# Niramaya Scheme

A Health Insurance Scheme for Persons with Autism, Mental Retardation, Cerebral Palsy and Multiple Disabilities

Benefits: It provides the health coverage of up to Rs. 1 lakh per annum (reimbursement only) for a range of medical treatments like

Hospitalisation: Up to Rs. 1, 00,000/-

**Surgery: Up to Rs.50,000/-**

Non Surgical: Up to Rs. 15,000/-

Therapy: Up to Rs. 10,000/-

OPD: Up to Rs. 5000/-

Regular Medical Check up: Up to Rs. 5000/-

Dental: Up to Rs. 2500/-

Transportation charges: Up to Rs. 1000/-

Alternate Medicines: Up to Rs. 4500/-

# **Policy Cycle**

First cycle starts from 2nd April

Enrollment & Renewal: 1st March & Jan to 28/29 Feb

Second cycle starts from 2nd October

Enrollment & Renewal: 1st Sept & July to 31st August

## **Health E-Card**

Niramaya E-Card: In case you, E- card can be you identity. It can be collected from the RO where you enrolled.

If you have application ID, can print at your own from www.niramayascheme.com by clicking on print E-card after the one month of completion of policy period.

But, it is not essential to have an E-card. You only need to know your Health ID numbers

Enrollment/Renewal

### **Documents needed:**

Address proof(Ration card/Driving license/Adharcard/Bank passbook/Voter id) only one needed

Disability certificate

BPL certificate: if applicable

Income certificate for APL (if family income up to Rs. 15,000/- PM)

Passport size photo

#### Fee:

For BPL card Holder

250/- at the time of enrolment & No fee for renewal but form has to be filled up.

For APL (Income up to Rs. 15,000/- PM)

250/- PA each at the time of enrolment & renewal

For APL (Income above Rs. 15,000/- PM)

500/- PA each at the time of enrolment & renewal

**Enrolment Form**: can contact any registered organisation (RO) of National Trust only. List of ROs available at www.thenationaltrust.in

**Renewal**: It can be done by the RO or the applicant himself online at www.niramayascheme.com

Note: The renewal process starts 3 months prior & stop 1 month prior to the expiry of policy & renew the policy in time to avoid hardship for future emergencies.

### Claim/ Reimbursement

You can download the claim form from www.niramayascheme.com, www.icicilombard.com. Submit the claim form duly filled within one month time along with the doctor's prescription, test reports, medical bills, hospitalisation report, discharge card etc in original and send it to: ICICI Lombard G.I.C, ICICI Bank tower, Plot no. 12, Financial district, NankraniGuda, Gachibowli, Hyderabad – 5000032, AP)

(Do not forget to mention your mobile no. On claim form as you will get claim id & other claim related details on it)

Note: The settled amount cheque will be issued in the name of the beneficiary only, hence open a bank account (any bank) in the name of beneficiary for claim status after the receipt of claim number on your mobile

Visit at icicilombard.com

www.niramayascheme.com

Write at: <a href="mailto:ihealthcare@icicilombard.com">ihealthcare@icicilombard.com</a>

ayushi.sharma@icicilombard.com

 $Contact\ at:\ 1800-209-8888,\ 1800-233-4505,\ 1800-233-1166\ (Toll\ free\ nos)\ or\ 011-66310689\ \&\ 6610600$ 

(Delhi)