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Medicare / Insurance

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CHAPTER 10: MEDICARE / INSURANCE

10.1. MAHE Medicare

Medicare is a hospital based prepaid plan offered by Manipal Academy of Higher Education (MAHE) through its network of associated hospitals. It is instituted primarily for the benefit of employees and their dependents. The prepaid health plan assists in extending medical facilities for both in-patient & out-patient for the entire family, subject to limits specified.

10.1.1. Applicability

Medicare is applicable to all the employees of MAHE and its constituent institutions, teaching/ research departments, centers of excellence and associated hospitals. Employees who are covered under the Employee State Insurance Scheme (ESIS) are covered under Special OP Coverage scheme.

10.1.2. Features

A. Medicare Plans / entitlement :

Plans	Limit	Ward Entitlement	Beneficiaries
Group 3	Rs. 5.00 lakhs	Special Ward	Top Management
Group 2	Rs. 3.00 lakhs	General/ Semi Private/ Semi Special/ Special Ward	Heads of the Institutions, Faculty member, Officials appointed under

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			Management Engagement Policy
Group 1	Rs. 1.50 lakhs	General/ Semi Private/ Semi Special	Non-Teaching Staff


However, during 2017-18, as a one-time opportunity for change of category from Group 1 to 2 was provided to Non-teaching staff subject to payment of differential premium in full. The category opted for 2021-22 shall continue and no change will be entertained. Out-Patient benefits will be restricted to an aggregate of Rs. 20000/- only for the entire family unit per annum for employees and direct dependents & for the Parents as well.


- B. Medicare is mandatory for all employees of MAHE institutions excluding those who are covered under ESIS. New employees will enroll for Medicare along with their families from the date of joining service. Family includes spouse and 2 dependent unmarried children up to the age of 28. (Refer sub clause D of clause 10.1.3 for exceptions)
- C. Employees who have served in any of the Manipal institutions for a continuous period of not less than five years at the retirement age will be allowed to maintain membership after retirement.
- D. If the card is not renewed for any reason the Medicare facility will not be extended subsequently.
- E. For MAHE employees, the Medicare fee is contributed by the management for the basic member, spouse, and 2 children below 24 years a given below :

Category	Employee Share	Employer's Share
Group 3	40%	60%
Group 2	40%	60%
Group 1	30%	70%

Membership for the 3rd and subsequent children below 24 years is allowed on payment of full Medicare fee applicable for the child.

- F. An option is provided to cover dependent parents and In-laws of members.
- G. Parental cover is offered purely on optional basis and Sum Insured limit chosen shall be in accordance to the entitlement of the primary member (employee). There shall be no option to choose higher or scale lower limit under any circumstances.
- H. Those already enrolled under Parents Medicare and new members enrolled under the parental cover, it is mandatory to remain in the group continuously for a minimum of three years period other than natural deletions.
- I. Dependent parent's enrolment to Medicare is permitted only at the time of renewal. Subsequent enrolment may be approved at the sole discretion of the MAHE. In such cases, the coverage will begin only after one month from the date of payment.
- J. Employees who are leaving/ retiring from the service can utilise the card till the validity of the card.
- K. One time plan change (higher to lower or lower to higher) option will be permitted immediately after the retirement.


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Manipal Academy of Higher Education
on Thursday

The Federation of Indian Chambers of Commerce and Industry (FICCI), in collaboration with Manipal Academy of Higher Education (MAHE), initiated the third batch of the Leadership Development Program (LDP) today. This exclusive three-day residential program is hosted at the MAHE

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L. Staff/ employees going abroad for higher studies/ advanced training for a period of over one year can opt out from the cover for the said duration. However, if their parents are on cover, then they cannot exercise this option lest the parents will also be out of cover. However, it is beneficial to remain in the group such that the continuity is established and will be of help while porting the benefit.

M. In order to ensure support for those employees falling under group 2 and 3 who are on official travel within India and in case of medical exigencies may avail the required medical facilities at any of the empaneled Network Hospitals of the current Insurer so that management could try to make available "Cashless" facilities, if feasible, MAHE Medicare Scheme. For seamless services and approvals, the employee must inform to HR Department immediately upon getting hospitalized for arranging / extending necessary assistance / support in such an eventuality. In case of admission into non-network hospitals, cashless facility will not be available in which case the member has to clear the bill and seek reimbursement through the respective HR Department. Reimbursement option is made available under such special circumstance & will not be available in the normal course of hospitalization.

N. Add on Scheme : for employees falling under ESIC bracket.

Special OP Coverage will be given to the employees covered under ESI Scheme. The coverage introduced in 2017-18 will continue.

Key Features

- a) This benefit is restricted to employees and their immediate family (including dependent parents but excluding in-laws) falling under ESIC bracket.
- b) A nominal fee of Rs. 750/- shall be charged and recovered in 3 equal installments from their respective salary.
- c) A nominal fee of Rs. 1000/- shall be charged for Parents Special OP Coverage.
- d) The limit for OP Covered under this card for self and dependents and parents will be Rs. 10000/- per card as per the Terms and Conditions as applicable to MAHE Medicare.
- e) Existing staff (ESIC) covered under Special OP coverage will continue. Staff who surrendered/ opted out the facility are not eligible for applying the same again in subsequent years.
- f) Staff who were covered under the Special OP cover and have thus progressed into Medicare Scheme will automatically be excluded from the Special OP Cover.
- g) If in case an ESIC employee's spouse is covered under MAHE Medicare by virtue of being an employee of MAHE but not falling under ESIC bracket, then the special OP coverage will not be applicable to such employee.
- h) Employee covered under ESIC who opted cover for Group I for self and dependents and parents/ in-laws will be continued. They do not have an option to opt-out. There shall be no contribution from the management and full premium to be paid by the respective employees.
- i) This being an optional add on facility, any midterm requests for additions will not be permitted under any circumstances.
- j) All other terms and conditions governing this scheme shall apply on usual and customary practice.

10.1.3. General Provisions

A. Natural additions by marriage, birth or adoption and deletions by resignation, marriage, death etc. are permitted. Cardholders who wish to include their spouse or children should apply for inclusion of the name of spouse/ child within three months of marriage/ birth or the date of annual

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renewal whichever is earlier. Subsequent enrolment may be approved at the sole discretion of MAHE. In such cases, the coverage will begin only after one month from the date of payment of Medicare fee.

- B. Maternity Benefits are available only for the first two deliveries provided both spouses are enrolled in the same card. Any treatment or diagnostic test, which is incidental or related to pregnancy, shall be considered under Maternity Benefits.
- C. The names of children when married or employed after the last renewal should be deleted. Similarly, name of spouse when divorced/ deceased after the last renewal should be deleted.
- D. Dependent unmarried children may be allowed to continue their membership under their parents Medicare beyond the age of 24 on payment of full premium. However, such coverage will not in any case be extended beyond the age of 28 years. The names of such members shall automatically stand deleted on completion of 28 years of age.

E. Out-Patient Facility:

Particulars	Discount offered Subject to limit
Consultation, Lab investigations	100%
CT scan, MRI, Lithotripsy, Linear accelerator, Mammography	75%
Skin laser treatment	20%
Dental treatment excluding cost of materials, implants, consumables and other general stores items	100%
Treatment connected to: a) In vitro fertilization (IVF) b) Intra Cytoplasmic Sperm Injection (ICSI)	20%

Outpatient benefits will be restricted to an aggregate of Rs. 20000/- only for the entire family unit per annum for employees and direct dependents and for the parents as well.

F. In Patient Facility: Refer 10.2 "Re-Insurance of MAHE Medicare Scheme".

G. Cosmetic Surgery or treatment is not covered under Medicare.

H. Trustees (TRS) of various institutions connected with MAHE will be given 50% rebate in the premium payable under appropriate plan

I. If members opt for facilities higher than the entitlement under the relevant plans, the hospital will be liable to collect the charges in excess of the entitlement.

J. Admission charges are not covered.

K. Limits under the plan are for all members under each card.

L. Limits under each plan are inclusive of drugs in the case of IP only.

M. Drug limit (IP only) under "Plan 51" is Rs.240, and for Kashi Mutt sponsored member's is Rs.120.

N. In case of loss of Medicare card, duplicate Medicare card will be issued on payment of Rs.50 with a request letter duly forwarded by the Head of the Institution.

O. Members shall necessarily produce the Medicare card at the time of availing Medicare facilities, without which no facilities will be extended

Participating hospitals/clinics:

Medicare benefits are provided at any of the following hospitals on production of Medicare card/Identity card:

- Kasturba Hospital, Manipal

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- Dr. TMA Pai Hospital, Udupi
- Dr. TMA Pai Rotary Hospital, Karkala
- KMC Hospital, Attavar, Mangalore
- KMC Hospital, Ambedkar Circle, Mangalore
- Manipal College of Dental Sciences, Manipal/ Mangalore

10.2. Re-insurance of MAHE Medicare Scheme

10.2.1. Definitions

Old Scheme: Medicare scheme existing prior to April 1, 2004

New Scheme: The Re-insured Medicare scheme introduced with effect from March 31, 2004 subject to conditions and limits.

Third Party Administrator (TPA): The TPA is processing the claims on behalf of the insurance company.

Claims: MAHE Medicare shall accept claims as per New & Old Schemes depending upon the membership.

10.2.2. Membership under new scheme

Following members shall be covered under the New Scheme

1. Members presently covered under the old scheme will be considered as members of the new scheme, except those who belong to specific categories listed in 10.2.3.
2. All the staff members of MAHE, its constituent colleges and associated hospitals who joined after 31.03.2004, their eligible dependents (spouse and children) and dependent parents/parents in law.
3. All staff members in the group institutions who joined after 31.03.2004 and their dependent family members.
4. All new bona-fide students of constituent colleges of MAHE and TAPMI.
5. Students of Sharada Residential School.
6. Age limit:
 - i) There is no minimum age for coverage of members under insurance
 - ii) No insurance coverage will be extended to members beyond the age of 65 years.
 - iii) However present members who have already crossed 65 years as on March 31, 2004 will be covered under this scheme.
 - iv) Members who have reached the age of 65 years after March 31, 2004 are covered under new scheme. However IP claims of such members need not be sent to insurance for reimbursement.

10.2.3. Membership under old scheme with coverage under MAHE Medicare

Following members shall be covered under the Old Scheme

1. Existing and new members covered under Blood donor's category.
2. Existing Privilege card holders.
3. Existing members sponsored by Kashi Mutt Samsthan Welfare Fund

10.2.4. Coverage under Insurance

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Where any member enrolled under the New Medicare Scheme as defined in 6.2.2. contracts any disease or suffers from any illness or sustains any bodily injury through accident during continuance of the policy and if such disease or injury requires any such insured person upon the advice of duly qualified Physician/Medical Specialist/Medical Practitioner or of a duly qualified Surgeon to incur hospitalization expenses for Medical/Surgical treatment at hospitals run by MAHE as an inpatient, the amount of such expenses as are reasonably and necessarily incurred in respect thereof by or on behalf of such insured person but not exceeding the sum insured in aggregate in any one period of insurance.

In the event of any claim/s becoming admissible under this scheme, the insurance company will pay MAHE the amount of such expenses as would fall under different heads mentioned below, and as are reasonably and necessarily incurred thereof by or on behalf of such insured person, but not exceeding the sum insured per person/family in aggregate:

1. Room, boarding expenses as charged by the hospital.
2. Nursing expenses.
3. Fees payable to Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists.
4. Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicine & Drugs, Diagnostic Materials, and X-Ray, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, Artificial Limbs & cost of Organs transplantation and similar expenses.
5. Dental treatments or surgery necessitated due to any accident and requiring hospitalization.
6. Maternity expenses incurred as an inpatient subject to Medicare limits. This includes treatment of newborn child till the date of discharge. New born baby with complications will get covered up to 25% of the overall limit of the family.
Any amount in excess of the maternity limit shall be borne by the member.
7. Cost of IOL is restricted to Rs 10,000 only. Any amount exceeding this limit to be borne by the member.
8. Circumcision requiring for treatment of a disease or as may be necessitated due to an accident.

10.2.5. Exclusions

Expenses admissible under the New Medicare Scheme, but not covered under insurance, which are listed below, will be borne by MAHE Medicare.

Admissible under New Medicare Scheme but not covered under insurance:

1. 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).
2. Congenital external disease or defects or anomalies, sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohol.
3. All expenses arising out of any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
4. Injury or disease directly or indirectly caused by or attributed to nuclear weapon materials.
5. Ayurvedic treatment

Facilities not covered under the Medicare scheme as well as under insurance:

The following claims are not admissible under the Medicare (New and Old) as well as insurance scheme.

1. Cost of spectacles and contact lenses, hearing aids.
2. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
3. Naturopathy treatment.

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4. Vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
5. All types of diet charges.
6. Charges incurred at hospital primarily for diagnostic X-Ray or laboratory examination not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury for which confinement is required at a hospital.
7. Expenses incurred in connection with Voluntary Medical Termination of pregnancy during the first twelve weeks from the date of conception.
8. Circumcision unless necessary for treatment of a disease or as may be necessitated due to an accident.
9. Other items not covered are as under, cost of which needs to be collected from the members

ADMINISTRATIVE EXPENSES	APPLIANCES
❖ Medical Records / Medico-legal charges	❖ Water bed / Air cushion
❖ Admission /Registration Charges	❖ Alpha bed
❖ Attendant stay charges.	❖ Hot water bag
❖ Additional Stay	❖ Bed pan / Kidney tray / sputum cup
❖ Gate Pass / Attendant Pass	❖ Crutches / Walker
❖ Overhead charges	❖ Braces / Cervical collar
❖ Establishment charges	❖ Sling / Splints
❖ Tax / surcharge	❖ Knee caps
❖ Incidental charges	❖ Abdominal belt / LS belt
❖ Waste disposal charges	❖ Nebulizer / steam inhaler / Humidifier
SERVICES	❖ Thermometer
❖ Naturopathy	❖ Chest binder
❖ Private Nurse charges	❖ Spirometer
❖ Telephone charges	❖ Spacer
❖ Xerox / Fax charges	❖ Glasses / lenses / goggles/ frames
❖ Food / Beverages	❖ Dentures /dental braces / tooth implants
❖ Diet	❖ Hearing aid
❖ T V / internet charges	❖ Glucometer
❖ Stationery charges	❖ BP monitoring device
❖ Linen / Laundry charges	❖ Other monitoring device
❖ Mortuary / coffin charges	❖ Feeding Bottle
❖ Ambulance charges	❖ Cradle charges
❖ Additional Nursing care	❖ Nipple shield / Breast reliever
	❖ Baby ID band/Patient ID band.
DOCUMENTATION EXPENSES	CONSUMABLES

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❖ Medical records charges	Antiseptic / disinfectant solutions
❖ Documentation charges	Soaps
❖ Birth certificate / Death certificate	Powder [talc]
❖ Medical certificate	Oil / cream
	Sanitary pads / Diapers/ Tissue Papers
	Oxygen cylinder
	Cassette / CD / Film charges
	Health foods

10.2.6. General Provisions

1. Drugs are covered under Insurance provided they are purchased from pharmacy stores managed by the respective service provider hospitals of MAHE and included as part of the IP bill.
2. Members at the time of admission to hospital shall produce the Medicare card. In the case of planned hospitalization, Medicare members shall submit the Pre-Authorization letter to the TPA and the authorization shall be given to the hospital within the time frame mutually agreed upon (normally within 30 minutes) after which one can get admitted to the hospital.
In the case of emergency hospitalization, the member can contact the Casualty department of the hospital and the hospital shall admit the patient. Subsequently, authorization request shall be submitted by the hospital to the TPA who in-turn shall send the authorization directly to the respective hospital.
3. TPA would be authorized to cross check the claims under process within the hospital.
4. The service provider hospitals shall provide Authorization letter, original copy of the report of investigations along with the 'Claim form' while submitting the claim. Exceptions could be under Medico Legal cases wherein an authenticated copy of the report could be provided.
5. TPA has setup a help desk at Kasturba Hospital, Manipal. The claims of associated hospitals and MCODS, Manipal/Mangalore will be coordinated from this desk.
6. All claims will have to be forwarded to the help desk at Manipal for further processing by the TPA. All claims forwarded should include the duly filled 'claim form' signed by the patient (Medicare card Member) at the time of discharge, authorization letter, discharge summary, details and breakup of charges, original copies of investigations and tests, etc.

10.2.7. Submission of Claims

Claim must be filed within 7 days from the date of discharge from the hospital.

10.2.8. Co-Payment

All the members enrolled under MAHE Medicare shall pay a "Co-payment" of 5% of the net eligible claim amount (That is after considering all deductions towards Non-Medical expenses and other charges).

10.3. Medicare Plans & Premium

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a) Medicare premium applicable to the employees for the year 2023-24*

Category	Group 3	Group 2	Group 1
Sum Insured in Rs.	5,00,000	3,00,000	1,50,000
Family unit of 1	9,381	7,022	4,257
Family unit of 2	13,176	10,334	6,748
Family unit of 3	16,996	14,255	8,070
Family unit of 4	20,321	16,689	9,697
Family unit of 5	23,062	19,663	12,589
Family unit of 6	27,072	24,691	16,848

b) Medicare premium applicable to dependent parents and in-laws for the year 2023-24*

Category	Group 3	Group 2	Group 1
Sum Insured in Rs.	5,00,000	3,00,000	1,50,000
Family unit of 1	31,050	26,109	13,703
Family unit of 2	43,200	34,088	20,588

(* Premium for the Medicare plans are subject to review every year at the time of renewal of the policy)

10.4. Group Life Term Insurance

10.4.1. Objective:

As a staff welfare measure, the Manipal Academy of Higher Education (MAHE) through a group insurance policy insures the life of all its employees to provide financial assistance to their family members in case of unfortunate event of death. The policy also provides financial assistance to the employees in case of permanent / partial disablement arising out of accidents.

10.4.2. Applicability:

This policy covers all the employees of MAHE.

10.4.3. Features of the policy:

- ✓ All the employees on the rolls are mandatorily to be covered under this policy.
- ✓ Life cover per employee as per the table mentioned below. Compensation is payable to the nominee in case of an unfortunate event of death of the member during their tenure of service.
- ✓ Permanent total and permanent partial disability benefits arising out of accidents (Road traffic, Train, Air), compensation is payable to the member depending upon the nature and degree of disablement subject to limit specified by the Insurer.

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- ✓ This shall cover all the employees of the MAHE up to the age of 79 years. However the coverage for employees in the age bracket of 66 to 79 years as on the last birthday will be subject to medical examination and approval of the Insurer. Further, GPA coverage is until 70 years only.
- ✓ The coverage ceases to exist with immediate effect from the date of separation of the member from MAHE or its constituent units due to resignation, termination, retirement or for any other reasons.
- ✓ The premium payable is subsidized by the management and the sharing pattern is given below:

Employment Category	Coverage	Management Contribution	Employee Contribution
Non-Teaching Staff	10 Lakhs	80% of Premium	20% of Premium
All Teaching Staff below the cadre of Lecturers	50 Lakhs	80% of Premium	20% of Premium
Teaching Staff (Lecturer and above)/ MAHE officials under the Management Engagement Policy.	50 Lakhs	50% of Premium	50% of Premium

Note:

- ✓ Employee contribution of 20% or 50%, as the case may be, will be deducted from the salary in two equal installments.
- ✓ In case of newly appointed staff, the premium would be calculated proportionately taking into account the month in which they have joined.
- ✓ Recovery of employee share of premium in case of retirement:
 - one installment will be recovered from salary if the relieving date falls on or before February 28 of the respective policy year.
 - both the installments will be recovered in case of relieving date falls on or after March 1 of the respective policy year.
- ✓ Percentage of premium share to be collected from the employees engaged under post retirement engagement policy shall be as applicable to other employees, based on their respective category.
- ✓ There is no provision for refund of premium amount paid by the employees.

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