Terms and Conditions
of
Niramaya Health Insurance Policy
for the Beneficiaries

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Process of Applications (Enrolment and Renewal):-

1. (a) Applications under Niramaya Enrolment Scheme can be filled with following modes :-

   Through National Trust website- https://thenationaltrust.in/auth/Niramaya/HTML/new4.php
   Through National Institutes and CRCs under DEPwD
   Through Registered Organisations of National Trust.

(b) For availing benefit of Niramaya Scheme UDID Card having the disability covered under the dom ain of National Trust is mandatory. UDID Enrolment No. alongwith Disability Certificate issued by C ompetent Authority is applicable only in case of children below 7 years of age.

(c) Claims under the Scheme are disbursed only in the Account of Person with Disability hence subm ission of details of Bank Account of the Person with Disability is essential at the time of applying und er the Scheme.

2. The National Trust sends list of beneficiaries received in the system complete in all resp ects alongwith payment to the Insurance Company fortnightly for providing health Card s. Payment can be made offline as well as online. For Online Payment the link on the N T website is- https://thenationaltrust.in/auth/Niramaya/HTML/pay2nt.php

3. For enrolment/renewal under Niramaya Health Insurance Scheme, every applicant has t o provide his mobile number. Without Beneficiary's mobile number or his parent/caregi ver number, application won't be accepted by the National Trust. Registered Organisatio n's number won't be considered valid for individual beneficiary. One mobile number wi ll be allowed in multiple cases only where residential/institutional facility is involved or in case of siblings.
4. Before forwarding of data to Insurance Company, in the case of UDID Enrolment Numb ers, checking is done at National Trust office for the disability category and percentage o f disability for each case received and then the same detail is forward to Insurance Comp any for providing health Cards.
5. The Insurance Company and Medi assist TPA are required to provide Health Cards with in 7 working days of receipt of information. As soon as the details of health card are rec eived from the Insurance Company/TPA, National Trust uploads the same under the foll owing link- https://thenationaltrust.in/auth/e-card.php. E-card can be downloaded from t he link.
6. The beneficiaries are advised to check all the details of the form are filled truly and corr ectly alongwith the relevant proofs as attachments. Any discrepancy correction later on i s entertained by the Insurance Company, only once a month and that too end of month. Hence National Trust will be communicating all editing/changes in Health Card to Insur ance Company once a month.

7. **Benefits of the scheme are from date of issue of the health c ard to 31st March of the year. Hence all bills for reimbursem ent of Claim must pertain to the period of Health Card men tioned in the E-Card.**

Policy Recharge and Claim Related Points:-

1. The Niramaya Health Insurance Policy is implemented on Recharge of payment to the I nsurance Company. On receipt of Information from The Insurance Company, after all c hecking and verifications by the O/o National Trust, the amount is disbursed to the Insur ance Company which in turn settles the approved Claims of Beneficiaries. The TPA sha ll ensure the Settlement of every passed claim of beneficiary/claimant within 10 workin g days of release of payment by the National Trust.
2. The TPA shall admit the claims for the treatment taken in Hospitals/Clinics, who are eq uipped with facilities, as per prevalent norms and guidelines of IRDA for health insuran ce in the country for treating beneficiaries as In-patients and also extend Out-patient trea tment facilities.
3. The Claim will be reimbursed in the name of the beneficiary within 30 days from the da te of receipt of required claim documents and all queries resolved from the beneficiary.
4. The claims if submitted within 30 days after the expiry of one year period of cover will be considered, provided the treatment period falls during the policy period. However, no reimbursement claim will be considered after expiry of period of cover, if the claim is su bmitted after 30 days of expiry date of cover.
5. The period in which Claim is to be submitted by the Claimant is- Within 30 days from t he date of discharge from Hospital in case of IPD and in case of OPD within 30 days of the last OPD consultation.
6. The system of tracking registration of claims, giving claim ids, information of settlemen t, NEFT/RTGS details, policy due etc is communicated through SMS to beneficiaries by Medi assist TPA. Hence in the Niramaya Application form, mobile number of beneficia ry (parent/caregiver) is mandatory.

Major Product Exclusions:-

The policy is otherwise subject to Standard Group Mediclaim Policy Conditions

1. Drug and Alcohol induced illness: Diseases / accident due to and or use, misuse or abus e of drugs / alcohol or use of intoxicating substances or such abuse or addiction etc.
2. Sterilization and Fertility related procedures: Sterility, any fertility, sub-fertility or assist ed conception procedure, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.

3. Vaccination : Vaccination, inoculation or change of life or cosmetic or of aesthetic treat ment of any description, plastic surgery other than as may be necessitated due to an acci dent or as a part of any illness. Circumcision's (unless necessary for treatment of disease not excluded) hereunder or as may be necessitated due to any accident.
4. War, Nuclear Invasion: Injury or disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operations (whether war be declared or not) or by nuclear weapons / materials.
5. Suicide: Intentional self -injury / suicide, all psychiatric and psychosomatic and related d isorders.
6. Naturopathy: Siddha, Unproven Procedure or treatment, experimental or other treatment such as acupressure, acupuncture, magnetic and such other therapies etc. Any treatment received in convalescent home, convalescent hospital, health hydro, nature care clinic or similar establishments.

   Further expenses incurred at Hospital or Nursing Home primarily for evaluation / diagn ostic purposes only during the hospitalized period and expenses on vitamins and tonics e tc. Unless forming part of treatment for injury or disease as certified by the attending ph ysician.

Enrollment and Renewal Queries:

The queries related to Enrolment and Renewal of Beneficiaries can be addressed to following c ontact email ids:-

contactus@thenationaltrust.in,
dd@thenationaltrust.in,
monika@thenationaltrust.in,
gaurav@thenationaltrust.in

Telephone Numbers-For General Niramaya Enrollment/Renewal Queries:-9266866131, For Technical queries-9266866130

Claim Process and Documentation Requirement:

Claims are paid on reimbursement basis only

Documents required are as follows:

1. Claim form
2. Bills receipt and Discharge Certificate / Card from the Hospital / Nursing Home (in orig inal)
3. Cash Memos from the Hospital / Chemist supported by the proper prescription (in origin al)
4. Receipt and Pathological test reports from a Pathologist supported by the note from the a ttending Medical Practitioner / Surgeon demanding such Pathological tests (in original)
5. Surgeons certificate stating nature or operation performed and surgeon's bill and receipt (in Original)
6. Attending Doctor's / Consultants / Specialist's / Anesthetic's bill and receipt certificate r egarding diagnosis , which is prescribed and thereby expenses incurred (in original)
7. Niramaya Health Card (Copy)
8. Transportations Bill (if any) then bill to be submitted in original
9. UDID card/ UDID Enrolment No. (with Disability Certificate) (Copy) .
10. Need for ORIGINAL REPORTS / FILMS LIKE MRI, X-RAY, ULTRASOUNDS ETC . – Original documents are required including the film for settling of Claims
11. Prescription for Ongoing Therapies- Doctor’s prescription at least once in Six months is essential in which the category of therapy and duration of therapy should be clearly men tioned. Thereafter other documents from Rehabilitation Professional for therapy, and rel ated bills will be acceptable. Doctor who prescribes the prescription should be a valid m edical Practitioner with valid license/degree as per Medical council rules

Please be informed that the insured may submit original claim documents to the nearest TPA office for the processing of the claim, as original documents are mandatory for the approval of the claim.

Documents to be submitted as per below.

ONLY FOUR DISABILITY WILL BE COVERED:- 1. INTELLECTUAL DISABILITY/ MENTAL RETARDATION 2. CEREBRAL PALSY 3. AUTISM 4.MULTIPLE DISABILITY			
COVERAGE DETAIL	**LIMITS**	**CLAIM TYPE**	**LIST OF CLAIM DOCUMENT REQUIRED**
CORRECTIVE SURGERIES FOR EXISTING DISABILITY INCLUDING CONGENITAL DISABILITY	₹40,000	REIMBURSEMENT	Current Niramaya Health ID, Disability Certificate, UD ID, Original prescriptions, All Pre numbered Original Bills & receipts, Break-up of final bill, All Original Investigations reports, Original discharge Summary, Copy of passbook with beneficiary Name, duly filled claim form with claimed amount.
NON SURGICAL /HOSPITALIZATION	₹15,000	REIMBURSEMENT	Current Niramaya Health ID, Disability Certificate, UD ID, Original prescriptions, All Pre numbered Original Bills & receipts, Break-up of final bill, All Original Investigations reports, Original discharge Summary, Copy of passbook with beneficiary Name, duly filled claim form with claimed amount.
PHYSIOTHEARPY	₹20,000	REIMBURSEMENT	Current Niramaya Health ID, Disability Certificate, UD ID, Original prescriptions, All Pre numbered Original Bills & receipts, Scheduled

			wise amount breakup of Physiotherapy bills, Copy of passbook with beneficiary Name, duly filled claim form with claimed amount.
OPD	₹15,000	DOMICILIARY	Current Niramaya Health ID, Disability Certificate, UD ID, Original prescriptions, All Pre numbered Original Bills & receipts of consultation/medicines, All Original Investigations reports, Copy of passbook with beneficiary Name, duly filled claim form with claimed amount.
ALTERNATIVE MEDICINE	₹4,000	REIMBURSEMENT	Current Niramaya Health ID, Disability Certificate, UD ID, Original prescriptions, All Pre numbered Original Bills & receipts of consultation/medicines, Copy of passbook with beneficiary Name, duly filled claim form with claimed amount.
DENTAL	₹4,000	DOMICILIARY	Current Niramaya Health ID, Disability Certificate, UD ID, Original prescriptions, All Pre numbered Original Bills & receipts of consultation/medicines, Copy of passbook with beneficiary Name, duly filled claim form with claimed amount.
TRANSPORTATION COSTS	₹2,000	DOMICILIARY	Current Niramaya Health ID, Disability Certificate, UD ID, Original pre numbered Transport bills, Copy of passbook with beneficiary Name, duly filled claim form with claimed amount.

Claim Related Queries:-

The queries related to Claims should be addressed to the **Oriental Insurance Co. Ltd.** and **Me di assist TPA**.

MEDI ASSIST INSURANCE TPA PRIVATE LIMITED,
1st Floor, Block D, Noida Sector 3, Noida, Uttar Pradesh, PIN- 201301
Phone: 040-68213648, Toll Free – 1800 572 9792

For any query regarding reimbursement of claim, email to MediAssist TPA on – niramaya[at]mediassist[dot]in

or escalate your issue with:
LEVEL-1
Savita Rawat – savita.rawat[at]mediassist[dot]in
Kajal Raman – kajal.raman[at]mediassist[dot]in
LEVEL-2
Rama Mandal – rama.mandal[at]mediassist[dot]in

Contact persons of Oriental Insurance Co. –

Mr. Mukesh Goel
Email: mukesh.goel@orientalinsurance.co.in

Niramaya Benefit Chart

Niramaya's Health Insurance Scheme Revised Benefit Chart (on Reimbursement Basis o nly)

NIRAMAYA' HEALTH INSURANCE SCHEME REVISED BENEFIT CHART				
ON REIMBURSEMENT BASIS ONLY				
SECTIO N	**SUB-SECTION**	**DETAIL**	**SUB LIMIT**	**OVER ALL LIMIT OF SECTION**
I	**Over all Limit of Hospitalization**			**55,000/-**
	A	Corrective Surgeries for existing Disability including congenital disability (Under SECI(A)a maximum capping of Rs.15000/-For other than the corrective surgeries for Existing Disabilities, which is include in the overall limit of Rs.40,000/- of Sec I(A))	40,000/-	
	B	Non- Surgical/ Hospitalisation	15,000/-	
***II**	**Overall Limit for Out Patient Department (OPD)**			**19,000/-**
	A	OPD treatment including the medicines, pathology, diagnostic tests, etc.	15,000/-	
	B	Dental Preventive Dentistry	4,000/-	
****III**	**Ongoing Therapies to reduce impact of disability and disability, disability and disability related complications**			**20,000/-**
IV	**Alternative Medicine-AYUSH**			**4,000/-**
V	**Transportation costs**			**2,000/-**
OVERALL LIMIT OF THE COVERAGE FOR A PERSON: Rs.1,00,000/-				

*. **Need for ORIGINAL REPORTS / FILMS LIKE MRI, X-RAY, ULTRASOUNDS ETC.** – Original documents are required including the film for settling of Claims.

****. Prescription for Ongoing Therapies-** Doctor's prescription at least once in Six months is essential in which the category of therapy and duration of therapy should be clearly mentioned. Thereafter other documents from Rehabilitation Professional for therapy, and related bills will be acceptable. Doctor who prescribes the prescription should be a valid medical Practitioner with valid license/degree as per Medical council rules.