

Group Care (V:2.1)

Policy schedule

QRN/Quote No	GQ00143884
Name of Policyholder	G. D. Pol Foundation
Cover type	Floater Policy
Policy Period-Start Date	03-01-2018
Policy Period-End Date	02-01-2019
Quote Type	Fresh
Existing Insurer	NA

Premium Details

Group waiting time	GST	Total Premium
INR 932,203/-	INR 167,797/-	INR 1,100,000/-

Details of Members

S.No	Basic Details	Particulars
1	Family Structure	Self, Spouse, 2 Dependent Children upto 25 years only
2	Total No. of Insured Members	610
3	Policy Type	Non Selective Policy
4	Funding Type	Non-Contributory
5	Type of Industry	Services
	Relationship with Insured	Employer-Employee
6	Age Band	1 day - 70 years
7	Health Card	E-card
8	Claim Servicing	In-House -TPA
	Sum Insured Type	Flat SI - INR 1 Lac
10	Day Care	List of Day Care procedure attached as Policy Terms and Conditions.

Details of Optional Extensions Opted

Family Structure: Employees+Spouse+2 Dependent Children upto the age of 25 years only

Waiting Period

1. Pre-existing diseases **are Covered** for existing members and the new joiners.
2. 30 Days Wait Period condition is **Waived off** for existing members and the new joiners.
3. First & Second Year Exclusion condition for specific diseases is **Waived off** for all Insured Members.

Room Rent

Room Rent Restricted to **1% of sum insured for normal & 2% of sum insured for ICU.**

If the Insured Member is admitted in a room where the room rent incurred is higher than the room rent limit specified above, then the Insured Member shall bear the ratable proportion of the total Medical Expenses in the proportion of 'the room rent actually incurred-room rent limit' / 'room rent actually incurred'.

This shall be applicable to the total Medical Expenses (including surcharge or taxes thereon) incurred during the stay in the Hospital Room.

Pre & Post Hospitalization

- 4 Pre & Post Hospitalization is covered for **30 days and 60 days** respectively only.

Other Benefits

- 5 Ambulance charges payable up to a maximum amount of **Rs. 1,000/-** per claim
- 6 Lasik treatment – if power of the eye is above **+/-7.5 d** then claim is payable

Other Term and Conditions

- 7 50% co-pay For cyberknife treatment/Robotic Surgery/Bio-absorbable Stent/FAMETO Laser Suregry/Toric lens/KT Laser Prostate
- 8 Policy not covered injectables like lucentis/avastin/ ramicade and similar injections as they are OPD procedures
- 9 Mid-term increase in Sum insured due to change in level of the employee (promotion) is allowed, but in case of claims it will not be applicable.
- 10 If Dependents are to be covered under Family Structure, then the same needs to be declared at the time of inception of the Policy. Mid-term inclusion of only Child by birth and Spouse after marriage falling during the Policy period is allowed.
- 11 Psychiatric ailments/treatment is not covered under the policy.
- 12 All additions and deletions will be done on a pro rate a basis unless otherwise agreed.
- 13 The Insured must inform of new additions or deletions to the company within a reasonable time but not later than 30 days from the date of the joining of the employee or separation of an employee from the organization.
- 14 Domiciliary Hospitalization is specifically excluded.
- 15 Treatment related to genetic disorders is not covered.
- 16 Individuals cannot be covered as an employee and dependent under the same policy, nor may children or parents will be covered by both under the same policy.
- 17 List of hospitals where cashless can be availed is also available on our website. The company however reserves the right to include/exclude any hospital from this list. However if an insured has already availed a cashless from a hospital which is later on delisted by the company, in such case the company will continue to provide cashless to that insured for the same treatment.
- 18 Following charges levied by hospitals will not be payable under the policy:-
Admission charge / Surcharge / Service charges / miscellaneous charges / Registration fee / Admission Fee / Other non- medical or non-treatment related expenses.
- 19 Existing groups may not split into multiple groups to obtain multiple benefit levels.
- 20 Excluding a class within a group from coverage is not permitted
- 21 Ineligible employees include: contractors; temporary, seasonal, substitute, uncompensated employees; volunteers, silent partners, shareholders or investors only; owners, officers or managing members who are not active, permanent, full-time employees
- 22 Any hospitalization to undergo contraception is excluded from the policy
- 23 Infertility & related ailments including male sterility , treatment on trial /experimental basis; expenses on fitting of prosthesis (any device /instrument/contributing machine/replacing the functions of an organ) holter monitoring are outside the scope of this policy.
- 24 Septoplasty for cosmetic purpose shall be excluded for scope of policy
- 25 Covered up till 50% of the sum insured even if hospitalisation is not there
- 26 Subject otherwise to terms, conditions and exclusions of Group Care Policy terms and Conditions.



DR. G.D. POL FOUNDATIONS

Y.M.T. AYURVEDIC MEDICAL COLLEGE & HOSPITAL NAVI MUMBAI

E-Mail: ymtayurved@drgdpolfoundation.org Phone: 022- 27744406 Fax: 27749895
Institutional Area, Sector-4, Kharghar, Navi Mumbai 410210

01/09/2018

Notice

This is to inform all the Non - teaching staff that our hospital is providing Hepatitis B vaccination free of cost to all.

It is mandatory for all to take it. Kindly avail the services.

Principal

VD. SANJEEV YADAV
PRINCIPAL

Dr. G. D. POL FOUNDATION
Y.M.T. AYURVEDIC MEDICAL COLLEGE AND HOSPITAL
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**DR. G. D. POL FOUNDATION'S
Y.M.T. AYURVEDIC MEDICAL COLLEGE & HOSPITAL
NAVI MUMBAI**

Institutional Area, Sector - 4, Kharghar, Navi Mumbai - 410 210.

Ref. No.: YMTA/Int/120/2022

Date : 18/04/2022

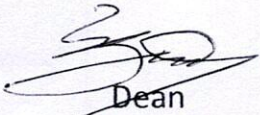
NOTICE

Hospital staff of Dr. G. D. Pol Foundation, YMT Ayurvedic Medical College and Hospital is hereby informed that T.T Vaccination is scheduled from 19th April to 24th April 2022 under HRM, NABH programme.

It is mandatory to all hospital staff to get vaccinated for T.T.

Timing: 9.30 am to 1 pm

Venue: Vaccination Centre, Ground floor.

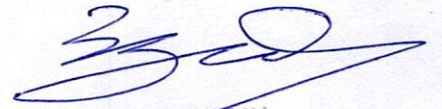


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V.D. SANJEEV YADAV

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Ref. No.: YMTA/IW/112/2023

Date: 14/07/2023

NOTICE

This is to inform all the Teaching and Non Teaching Staff of Institute under Dr. G. D. Pol Foundation that staff taking treatment in Y.M.T. Ayurvedic Medical College & Hospital, Kharghar will be entitled to the following medical facilities under discounted rate.

- 1) Free Bed charges, Nursing Charges, Panchkarma procedural charges, inhouse pathological investigation, consultant charges.
- 2) However medicine, oil required for the various procedures, Food, Implant required for the operations, honorary consultant charges, Anaesthetist Charges, Sonography, X-ray, Pathological Investigation done outside Lab will have to be paid in full.
- 3) To avail the benefit of the above the employee should take the approval and signature from the Principal on his/her OPD Paper.



Principal.

V.D. SANJEEV YADAV
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