

Highlights of NMDC Medical Insurance Scheme

- All the existing In-patient / Day Care treatment facilities covered through wide coverage of Network Hospitals across all states of India (11,000+ Nos.) in place of 99 nos. empanelled hospitals without sealing of expenditure.
- No need to carry the IP Medical Reference Letter/PRMBS Pass Book.
- Individual Insurance Cards may also download from the medibuddy app as and when required.
- Instead of CGHS rates, the beneficiaries will get full reimbursement of actuals if they availed IP treatment other than the network hospitals. Due to availability of wide network hospitals, the incident of taking treatment in non-empanelled hospitals will reduce to minimum.
- Total expenditure of test & investigations incurred prior to 30 days and after 60 days of admission will be reimbursed.
- Cataract Surgery expenditure limits upto Rs. 50,000/- per eye and all variant of lenses covered within the limit.
- All variant of Stents and all brands of Internal Implants covered during in-patient treatment and surgeries.
- Ambulance hire charges will be reimbursed upto Rs. 5000/- per incidence with in city and Rs. 15,000/- per incidence for Intra-city – if medically required.
- In-Patient Medical Expenses related to AYUSH Treatments are covered on reimbursement basis.
- Dedicated Insurance Help Desk along with NMDC Medical Team will be available to provide the hassle-free in-patient treatment facilities to the Beneficiaries.
- It may be noted that all OPD facilities such as OPD treatment, PCT reimbursement etc. will continue as it is.