



# HEALTH & ACCIDENT INSURANCE SCHEME OF AMC OCTOBER 2021 - SEPTEMBER 2022

**ASSOCIATION OF MEDICAL CONSULTANTS (MUMBAI),  
2 & 4, GANPATI NIWAS,  
OLD POLICE LINES  
OPP. ANDHERI STATION - (EAST)  
MUMBAI - 400069**

**H. & A. Cell – NEFT Details  
Name: Association of Medical Consultants Mumbai**

<b>Bank Name</b>	<b>Central Bank Of India</b>
<b>Branch</b>	<b>Andheri East</b>
<b>IFSC Code</b>	<b>CBIN0280595</b>
<b>Account No</b>	<b>3 1 5 4 8 0 4 1 8 6</b>
<b>Account Type</b>	<b>Saving</b>
<b>GST No</b>	<b>27AAATA0909Q1ZK</b>

## INTRODUCTION

Few decades back the expression "Pre Existing Diseases" (PED) sent shivers down the spine of both patients as well as doctors. Late Dr. Mahindra Seth, a pioneer and senior founder member, Past President and Managing Trustee of the AMC along with Dr. Prabhakar Rao, Past President, Trustee of AMC took the lead to initiate this inclusion. With their uncanny power of persuasion and persistence they were able to enroll the insurer with reasons and ways to accommodate a claim for PED, which now has rightly become a beacon of light to steer the Health Insurance industry to what it is today.

### **\* The Far Reaching Health Policy of The Future\***

Even the most ardent die hard advocates of your AMC Health & Accident Policy (H&A Policy) are rubbing their eyes with absolute disbelief. The long cherished dream of our pioneer founders of the scheme Late Dr. Mahendra Sheth & Dr. Prabhakar Rao to make our scheme a 'SOCIAL RESPONSIBILITY' is no longer a pipe dream but has become an astonishing reality.

This vision, wisdom and social responsibility continues till today under the able guidance of Dr. Suresh Rao Past Chairman and now Patron to H&A Cell and Dr. Suhas Kate the current Chairman of the Cell. We are always looking to give more and more benefits to our members.

In the unexpected pandemic of 2020 -2021 we came up with a unique TOP UP policy which was the need of the hour. This policy was to end on 31st May 2021. Keeping in mind the uncertainty of covid and the possibility of the 3rd wave H&A cell extended the policy for another 4 months complimentary for all our members. Hence the complimentary TOP UP policy has covered our members for 16 months.

Keeping in mind the financial difficulties our fraternity was facing, in July 2020 at the AGM we took more decisions to reduce the burden on our members. We took steps to reduce Co payment in a graded fashion. We also increased the limit of Capping. At this year's AGM we have made very positive changes in the premium structure We appeal to our young members to see the term benefits of being in AMC Health and Accident policy, join early so that you can avail more benefits as senior. In spite of the very heavy claim load this year we still not put loading to the premium. Many members have expressed a desire to have higher sum insured and keeping this in mind we have increased the CSI to Rs 12 Lacs and Rs 15 lacs. AMC H& A cell is committed to giving the best possible to our members and we seek your partnership for the same.

We urge our members to go through our prospectus and convince yourself that:-

### **The AMC H. & A. Scheme is THE ONLY POLICY TAILORED TO SUIT YOUR NEEDS**

**ENUMERATED BELOW ARE THE UNIQUE BENEFITS OF THE AMC POLICY SPECIALLY DESIGNED BY THE DOCTORS FOR THE DOCTORS AND THEIR FAMILY**

	<b>General Mediciclaim</b>	<b>H &amp; A</b>
<b>1</b>	<i>Medical checkups before accepting a health cover could easily cost over thousands of rupees, and gets costlier as you age.</i>	<b><i>We do not ask for any checkup even if you are seventy nine years at joining.</i></b>
<b>2</b>	<i>Try getting a policy when you are above 60-65 years of age.... If you do,...consider yourself VERY LUCKY.</i>	<b><i>We admit fresh entrants till 79 years of age and after that the insurance cover if unbroken, will be provided for life.</i></b>
<b>3</b>	<i>Costly investigation like a MRI, CT Angiography, will have to be paid from your pocket, if hospital stay is not taken, or even refused reimbursement should the investigation does not show any evidence of disease.</i>	<b><i>We honor without hospitalization.</i></b>

4	Day care procedures, mostly rebutted, rarely reimbursed.	<b>We definitely take care of most of them</b>
5	Congenital disease, a favorite taboo from the pre-existing disease complex which rarely would even merit their concern.	<b>Procedures necessary to correct any functional disability is readily covered by us.</b>
6	Your bed charges during a hospital stay is titrated against your CSI for reimbursement i.e. if your CSI is 5 lacs, you can avail of a room up to only 1% i.e. Rs. 5000/day.	<b>We cover your bed charges reimbursement up to 1.5% in ward and 2.5% for any needed ICU treatments for all CSI 5 lacs and over.</b>
7	Portability from one insurance to another is a veritable mine field of obstacles.	<b>We have removed of the obstacles-The waiting period being the most important. If you are Insured with another and rightly desire to improve your policy terms you can do portability to AMC policy</b>
8	Intra vitreal injections are not covered by most policies	<b>For the 1st time in our history we have introduced reimbursement for anti VEGF injections. They are partially reimbursible.</b>

**YOU AND YOUR FAMILY CAN JOIN AND ENJOY THE PRIVILEGES OF THE H & A SCHEME PROVIDED A FEW REQUIREMENTS SPECIFIED BELOW ARE MET**

- A. If the applicant is below 55 years (Then their only restriction/exclusion is for pre-existing diseases for 2 year. However if you are changing over an existing policy to our H & A policy, these restrictions of 2 year will be removed if you have not claimed in previous 2 year in existing policy.
- B. If age more than 60 years the applicant desirous of changing over to our H&A policy must provide proof of having held any health insurance policy for at least last 3 continuous years along with details of claim if any. Depending on whether the past outgoing insurance has been claim free or any claim had been made in those years, continuity of benefits of our policy will be determined (The 4 diseases restrictions clause table seen elsewhere in this brochure will then be made applicable according to the number of claim free years of the outgoing health insurance of the applicant.)
- C. Member should give an undertaking or certificate from previous insurance company that the existing policy is discontinued. Should the member wish to continue with his old policy and still want to join us... he can join us as a **totally new member**
- D. The age for fresh entrants will be 79yrs of completed age and after that insurance cover if unbroken will be provided for life. Increase in sum insured will not be allowed after 79 years of age. However when limit is increased general, highest sum insured holding persons will be allowed to increase their sum insured irrespective of age once.
- E. Those discontinuing from the H & A scheme after having made a claim during the current year will not be readmitted in the scheme for at least the next five years.
- F. H&A committee reserves the rights to refuse acceptance of proposals where some family members/dependents is suffering from serious/terminal/congenital disease. Specific exclusions may also be imposed if accepted.

## **MOST IMPORTANT OF ALL**

***The scrutiny of all claims is by the H & A Committee of AMC, whose decision is final and binding on "The Oriental Insurance Co. Ltd" who are our official insurers.***

A person realizes the importance of a policy only when you really need it. Claim settlement in most policies is impersonal. Your agent has no means to influence the decisions or challenge the unfairness of the settlement. That's what makes our AMC policy so special. The decision lies with the AMC H&A committee (within IRDA guidelines) and most of the times our members end up getting far more than they would have got from a regular mediclaim policy

### **Special terms in the H. & A. policy from 1.10.2021 to 30.09.2022**

No prophecy to tell you that.....

*Sophisticated medical treatment is getting costlier by the hour. Even routine treatment is often beyond the reach of many an individual. Our H & A policy was tailor made to meet the demands of our medical community on an ongoing basis depending of the need of the hour*

*Indeed no prophecy told us that Corona would impact our lives in this way*

*Kindly note that Co-payment of 10% in our policy thus far was for 55 years and above. We have modified it and NOW*

**“Those in scheme for 5 years or more, without a claim in last 5 years, pay only 5% as Co-Pay. Those in scheme for 10 years or more, without a claim in last 10 years, Co-pay will be nil**

**THIS IS APPLICABLE TO THE CSI AT THAT TIME**

**&**

**THIS IS APPLICABLE FOR FIRST CLAIM ONLY.”**

***THE SALIENT FEATURES OF OUR H & A POLICY ARE BEING TABLED BELOW ALONG WITH OUR LATEST PREMIUM TABLE.***

***The following four conditions mentioned in this table have WAITING PERIOD. KINDLY NOTE THE WAITING PERIOD OF EACH CONDITION INDIVIDUALLY***

**Investigation and treatment of the following 4 conditions will be payable as per the following schedule:-**

SR. NO.	DISEASE	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	6 TO 10 YEARS	BEYOND 10 YEARS
1	JOINT REPLACEMENT	NOT COVERED	NOT COVERED	NOT COVERED	50% OF CAP AMOUNT	75% OF CSI	75% OF CSI	75% OF CSI
2	CHRONIC RENAL PROBLEM /DIALYSIS/ TRANSPLANTS	NOT COVERED	NOT COVERED	NOT COVERED	50%	FULL	FULL	FULL
3	MORBID OBESITY	NOT COVERED	NOT COVERED	NOT COVERED	NOT COVERED	NOT COVERED	50%	FULL
4	ROBOTIC SURGERY	NOT COVERED	NOT COVERED	NOT COVERED	75% OF CSI	75% OF CSI	75% OF CSI	75% OF CSI

***MEMBERS ARE REQUESTED TO TAKE A SPECIAL NOTE OF THE FOLLOWING CLAUSES AND CONDITIONS FOR CLAIM SETTLEMENT***

***A. CAPPING ON CERTAIN TREATMENTS AS PROVIDED ELSEWHERE WILL BE APPLICABLE.***

***B. ALL PRE-EXISTING DISEASES AND AILMENTS AND THEIR INVESTIGATION WILL BE COVERED AFTER THE APPLICABLE WAITING PERIOD (KINDLY NOTE THAT MOST POLICIES DO NOT FULLY COVER PREEXISTING DISEASES FOR FULL LIFE SPAN)***

- C. ALL OTHER PRE-EXISTING DISEASES ALONG WITH DISEASE LEADING TO HYSTERECTOMY, CATARACT, MALIGNANCY & CARDIAC AILMENTS ARE NOT COVERED IN INITIAL 2 YEARS OF JOINING THE SCHEME AND 3 YEARS ABOVE AGE OF 55 YEARS.**
- D. ENHANCED SUM INSURED IS NOT AVAILABLE FOR CLAIM IN FIRST TWO YEARS FOR PRE-EXISTING DISEASES AND THREE YEARS ABOVE AGE OF 55 YEARS.**
- E. DISEASE LEADING TO HYSTERECTOMY AND MALIGNANCY IS FULLY COVERED FROM 3RD YEAR ONWARDS PROVIDED YOU JOIN THE SCHEME BELOW THE AGE OF 60 YEARS OTHERWISE IT WILL BE ELIGIBLE FROM 4<sup>TH</sup> YEAR ONWARDS.**
- F. ANTI VEGF DRUGS INJECTIONS ARE NOW PARTIALLY REIMBURSED FOR THE FIRST TIME IN OUR HISTORY FROM OCTOBER 2022 UPTO A MAXIMUM OF RS 40,000 /YEAR. KINDLY NOTE THAT NEW MEMBERS ARE ELIGIBLE FROM THE 3<sup>RD</sup> YEAR AND 4<sup>TH</sup> YEAR AFTER THE AGE OF 55 YEARS, FOR THESE.**
- G. CASHLESS SERVICES ARE AVAILABLE FOR THE HOSPITALS EMPANNELED WITH PARAMOUNT OR THE ORIENTAL INSURANCE CO LTD. THE UPDATED LIST IS AVAILABLE ON THE WEBSITE OF PARAMOUNT HEALTHCARE PVT LTD**
- H. OBSTETRICS & MATERNITY NOT COVERED.**
- I. NEWER MODALITIES OF TREATMENT WILL BE CONSIDERED AS PER STANDARD MEDICLAIM POLICY OF "ORIENTAL INSURANCE COMPANY."**
- J. ALL OTHER TERMS CONDITIONS OF STANDARD GROUP MEDICLAIM POLICY APPLY.**
- K. IF HOSPITAL HAS AN AGREEMENT WITH ORIENTAL OR TPA ABOUT CHARGES; ONLY THOSE CHARGES ARE PAYABLE.**
- L. CSI WILL BE REDUCED BY 25% FOR CHRONIC CASES WHO HAVE AVAILED MAJOR PART OF THE CSI FOR THE AILMENT IN LAST 3 YEARS AND CSI WILL BE REDUCED BY 50% IF SUCH CLAIMS HAVE BEEN UTILISED IN THE LAST 5 YEARS.**
- M. INCREASE IN CSI CAN BE DONE IN A STAGED MANNER AND NOT IN A SHARP MANNER AND THE INCREASE IN CSI IS AT THE DISCRETION OF THE H. & A. COMMITTEE.**
- N. CHRONIC CLAIMANTS CAN INCREASE THEIR SUM INSURED. HOWEVER IF THE CLAIMANT HAS CLAIMED MORE THAN 25% OF THE CSI FOR CHRONIC CLAIM FOR 3 YEARS CONSECUTIVELY THE ENHANCED CSI IS NOT APPLICABLE FOR THAT DISEASE/CONDITION THE CLAIMANT CANNOT MAKE THE CLAIM FOR THE ENHANCED SUM FOR THE SPECIFIED AILMENT. HOWEVER A CLAIM CAN BE MADE FOR AN UNRELATED ILLNESS.**

### **Hospital stays charges per day:**

*If your Capital Sum Insured (CSI) is less than Rs 5 lacs, the room charges payable per day will be restricted to 1% of CSI in wards/rooms and 2% of sum insured in ICU.*

*However when your CSI is 5 Rs lacs and above, the hospital stay charges will be available upto 1.5 % of the CSI per day in the ward or room and upto 2.5% of CSI per day if admitted in an ICU. **This feature is exclusively for AMC H & A policy.** This bed charge limit includes Nursing charges, Bed charges, RMOs and Intensivist charges*

*Obviously if you wish to avail of single room facility in a Tertiary care hospital you would be better off having a minimum of Rs.5 lac CSI For e.g. If your capital sum insured is Rs. 3 Lac then you are entitled for hospital stay charges Rs. 3000 per day in ward/room and Rs. 6000/- per day in ICU. How ever if your sum insured is Rs.5 Lacs then you are entitled for hospital stay charges of Rs. 7500/- per day in ward and Rs. 12,500/- per day in ICU.*

Remember, if you use a room of a class higher than your eligibility for reimbursement, the hospitalization your and all other charges will only be reimbursed as per your eligibility in that class. Rates billed in a class higher than your eligibility will be reduced on percentage basis i.e. if the member is eligible for room up to Rs. 1000 but is admitted in a room (+nursing charges) Rs. 1500, he will be entitled to 2/3 of all other expenses (except Material Cost) subject to maximum of 50% deduction. Incremental charges are thus deductible.

#### **DOMICILIARY TREATMENT**

Domiciliary Hospitalization and/or Domiciliary treatment are not reimbursable. Nursing charges are only payable when the patient is admitted in a hospital and a fully qualified B.SC. registered nurse is specially called for by the treating physician to do nursing services, exclusively for the patient. A stamped receipt from the qualified nurse for such payment made to her must be sent separately with the bills for reimbursement. **KINDLY NOTE THAT THIS CLAUSE IS APPLICABLE TO HOME TREATMENT IN CASE OF COVID INFECTION WHICH WILL NOT BE COVERED BY AMC H.& A. POLICY.**

#### **PHYSIOTHERAPY**

Physiotherapy taken during hospitalization is fully covered. However domiciliary Physiotherapy given by qualified physiotherapist is covered within the period of 30 days of hospitalization and the maximum payable amount is 5% of sum insured in Dept. of Physiotherapy in a hospital or Physiotherapy Institute.

### **CONDITIONS THAT HAVE CAPPING**

**Charges payable toward surgical treatments for cataracts / CABG / Angioplasty / Jt. Replacement are being capped as below:**

SUM INSURED	Amount Per Eye	All Cardiac Conditions	Jt. Replacement Per one joint	Robotic Surgery
Rs.100000	25000	75000	75000	75000
Rs.200000	30000	150000	150000	150000
Rs.300000	35000	225000	225000	225000
Rs.400000	45000	300000	300000	300000
Rs.500000	50000	375000	375000	375000
Rs.600000	55000	450000	450000	450000
Rs.700000	60000	525000	525000	525000
Rs.800000	65000	600000	600000	600000
Rs.900000	70000	675000	675000	675000
Rs.1000000	75000	750000	750000	750000

From 1<sup>st</sup> October 2020 the following members will be given additional benefit:

“Those in the scheme for 5 years or more, with no claims in past 5 years; capping shall be 85%. Those in scheme for 10 years or more, with no claim in last 10 years; there shall be no capping”. The NO CLAIM referred to here is applicable to all claims not restricted to the above 4 conditions

For Cataract surgery: Status quo will maintained as per above chart as AMC is settling claims at a rate significantly high than other contemporary policies

#### **MOST IMPORTANT CONCESSIONS:-**

- 1) Bonus rate of 5% reduction will be applicable for those who shift their existing mediclaim policy to AMC provided there is no claim in last 3 years & a copy of last 3 yrs policy is enclosed along with the proposal.
- 2) Up to the age of 60 years 2.5% bonus will be given in the premium payable for every claim free year for existing members of H & A scheme subject to a maximum of 10% reduction. However if you make a claim then in the next year you will not be eligible for any bonus. Again you earn a cumulative 2.5% bonus for every claim free year automatically.
- 3) Eligible for one discount either for 60 to 70 years Bonus for No claim or more than 10 years in H & A schemes whichever is more.

**Now our H & A Scheme also gives Life Cover for members up to 60 years of Age**

**In the event of natural death of member up to 60 years of age and he/she being the Health scheme for more than 10 years family will be given an amount equivalent to average of the sum insured in last 10 years. If he or she in the Health scheme between 5 to 10 years than he/ she will be given 50% of amount of average sum insured in last 5 years. Deaths due to accidents and Suicides will not be payable.**

**GST INCLUSIVE REVISED PREMIUMCHARTS FOR 2021-22**

**TABLE 1**

**FOR NEW ENTRANTS AND ENHANCEMENT OF CSI OF MAIN MEMBER, SPOUSE AND DEPENDANTS BELOW 60 YEARS**

	Premium as Per Age group Categories				
CSI	3 MONTHS TO 35 YEARS	35 YEARS + 1 DAY TO 45 YEARS	45YEARS. +1 DAY TO 50 YEARS.	50 YEARS.+ 1 DAY 55 YEARS.	55 YEARS.+ 1 DAY TO 60 YEARS.
100000	2187	2975	4610	5240	6681
200000	3920	4820	7950	8560	11882
300000	5010	5310	8834	11950	17380
400000	5760	6008	10128	14759	20140
500000	6710	7110	11786	17785	22710
600000	7240	7636	12656	19180	25210
700000	7759	8234	13660	20670	27150
800000	8320	8810	14624	22190	28090
900000	8848	9489	16252	23460	30631
1000000	9410	9970	16526	24710	32527
1200000	10220	10810	17970	27160	35530
1500000	11610	12310	20370	30770	40230

**TABLE 2**

**GST INCLUSIVE PREMIUM FOR MEMBER AND SPOUSE ABOVE AGE OF 60 YEARS AS PER AGE GROUPS**

	61 YEARS + 1 day up to 65 YEARS		65 YEARS + 1 day up to 70 YEARS	
CSI	Less than 10 years in H & A scheme	More than 10 years in H & A scheme	Less than 10 years in H & A scheme	More than 10 years in H & A scheme
100000	7512	6761	8195	7375
200000	15022	13519	16387	14748
300000	22534	20280	24582	22124
400000	30045	27041	32777	29499
500000	30728	27655	40970	36873
600000	32776	29498	45067	40560
700000	35850	32265	52580	47322
800000	40970	36873	54620	49158
900000	46092	41483	58383	52545
1000000	47799	43019	61456	55310
1200000	51780	48797	67520	59660
1500000	55360	52820	75980	69392

**TABLE 2 CONTINUED**

CSI	71 YEARS + 1 day up to 80 YEARS		Age 81 YEARS & Above	
	Less than 10 years in H & A scheme	More than 10 years in H & A scheme	Less than 10 years in H & A scheme	More than 10 years in H & A scheme
100000	8195	6556	8195	6556
200000	16387	13110	16387	13110
300000	24582	19666	24582	19666
400000	32777	26221	32777	26211
500000	40970	32776	40970	32776
600000	47116	37692	47116	37692
700000	50190	40152	50190	40152
800000	54627	43702	54627	43702
900000	58383	46707	58383	46707
1000000	61456	49164	61456	49164
1200000	67060	61354	67060	61354
1500000	76286	70978	76286	70978

**TABLE 3****GST INCLUSIVE REVISED PREMIUM FOR DEPENDANTS ABOVE 60+1 day**

CSI	61 TO 65 YEARS.	65 YEARS + 1 DAY TO 70 YEARS.	71 YEARS. TO 80 YEARS.	AGE 81 & ABOVE
100000	8631	8631	10970	10970
200000	17287	17287	21939	21939
300000	25935	25935	32907	32907
400000	34579	34579	43878	43878
500000	43229	43229	54848	54848
600000	51867	51867	65824	65824
700000	60516	60516	76794	76794
800000	69055	69055	87754	87754
900000	77687	77687	98723	98723
1000000	86321	86321	109694	109694

**CSI=CAPITAL SUM INSURED**

*From 1st October 2022 No new dependants after the age of 60 years will be allowed to join the H&A scheme*

*CSI of Dependants of 60 years and above will be Frozen from 1st October 2022*

**KINDLY NOTE THE FOLLOWING**

*PLEASE ADD RS. 200/- PER HEAD AS AMC Corpus Fund FOR ALL 3 TABLE 1, 2 & 3 SHOWN ABOVE.*

*If a hospital has package deal with a provider in that institution, the same package will apply to AMC H&A members. Any additional fees will not be reimbursed.*

*FOR ALL NEW ENTRANTS; Insurance will be initiated from the 1<sup>st</sup> of every month and all such policies will end on 30<sup>th</sup> September 2022. The proposal form along with the requisite cheque amount must be submitted before 25<sup>th</sup> of any month to become operative from the 1<sup>st</sup> of the following month*



Along with many other additional benefits, NOTE the premium payable in most of the slabs in our H&A Policy is comparable or lower than most mediclaim policies even though our policy covers pre-existing diseases as mentioned above plus many additions as exclusive features.

CSI for health insurance is a minimum of RS. ONE LAC and multiple of a lac upto Rs. 10 Lacs.

We have added 2 special categories of CSI -Rs 12 LACS AND Rs 15 LACS from October 2021 for all our members, spouse and dependents below the age of 60 years. No preexisting disease will be covered in the first 3 years.

#### Modes of payment

Cheque/Demand Draft made in favor of " Association of Medical Consultants Mumbai A/c H & A"

#### **NEFT DETAILS**

**BANK NAME: CENTRAL BANK OF INDIA**

**BRANCH: ANDHERI EAST**

**IFSC CODE: CBIN0280595**

**ACCOUNT NO: 3154804186**

**ACCOUNT TYPE: SAVING**

**PLEASE NOTE YOUR UTR NUMBER AND HAND IT OVER TO YOUR H&A AGENT**

**TABLE - 4**

<b>PREMIUM FOR PERSONAL ACCIDENT COVER</b>		
<b>Capital Sum Insured in Rupees</b>	<b>Premium with weekly benefit cover incl. GST in Rupees</b>	<b>Premium without weekly benefit cover incl. GST in Rupees</b>
<b>1,00,000</b>	<b>200</b>	<b>136</b>

**Important note – those having no income such as children below 21 yrs. of age, doctors above 75 of age and not in active practice, house wives are not to be given pa cover for more than Rs.5lacs and that too "without weekly benefit." (No cover "with weekly benefit")**

**N.B.: FOR CSI UPTO Rs.10 LACS PREMIUM TO BE CALCULATED IN MULTIPLES OF 1 LAC**

**Minimum personal accident cover CSI for all New Entrants is Rs.1Lac**

**7) Most claims are settled without dispute. However some claims which are considered excessive, unreasonable or out of range by the H & A Committee, will be called in for scrutiny; the claimant would have to justify the fairness of the claim made by him , and abide by the decision of the professional colleagues in the H & A Cell,**

**Mis-representation, suppression of material fact at the inception of policy or during claim will lead to repudiation of claim.**

**8) When you are treated for any illness or disease in your own family institution or setups, please note all other doctor's bills, outsourced investigations and medicine bills will be completely reimbursed as per terms specified above in this brochure. However only 50% of all the hospital bills generated by his own family institution will be reimbursable; your professional charges when treating your own family will not be allowed even when your dependents are treated else where in another hospital Since it was found some of our members are disregarding this limitation, the decision of H & A cell will be final regarding any claim approval.**

## EXCLUSIONS FOR AMC HEALTH AND ACCIDENT POLICY

The Insurance company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any insured person in connection with or in respect of:-

- 1) Any cosmetic surgery including surgery for correction of eye sight cost of spectacles, contact lenses, hearing aids etc.
- 2) External and or durable Medical / non medical equipment of any kind used for diagnosis and or treatment including CPAP, BIPAP, NEBULIZER, CAPD, Infusion pump etc. Ambulatory devices i.e. walker, Crutches, Belts, Collars, Caps, splints, slings, braces, Stockings etc. of any kind, Diabetic foot wear, Glucometer / Thermometer ,Dialysis Equipment and similar related items etc and also any medical equipment which is subsequently usable at home etc.
- 3) Stem cell therapy
- 4) Any condition excluded in standard mediclaim will also be considered excluded in our policy unless specified otherwise.
- 5) Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident), vaccination, inoculation or change of sex or cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- 6) Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear etc unless arising from accidental injury and which requires hospitalisation for treatment.
- 7) Treatment with Osteoporosis supplements, TNF alpha inhibitors & visco supplements etc. are not eligible for reimbursement or cashless claims Anti VEGF will now be partially reimbursed. Details are mentioned elsewhere in the brochure
- 8) Convalescence, general debility, "run down" condition or rest cure, congenital external diseases or defects or anomalies, sterility, any fertility, sub-fertility or assisted conception procedure, venereal diseases, intentional self-injury/suicide, all psychiatric and psychosomatic disorders and diseases / accident due to and or use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or addiction etc.
- 9) Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies etc.
- 10) Doctor's home visit charges, Attendant / Nursing charges during pre and post hospitalization period.
- 11) Treatment which is continued before hospitalization and continued during and after discharge for an ailment / disease / injury different from the one for which the hospitalization was necessary.

**Your family members are welcome to join our scheme.**

### **Criteria for Dependents of AMC members**

Dependents who can avail of our scheme include parents, children, grand children, and parents of spouse, son-in-law and daughter- in -law. **Parents/in-laws are only covered if the children are insured also with us.**

Kindly note that

Children and Son & Daughter in Law can enter the policy upto the age of 25 years

**Parents and Parents in law can enter the policy upto the age of 79 years only upto August 2022**

**N.B.:** CSI of any dependent cannot exceed the CSI of main member of group. Member cannot increase his CSI after the age of 79 years.

CSI of parents of Non member spouse can be equal to or less than the CSI of the concerned spouse.

In the unfortunate event of death of the main member (consultant) in the scheme, those family members who are already enrolled with us will be permitted to continue in the H & A scheme of the AMC, provided there is no break in continuity of their existing policies with us.

**As you can see for yourself** -Your H & A policy is not just another product available to you. It is tailor made to meet our requirements and provide cover for dependents. It's a not just an insurance; it is social security insurance, where the consultant community looks after the health needs of its members and their dependents to the maximum extent feasible.

#### **HENCE A WORD OF CAUTION**

• **Members must understand ours is a group health Insurance and NOT standard mediclaim.** If we make higher claims, the total of all claims made by our members will go up more than the premium paid by us in that year. If this happens, all of us have to pay higher premium next year. Hence it is in OUR INTEREST that the hospital bills claimed by us are fair and reasonable to prevent an increase in premium the next year. We request you to go to a tertiary care center or major hospital only for major illnesses; for other illness please take treatment in smaller hospitals where the bills generated and claims amount will be much less.

• If scrutinizing committee of H & A Cell feels the bills submitted are inflated or unreasonable then H & A Cell decision will be final regarding approval of claims.

<b>HEALTH &amp; ACCIDENT CELL</b>				
1	Dr. Suhas Kate	Chairman	-	Cell: 98201 47041
2	Dr. Smita Sharma	Co-Convenor		Cell: 98200 46656
3	Dr. Jayesh Shah	Convenor	TEL: C-26131803/ 98190 67414	Cell: 98690 57414
4	Dr. S.S.Rao	Patron	-	Cell: 98200 25201
5	Dr. Deepak Vaidya	Member	TEL: C-26286688	Cell: 93225 11069
6	Dr. Nitin Rao	Member	-	Cell: 98200 22368
7	Dr Ajay Hariani	Member		Cell: 98202 88508
8	Dr. P. N. Rao	Founder	-	Cell: 98200 42957

#### **IN CASE OF CLAIM:-**

##### **Paramount Health Services (TPA) Pvt. Ltd**

Paramount is our outsourced center for receiving & processing of claims. They will be receiving all the claim papers and processing them, as per the terms and conditions of our policy and making payment.

It is advised to intimate a claim prior to hospitalization for planned hospitalization and within 7 days of admission for emergency hospitalization. All claim papers along with pre hospitalization bills (up to 30 days prior to hospitalization) must be submitted to Paramount within 15 days from the date of discharge. However where treatment is continuing, (period upto 60 days after hospitalization) post hospitalization bills can be submitted within 75 days of discharge from hospital or within 15 days of completion of post hospitalization treatment whichever is earlier. No claim will be entertained beyond this period.

- a) **Please Submit Cancelled Chq ( with name written / printed) For Direct Payment To Your Account.**
- b) **In Case The Claim Is Above Rs1 Lac Pls Submit Photo Id Proofs Such As Aadhar Card, Passport Copy Etc. Along With Claim Form**

## HEALTH & ACCIDENT INSURANCE SCHEME OF AMC

List of approved Insurance Agents for Health & Accident policy.

<b>AGENT'S NAME</b>	<b>TEL NO. AND CELL NO.</b>	<b>AREAS OF COVERAGE</b>
Mrs. Shobha Shah.	9821091530 / 24185483	South Mumbai upto Matunga
Mr. Bhupendra Shah.	9820181275 / 25013447	Sion and All Central Rly. Suburbs up to Kalwa, Navi Mumbai
Miss. Nupur Punyarthi.	9821079832 / 9821729832	Mahim to Dahisar
Mr. Krishnakant Garodia.	9322227801	South Mumbai to Andheri
Mr.Pawankumar Agarwal.	9223445779 / 9320566788 / 9820026622	Malad to Virar till Dahanu
Mrs. Trupti Sampat.	9869072993 / 8879431307 / 9702440249	South Mumbai to Borivali
Mr. Mandar Datar.	9769527708 / 25368029	Beyond Kalwa on Central Rly New Mumbai
Mr. Sanjay M Sureka.	9820497117 / 26114812	Churchgate To Andheri
Mr. Rooproy Harbinder Singh	9869468615 / 9702061070	Churchgate To Borivali & Chembur
Mr. Jitendra K Udeshi.	9819587785 / 0251-2861361	Dombivali & Central Suburban
Mr. Kiran Shah.	9869104614 / 27454171	Panvel – New Mumbai
Mr. Shailesh Mawani	9869038208	Western Mumbai
Mr. Sagar Mestry	8286746427	All
Mr. Vasant Sakpal	9405655215 / 7387659852	All
Ms. Apeksha Sanghavi	9833608733 / 9930950216	Western Mumbai
Mrs. Uma Suri	9987369298	South Mumbai upto Matunga (C.Rly)&(W.Rly) Powai
Mr. Sachin Patkar	7558553276	All
Mrs. Chetana Tanna	9819091490	All
Mr. Prashant Shah	9820126029	Kandivali To Dahisar

*Any new member in the H & A scheme will generally be serviced by the agent covering that area However members do have the right to choose any agent from the list above.*

AMC Office (10 am – 6 pm) Mrs. Janhavi Salvi: TEL: 022- 26836019/ 26844639 / 26821109

AMC WhatsApp Number: 9867450066 / Jyoti Bhosale:- 8828294748

TPA- Paramount Health Services Pvt. Ltd.  
Mr. Santosh Patil  
Vice President  
: Mob- 9323231050/022 68342815  
Head Office: PLOT NO. A-442, Road No. 28,  
M.I.D.C., Industrial Area, Wagale Estate, Ram  
Nagar

**POLICY ISSUING OFFICE:**  
MCDO 22, The Oriental Insurance Co. Ltd.  
Oriental Bldg. 3 rd. Floor, above LIC of India  
Flora Fountain, Mumbai - 400 001.  
Mrs. Jyoti Shetty, Sr.Divisional Manager - 22853323  
(D) Board -22853324, 22024773 Fax-22043700  
Email: [112500@orientalinsurance.co.in](mailto:112500@orientalinsurance.co.in)  
Mrs. Jyoti Bhosle : 8828294748

**Claim Intimation Email:**

**[Claim.intimation@paramounttpa.com](mailto:Claim.intimation@paramounttpa.com) & [amcmumbai.hacell@gmail.com](mailto:amcmumbai.hacell@gmail.com)**

NOTE : Kindly refer below URL For Main Member Login.

URL : <http://www.amchna.com>

UserName : "LMNO"

PassWord: "MobileNo"