

Ref: HO/Pers/Estt/82

4th October, 2019

CIRCULAR No. 1737

Sub: Revision of Benefits under Medical Scheme of IEBT.

IFFCO Employees Benevolent Trust (IEBT), in its 54th Meeting held on 22nd July, 2019 have enhanced the limit of the following benefits w.e.f. 01.08.2019 per policy year.

1. The sum insured for the cost of hospitalisation has been enhanced from Rs.4.00 lakh to Rs.5.00 lakh per family on floater basis.
2. Number of disease covered under critical illness have been enhanced from 10 to 22 within the existing coverage of Rs.4 Lakh for each family (list attached).
3. Presently, there is a provision for opting additional Insurance of Rs. 2 Lakh but w.e.f. 01.08.2019, there shall be three options i.e. Rs.2 Lakh or Rs.3 Lakh or Rs.5 Lakh per family on payment of premium by individual employee who has already opted for additional Rs. 2 lakh or new retirees after 01.08.2019 who want to opt within the stipulated period of Six Months from the date of retirement/VRS/death. Additional premium for enhancement of Policy by the existing members should be paid by 31.10.2019.
4. Third Party Administrators (TPA) Services were provided by M/s. Paramount till 31.07.2019.. Their services have been discontinued and the claims will be processed by ITGI directly W.e.f. 01.08.2019



(S C Gupta)
Jt General Manager (HR&IR)

Distribution:

1. Jt. MD
2. Dir(HR&L)/Dir.(S& JV)/ Dir (Tech)/MKD/Dir(CRS)/Dir(CD&Tech)
3. Sr. EDs/EDs
4. Sr. GMs/GMs/CVO
5. All SMMs
6. All Departmental/Sectional Heads, MKCO/HO
7. All Concerned

cc: JGM, MD's Office – For kind information
Personal file

**List of Critical Illness as per Medishield Policy w.e.f. 01.08.2019

1. Cancer of specified severity,
2. Myocardial Infarction,
3. Open Chest CABG,
4. Open Heart Replacement or Repair of Heart Valves,
5. COMA of specified severity,
6. Kidney Failure requiring regular Dialysis,
7. Stroke resulting in permanent symptoms,
8. Major Organ/Bone Marrow transplant,
9. Permanent Paralysis of Limbs,
10. Motor Neuron disease with permanent symptoms,
11. Multiple Sclerosis with persisting symptoms,
12. Angioplasty,
13. Benign Brain Tumor,
14. Blindness,
15. Deafness,
16. End Stage Lung Failure,
17. End Stage Liver Failure,
18. Loss of Speech,
19. Loss of Limbs,
20. Major Head Trauma,
21. Primary (IDIOPATHIC) pulmonary hypertension and
22. Third Degree Burns.