FTC Medical Insurance Scheme 2026-27

1.1 The Health Insurance Policy is to extend coverage to (i) Eligible retired employees of CCIL (ii) Regular EMPLOYEES, not covered under ESIC, on the rolls of CCIL (ii) Workers on adhoc basis, on the rolls of CCIL.

1.2 Fixed Term Contractual (FTC) employees:

The Health Insurance Policy is to extend coverage to FIXED TERM CONTRACTUAL EMPLOYEES i.e., Engineer / Officer / Jr. Officer on FTC (Self Only), on the rolls of CCIL. not covered under ESIC.

Fixed Term Contractual (FTC) Staff		
1	**Corporate Details**	
1.1	**Full Name of the Insured**	**Cement Corporation of India Limited**
1.2	**Corporate Office**	New Delhi
1.3	**Business / Industry Type**	Cement Business
1.4	**Geographical Limits**	India (no location barrier)
1.5	**Entity Coverage**	Master policy to be issued in the name specified above. CCIL will keep Insurers notified of any future listing & delisting of entities including those entities for which the insured has assumed an obligation to arrange insurance for their respective rights, titles & interests and Insurer to give CCIL extension of same coverage as per agreed rates. All such listing & delisting to be given same effect as additions & deletions in the Master Policy & premium accounting to be done on pro rata basis.
2	**Member Information**	**Self Only**
3	**Sum Insured (INR)**	**INR 500,000**
4	**Benefits**	**Terms and Condition**
4.1	**Members to be covered**	Employees (Self Only)
	Sum Insured Approach	**INR 500,000**
	Cap on Sum Insured if Applicable for any Relation	NA
	Option to Increase Sum Insured	NA
4.2	**Maternity Benefit**	Covered
.	Sub Limit on Normal Delivery	INR 50K
	Sub Limit on Caesarean Delivery	INR 1 lakh
	Pre-natal & Post-natal expenses	OPD/IPD Covered Covered (Pre-natal upto 30 days & Post-natal upto 60 days)
	9 months waiting period for maternity	Waived Off
	Maternity benefit limit for no of children	02 children

	Expense incurred for Medical termination of pregnancy under Medical advice to save the life or prevent serious damage to the health of the mother	Covered
	Abortion if performed legally & under medical advice within first 20 weeks on confirmation of substantial risk that if the child were born it would suffer from such physical or mental abnormalities as to be seriously handicapped. 20 weeks to be extended as per amendment in MTP Act, 1971 in due course of time.	Covered
4.3	**Pre-existing Disease Covered**	Covered from day one for existing FTC employees and new FTC joiners both
4.4	**30 days waiting period is Applicable**	Waived Off
4.5	**1/2/4 waiting period for specified ailments is Applicable**	Waived Off
4.6	**Ambulance Services**	INR 3K per incidence
4.7	**Co-payments (mention limits, if applicable)**	Not Applicable
4.8	**Deductibles (mention limits, if applicable)**	Not Applicable
4.9	**Room Rent Restrictions if any**	**Category** **No. of beneficiaries**: **30 (approx.)** **Metro Cities**: **3%** **State Capitals**: **3%** **Other Cities**: **2.5%** **(ICU on actuals)**
4.10	**Corporate Buffer**	**INR 10 Lac**
4.11	**Day Care procedures**	Covered
4.12	**Terrorism Related Hospitalisation**	Covered
4.13	**Clause on Advancement of Medical Science**	Covered
4.14	**Coverage for cost of dentures**	Covered
4.15	**Donor & Receiver Expenses covered in case of organ transplant**	Covered
4.16	**Sub Limit or Capping on any ailment**	Not Applicable
4.17	**Waiting Period for any ailment**	Waived Off
4.18	**Cancellation Clause**	Not Applicable
5	**POLICY OPERATING GUIDELINES**	**Below clauses should be incorporated based on specific requirement of client**
5.1	**Coverage to New Joiners**	Covered from day one
5.2	**Cataract Surgery Limit**	INR 50 K per eye
5.3	**Lasik / Laser Surgery – Eye**	More than (+ -) 5 (Index)

1.3 Definition of family:

Categories of Employees	Definition of Family Unit
FTC Staff	Self Only

Coverage of all Pre- existing diseases or ailment / injuries:

All ailments / diseases / injuries / health condition which are pre-existing treated / untreated, declared / not declared in the proposal form, shall be covered under the Policy.
Newly born babies will be covered from day one within overall limit of the family.

2. **Pre –hospitalization and Post hospitalization Expenses:**

(a) Pre – Hospitalization: Relevant medical expenses incurred during the period up to 30 days prior to hospitalization on diseases / illness / injury sustained will be considered as part of claim.

(b) Post – hospitalization: relevant medical expenses incurred for the period 60 days after hospitalization on diseases / illness / injury sustained will be considered as part of claim.

(c) Special Provision for Day care: The Insurance policy should provide day care coverage for specific treatment taken in network specialized day care centers where the insured is discharged on the same day like eye surgery, radio therapy, Coronary Angiography, treatment of fractures etc.