

INDIAN INSTITUTE OF TECHNOLOGY DELHI  
Industrial Research & Development Unit

No. IITD/IRD/M-81/

5815

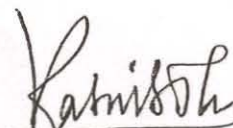
Dated: 13/07/2012

Subject: Medical Insurance Scheme for temporary IRD Unit employees and Sponsored Research Project Staff working on yearly contractual basis.

IRD Unit is planning to explore the possibility to provide medical insurance which will allow cashless hospitalization upto Rs.2 lacs in respect of above mentioned employees. The medical insurance will cover themselves and their dependent family members (as per rules). The cost will be shared in the ratio of 1:2 between the concerned employee and the IRD Unit in respect of IRD employees while in the case of Project employees; it will be charged from the project funds only with the prior concurrence of the concerned PI otherwise the concerned employee may opt to make the full payment at his own.

Please find enclosed herewith the form (Annexure A) along with the applicable premium rates (Annexure B). In case, the said employees are interested, they may fill up the attached form and send it to the IRD Unit through their concerned PI with the NOC with regard to the payment of 2/3<sup>rd</sup> share from the project funds for further necessary action latest by 19<sup>th</sup> July, 2012 positively.

This issues with the approval of the Competent Authority.



(V.K. Vashistha)

Assistant Registrar, IRD

Distribution:

1. All HoDs / HoCs
  2. All PIs/CIs
  3. Associate Dean, IRD
  4. Dean, IRD
  5. A.R. (CDN)
  6. Sh. K.K. Bhattacharjee, A.R. (Stores)
  7. A.R. (IRD-A/cs.)
  8. A.R. (IRD)
  9. Sn. S.K. Bansal, SDP : Please send e-mail to all faculty members.
- The above contents may be circulated amongst the concerned PIs and project staff working in your Dept./Centre for information and necessary action.

**ENROLLMENT FORM  
NATIONAL INSURANCE CO. LTD.**

NAME & ADDRESS OF PROPOSER: INDIAN INSTITUTE OF TECHNOLOGY, DELHI

**EMPLOYEE'S DETAILS: -**

1 NAME OF THE EMPLOYEE: NAME \_\_\_\_\_ SURNAME \_\_\_\_\_ EMP.ID NO. \_\_\_\_\_  
 2 ADDRESS : \_\_\_\_\_ PH. NO. \_\_\_\_\_

3 TOTAL NO. OF MEMBERS TO BE COVERED: (in figures) \_\_\_\_\_ (in words) \_\_\_\_\_

4. SUM INSURED OPTED FOR TOP-UP \_\_\_\_\_

**5 FAMILY DETAILS: -**

S. NO.	NAME	DOB MM/DD/YYYY	SEX	RELATION	EMPLOYEE'S SIGNATURE
				SELF	
				SPOUSE	
				CHILD 1	
				CHILD 2	
				CHILD 3	
				CHILD 4	
				*FATHER	
				*MOTHER	

**PHOTOGRAPHS OF EMPLOYEE & HIS/HER FAMILY MEMBERS:**

EMPLOYEE	SPOUSE	CHILD 1	CHILD 2
NAME _____	NAME _____	NAME _____	NAME _____
_____	_____	_____	_____

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CHILD 3	CHILD 4	*FATHER	*MOTHER
NAME _____	NAME _____	NAME _____	NAME _____
_____	_____	_____	_____

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\* Father/Mother # In case of married female employees, she can opt either her own parents or parents-in-laws to be covered under mediclaim scheme of company

Verified By IIT, Delhi



## ANNEXURE-B

PREMIUM RATES FOR IIT Delhi, MEDICAL INSURANCE		
PREMIUM FOR RS.2,00,000/- ON FAMILY FLOATER BASIS		
AGE BAND	PREMIUM PER SERVING / RETIRED EMPLOYEE (IN RS.)	PREMIUM OF DEPENDENTS OF SERVING / RETIRED EMPLOYEE (IN RS.)
0-18 YRS	4899	490
19 Yrs	4899	490
20 Yrs	4899	490
21-35 Yrs	5621	562
36-45 Yrs	8435	844
46-55 Yrs	14200	1420
56-60 Yrs	18753	1875
61-65 Yrs	18753	1875
66-80 Yrs	27656	2766
> 80 Yrs	36809	3681

## TOP-UP COVERAGE PREMIUM TABLE FOR EVERY RS. 50,000/-

Age Band	Serving/ Retired employee	Dependents
0-25	1152	115
26-35	1510	151
36-45	2034	203
46-55	3480	348
56-65	4592	459
66-70	5720	572
71-75	6131	613
76-80	7565	756
>80	8322	832

e.g. FOR FAMILY OF SELF -46YRS, SPOUSE - 42 YRS, CHILDREN - 22 AND 16, PARENTS - 65 AND 60, IF MEMBER OPTS FOR ADDITIONAL COVERAGE OF RS. 3, 00,000/- OVER AND ABOVE RS. 2, 00,000/- PROVIDED BY IIT, PREMIUM SHALL BE AS FOLLOWS:-

SELF	46	20880	3480 X 6	(3,00,000/ 50,000)
SPOUSE	42	1218	203 X 6	(3,00,000/ 50,000)
CHILD - 1	22	690	115 X 6	(3,00,000/ 50,000)
CHILD - 2	16	690	115 X 6	(3,00,000/ 50,000)
PARENT - 1	65	2754	459 X 6	(3,00,000/ 50,000)
PARENT - 2	60	2754	459 X 6	(3,00,000/ 50,000)
		28986	TOTAL TOP - UP PREMIUM PAYABLE	

Please add 12.36% service tax on top-up premium

e.g. Rs. 28986 X 12.36% = 3583

Hence in above cited example final amount payable would be Rs. 28986 + 3583 = 32569/-