

## **HAL Post Superannuation Group Health Insurance Schemes (1.2.20 to 31.1.21)**

### **i) Extension of Insurance Coverage –Novel Corona Virus (Covid-19)**

Post Superannuation Group Health Insurance Schemes in respect of (a) Employees (Workmen & Executives) retired, etc. before 1.1.07; (b) Executives retired/ retiring etc. after 1.1.07; and (c) Workmen retired / retiring etc. after 1.1.07 were renewed for the Policy Period 2020-21 (i.e. from 1.2.20 to 31.1.21).The Schemes provide wide-ranging healthcare benefits to retired employees & their spouses for pre-existing diseases without any cooling period. The Medical Services under the Schemes can be availed Cashless in Network Hospitals spread across the Country or by incurring the cost initially by the beneficiaries and then claiming reimbursement.

In the recent past, the spread of Novel Corona Virus (COVID-19) has resulted into a pandemic situation affecting people across the Globe.

In connection with the treatment of Covid-19, ex-employees have sought clarification whether the treatment towards Covid-19 would be covered under the purview of the Scheme or otherwise.

It is ascertained from the Third Party Administrator (TPA) / Insurance Company that the Expenditure incurred towards treatment of Covid-19 are payable as per the Policy Terms & Conditions subject to the existing Insurance Ceilings. Expenses towards Covid-19 Test wherein the patient was found Covid positive can be considered as part of Pre / Post Hospitalization Claims (Inpatient).

However, if Covid-19 Test is done and the result is negative, the amount payable towards the Test would be covered under OPD.