per their needs and requirements. Shri Bharat Pratap Singh, Divisional Manager, National Insurance Co. Ltd., who attended the meeting at our request, elaborately explained about their proposal offered to us and also replied all queries of our beloved member's which was accepted by august house. Please find below the terms and conditions of the policy and the Premium Rate Chart.

Group Medical Insurance Scheme for Retirees for the period 01.11.2023 – 31.10.2024

Name of the Insurer	National Insurance Company Limited Kolkata Division III
Policy Type:	Group Health Insurance Policy for Retirees and their Spouse
Definition of Family:	Option 1: (1 + 1) Retired Employee + Spouse Option 2: Self Only
Age Limit	There is no minimum and maximum age limit in the policy
Coverage Type	Family Floater
Pre and Post Hospitalization	60 days Pre-hospitalisation and 90 days Post hospitalisation
Room Rent including Nursing & RMO Charges	2% of Sum Insured per day only, on the Sum Insured of the base policy. Limit : Rs.5000/-
ICU Rent including Nursing & RMO Charges	4% of Sum Insured per day, only on the Sum Insured of the base policy Limit Rs.7,500/-
Limits on Diseases	* Cataract Treatment – 25% of Sum Insured or Rs.40,000/- per Eye which ever is lower. * Medical Practitioner's Fees – Any One illness shall maximum 25% of Sum Insured * Other Expenses – Maximum any one illness 50% of Sum Insured. * Hemodialysis, Chemotherapy, Radio Therapy - 50% of Sum Insured.
	* Modern Treatment– Covered either as in patients or Part of Day Care treatments in a Hospital inclusive of above sum limits – for any one Modern treatment shall be 25% of Sum Insured .. * P.P.N. - Rate are applicable. * Rest as per standard N.G.M.P.(National Group Medical Policy * All coverage should be from Day One.
Pre-existing ailment and specified Diseases:	Covered from Day One
01 to 04 year Waiting Period for Specific ailment:	Waived for all
30 Days Waiting Period:	Waived for all
Day Care Cover	All Day Care Procedures covered as per N.G.M.P. Day Care should be marked specified diseases by Physical Practitioner
Geographical Limits	Treatment taken in India
Cashless Facility	Yes
TPA	Medi Assist Insurance TPA Pvt. Ltd Thapar House, 8th floor, 25, Brabourne Rd, B.B.D. Bag, Kolkata,-700001

Premium Rates including GST-

National Insurance Rates for the year 2023 - 2024 including GST		
Base Policy only		
Sum Insured	Self + Spouse (Rs.)	Self Only (Rs.)
1 Lakh	13355	9015
1.5 Lakh	19503	13164
2 Lakh	24675	16656
2.5 Lakh	29572	19961
3 Lakh	34020	22964
3.5 Lakh	37796	25513
4 Lakh	41847	28247
4.5 Lakh	46272	31233
5 Lakh	49890	33676
6 Lakh	54280	36639
7 Lakh	58584	39544
8 Lakh	62903	42460
9 Lakh	67314	45437
10 Lakh	71735	48421

**Last Date for submission of Consent Letter to join the policy is 18.10.2023.
Under no circumstances the last date will be extended.**

