



Central University of Punjab

Established vide act 25(2009) of Parliament

Dr Sandeep K

Ref. No. CUPB/SS/16/4561

Dated 9/3/16

To

Sandip Gupta,
Branch Manager,
The New India Assurance Company Limited,
SCO 1070-71, First Floor, Sector 22-B, Chandigarh
Tele & Fax 0172-2700863, Mobile No. 09888084140

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to CUPB website*

PR Rao 12/3/16

Subject: Health Insurance of the students of Central University of Punjab, Bathinda for cashless medical treatment.

Please find list of 676 students and premium of Rs. 2,70,907/- vide cheque No. 154425 dated: 02.03.2016 for the Health Insurance of the students of Central University of Punjab, Bathinda (cashless medical treatment) subject to the following terms and conditions (A & B):

A.

The new India Assurance Co. Ltd. has agreed to following terms & conditions /parameters vide letters 13-08-2015 , 30-12-2015,7-01-2016 and 25-02-2016 which includes the following terms & conditions as well as the list of empanelled hospitals,

Sr. No.	Parameters	Conditions
1.	Amount Insured	40,000/-
2.	No. of students (as on toady)	676 (detail attached)
3.	Period of Insurance	12 Months, 15-03-2016 to 14-03-2017 (midnight)
4.	Family Size	Self Only
5.	Pre & Post Hospitalization (Days)	30 days pre and 60 days post hospitalization
6.	30 days Exclusion Waiver/waiting period if any	Waived off
7.	1st Year Exclusion Waiver/waiting period if any	Waived off
8.	Cashless Coverage Benefit	Yes
9.	Premium (Service Tax Extra)	350/- Per students + service tax extra
10.	1st, 2nd and 4th year exclusion waiver/waiting period if any	Waived off
11.	Ambulance Charges	Covered
12.	Room Rent (Normal)	1%
13.	Room Rent (ICU)	
14.	Pre-existing Disease	Covered
15.	The company is ready to cover the insurance if referred from one city to another for specialized treatment.	
16.	As per email dated 25-02-2016 from Mr. Sandeep Kumar Gupta, any addition/deletion during the year will be done by company on pro rata basis.	

B.

Further as per email dated 07-01-2016 the New India Assurance Co. has also agreed to the following points/modalities

1. Modalities/Standard Operating procedures for cashless treatments:

"Every individual will be issued id/e-card and they have to produce that card at the TPA desk of hospital where they want to get the cashless treatment along with the copy of reports. In turn, the treating doctor will fill the pre-

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authorization request from and send the same to us (*The New India Assurance Company Limited*). Our medical team will scrutinize the same and if the treatment is admissible under the policy terms and conditions, the letter would be issued to the hospital mentioning the entitlement of the insured. The insured person gets the treatment at the hospital and pays the amount over and above the eligibility + non-medical consumables and gets discharged from the hospital. The bill would be settled by us with the hospital."

2. Modalities/Standard Operating procedures from reimbursement of medical expenses:

"The insured will intimate the Insurance Co/TPA before admission for planned admissions and within 24 hours if admission (before discharge from the hospital) in emergency cases. Gets treatment, collects all the required documents from the hospital and file for reimbursement of expenses along with the duly filled claim form. The claim documents should reach insurance co/ TPA within 30 days from date of discharge from the hospital."

3. Agreed to empanel more hospitals at Bathinda for cashless treatment as per the requirement of the university if they meet the criteria of definition of the hospital. There is no limit of the hospitals that can be empaneled.

4. The company/TPA deliver lectures/seminar to guide the students regarding detailed procedure required to execute the policy.

1	Family Size	4
2	Pre & Post Hospitalization	30 days
3	Waiting period (if any)	30 days
4	Covered Co-pay details	None
5	Premium (Service Tax Extra)	None
6	Period of Insurance	12 Months
7	No. of students (as on last)	40000
8	Amount insured	40000
9	Language	English

[Signature]
Registrar

Copy To:

1. VC Secretariat for kind information of the Vice Chancellor
2. Dean Academic affairs
3. DSW
4. Accounts Officer
5. Mr. Sandeep Kumar, Assistant

6. University medical officer

[Signature]
10/3/16