Retired 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 **Retired Employees**:

SCOPE- RETIRED EMPLOYEES

1	**Corporate Details**		
1.1	**Full Name of the Insured**	**Cement Corporation of India Ltd.**	
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**	**Single Life (Self or Spouse)**	**Self + Spouse**
3	**Sum Insured (INR)**	**Self only- INR 300,000**	**Self+ Spouse- INR 600,000**
4	**Benefits**	**Terms and Condition**	
4.1	**Family Floater**	Yes	
	Family Unit Definition	Employee + Spouse	
	Sum Insured Approach	**Self only- INR 300,000 , Self+ Spouse- INR 600,000**	
	Cap on Sum Insured if Applicable for any Relation	NA	
	Option to Increase Sum Insured	NA	
	Limit of number of children	NA	
4.4	**Pre-existing Disease Covered**	Covered from day one of enrolment	
4.5	**30 days waiting period is Applicable**	Waived Off	
4.6	**1/2/4 waiting period for specified ailments is Applicable**	Applicable	
4.9	**Ambulance Services**	INR 3K per incidence	
4.10	**Co-payments (mention limits, if applicable)**	10% Co-payment	
4.11	**Deductibles (mention limits, if applicable)**	**Not Applicable**	
4.12	**Room Rent Restrictions if any**	**State capitals - 2% of SI for Normal and ICU on Actual basis** **Metro - 3% of SI for normal and ICU on Actual basis**	

		other cities – 1.5%of SI for normal and ICU on Actual basis
4.13	**Corporate Buffer**	**Not Applicable**
4.14	**Day Care procedures**	Covered
4.15	**Terrorism Related Hospitalisation**	Covered
4.16	**Clause on Advancement of Medical Science**	Covered
4.17	**Coverage for cost of dentures**	Covered
4.18	**Treatment for correction of eyesight beyond +/-8**	Covered
4.19	**Donor & Receiver Expenses covered in case of organ transplant**	Covered
4.20	**Sub Limit or Capping on any ailment**	Not Applicable
4.21	**Waiting Period for any ailment**	Waived Off
4.22	**Cancellation Clause**	Not Applicable
5	**POLICY OPERATING GUIDELINES**	**Below clauses should be incorporated based on specific requirement of client**
5.1	**Coverage to New retiree**	from day one
5.2	**Coverage to Family Members**	from day one
5.3	**Cataract Surgery Limit**	INR 50 K per eye
5.4	**Lasik / Laser Surgery – Eye**	More than (+ -) 5 (Index)

1.3 Definition of family:

Categories of Employees	**Definition of Family Unit**
(a) Retired Employees	1) Retired employees with Spouse. 2) Single Life in case only one member is alive.

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

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.

2. <u>Pre –hospitalization and Post hospitalization Expenses:</u>

(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.