



# The District Co - operative Central Bank Limited

Ramachandra Rao Pet, P.B.No. 214, ELURU - 534 002.

Ref:DCCB Eluru/Estt/2024-25

Dt: 22.01.2025

## Notification

**Sealed Quotations are invited for renewal of Group Medclaim Floater Policy for our DCCB Staff for a period of one year i.e., from 01.03.2025 to 28.02.2026.**

We are to inform that our Staff Group Medclaim Floater Policy is due for renewal with effect from 01.03.2025 to 28.02.2026. In this connection, we request you to furnish the quotations for the following policy.

Floater policy for Rs.2,50,000/- per family covering Staff, Spouse, two wholly dependent children or three dependent children if twins occurred under the scheme (up to an age of 25 years) in respect of our regular staff.

We are enclosing herewith the list of our regular staff along with the terms and conditions of the floater policy.

Please send the quotations in a sealed cover subscribed as "**Quotation for Staff Group Medclaim Floater Policy**" for 725 total members relating to 290 employees and to reach this office on or before 30.01.2025 by 5.00PM and addressed to

Chief Executive Officer  
The District Co-Operative Central Bank Ltd., Eluru,  
Panuganti vari street,  
RR Pet, Eluru,  
Andhra Pradesh-534002.

Yours faithfully,

Chief Executive Officer (I/C)

For any queries please contact  
Smt.K.Asha Latha,  
Assistant Manager,  
Establishment section,  
Ph.No.97046 78833.  
Encl: Terms and Conditions.



**Terms and Conditions for our Staff Group Mediclaim Policy with Rs.2.50 Lakh coverage:**

1.	Coverage of pre-existing disease.
2.	30 day waiting period to be waived
3.	Waiver of condition pertaining to first year exclusions
4.	Choice to be given to the Bank in choosing TPA in the absence of in-house.
5.	Pre hospitalization & post hospitalization for 30 & 60 days respectively.
6.	Room rent and boarding expenses for normal and ICU not exceeding 2% of Sum insured per day or the actual amount whichever is less.
7.	To cause additions, corrections and deletions of persons for any erroneous exclusion which is subsequently identified.
8.	Addition and deletion of lives: Premium to be charged/refunded on pro rata basis.
9.	Family Definition: Self, Spouse, 2 dependent children or 3 dependent children if twins occurred.
10.	Age band 0-63 years
11.	Ambulance charges up to Rs.2,500/- per trip to hospital and/or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and auto expenses in actual max up to Rs.750/- per trip will also be reimbursable(as per IBA)
12.	No sub limits on diseases.
13.	Day care procedures are to be covered.
14.	No co-payment.
15.	Maternity expenses with new born baby from day 1 onwards Normal delivery up to Rs.50,000/- and For caesarean up to Rs.75,000/-
16.	Oral health care/Dental care expenses.
17.	For cataract Rs.50,000/- per eye and all claims related to eye problems are to be covered.
18.	Cashless treatment/Reimbursement of expenses for treatment of Diabetes and Constitutional Diseases under Naturopathy, Homeopathy, Ayurveda and Unani.
19.	Claims dump should be provided to Establishment Section every month.