



## **Nirmaya Scheme**

### **A Health Insurance Scheme For the welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities**

#### **SCHEME & ITS COVERAGE**

The scheme envisages to deliver comprehensive cover which will

- Have a single premium across age band
- Provide same coverage irrespective of the type of disability covered under the National Trust Act
- Insurance cover upto Rs. 1.0 lakh
- All persons with disabilities will be eligible and included and there will be no ‘selection’

The scheme further envisages that there shall be

- No exclusion of Pre-existing condition
- Same cover as that for other persons
- Services ranging from regular Medical Checkup to Hospitalization, Therapy to Corrective Surgery, Transportation
- Conditions requiring repetitive medical intervention as an in-patient
- Pre & Post hospitalization expenses, subject to limits
- No pre-insurance medical tests

The Scheme is free for BPL but certificate through competent authority is required. The fee is Rs. 250/- for persons whose family income is up to Rs. 15000/- p.m. and for higher income groups the processing fee of Rs. 500/- per annum payable to the National Trust. The insurance cover is upto Rs. 1 Lakh per annum. The fee can be deposited in any of the following bank numbers:

1. Corporation bank (Branch code – 2099) - A/c A/c. No. CLSB/01/09002
2. State Bank of India (Branch Code 5943) – A/c No. 30396764585

The following documents are required.

1. Address Proof – Ration card/Election ID/Pan card
2. Photo(1)
3. In a separate sheet of paper, please send the following details
  - Name
  - Date of Birth

4. Disability Certificate

- Address with pincode
- Tel. No. of family member
- Name of bank where amount was paid and the date

5. First page of a bank account in the name of the PWD. It can be a joint account

All these documents have to be scanned and sent to National Trust. The fee slip paid to the bank has to be submitted to us(SOPAN).

**Reimbursement of Claim**

ICICI Lombard claim form (available on National Trust Website/Sopan) should be filled and submitted with original bills, Disability certificate within one month of the treatment to the following address:

ICICI Lombard General Insurance Company Limited,

Narain Manzil, 3<sup>rd</sup> Floor, 23 Barakhamba Road,

New Delhi – 110001.

Tel. Nos. 011 – 66310693/66310600.

Surgery, Therapy, OPD, Hospitalization & Conveyance as per the sub limits. <b>Overall Limit for Hospitalization</b>	<b>1,00,000/-</b>
<b>Hospitalization</b>	1,00,000/-
<b>Corrective surgery</b>	50,000/-
<b>Non Surgical</b>	15,000/-
<b>Preventive surgery</b>	15,000/-
<b>Overall Limit for Out Patient Dept (OPD)</b>	<b>10,000/-</b>
<b>OPD treatment including tests</b>	5,000/-
<b>Regular medical checkup</b>	5,000/-
<b>On-going Therapies</b>	10,000/-
<b>Dental Preventive Dentistry</b>	2,500/-
<b>Alternative Medicine (IPD and OPD)</b>	4,500/-
<b>Transportation Costs (IPD and OPD)</b>	1,000/-
<b>ANNUAL INSURANCE COVER</b>	<b>1,00,000</b>

**WHAT DOES IT COVER**