



वसुधैव कुटुम्बकम् ॥ **SYMBIOSIS CENTRE OF HEALTH CARE (SCHC)**

Medical Insurance under the Group Insurance Scheme

Every student at Symbiosis is covered under a unique and novel medical insurance scheme. After paying a concessional premium, the student is covered for hospitalization up to Rs. 50,000/- in case of non accidental emergencies (as per the Mediclaim Insurance Policy) & Rs.1,00,000/- in case of Rail / Road traffic accidents (**Copy of panchanama with local police station required**).

The SCHC provides each beneficiary with an “Insurance Card”. This insurance card confers certain unique benefit to the beneficiary. It provides for zero hour support in case of medical emergencies .This includes provision of financial support in critical circumstances.

A copy of the medical insurance policy document is available with the Registrar of the Institute. For Further details regarding the benefits of the policy, the student may contact the M.O. SCHC.

➤ **Beneficiaries are required to:**

- ❖ Obtain the insurance card, affix a stamp sized photograph and get it duly attested by the Registrar of the Institute.
- ❖ Disclose all pre existing medical disorders at the time of admission to the Institute. Failure to do so shall amount to willful concealment of information.
- ❖ Go through the detailed policy document of the Mediclaim policy and the Rail / Road traffic accident policy document. It is also available with the librarian of your institute

➤ **Amongst all other clauses, it is most important to understand that:**

- 1) For the first one month after the inception of the policy, only expenses accruing out of railway / road traffic accidents are reimbursable. Expenses arising out of non accidental cases will be reimbursable under the Mediclaim policy only after one month of the inception of the policy.
- 2) **Medical insurance under the said policies is applicable only in case of hospitalization. Further, such hospitalization has to be for a minimum duration of 24 hours. Under no circumstances, is OPD treatment (treatment taken without admission) reimbursable.**
- 3) Hospitalization is permitted in recognized hospitals only and under panel consultants of the SCHC only.
- 4) Students are permitted to get admitted in semi private rooms only. Any expenditure accruing by way of admissions in a higher class of room e.g. Special /Deluxe room and all incidental charges thereof will have to borne by the students themselves.

➤ **In case of a medical problem, beneficiary is required to follow the following procedure:**

Seek Medical Assistance at the SCHC, OPD Timings are as follows

Campus	Doctor	SCHC Timing	Contact M.O.	Mobile No.
S.B. Road	M.O.	8.00 am to 8.00 pm	Dr. Harish Zagade Dr. Sushila Kawade Dr. Kanchan Pokarne	9421018260 9881222369 9975748042
Hinjewadi	Dr. Sushant Chaskar	10.00 am to 6.00 pm	Dr. Atul Kale (Resident Medical Officer)	9970860133
Viman Nagar	Dr. Kiran Mahajan	9.00 am to 5.00 pm	Dr. Kiran Mahajan (Medical Officer)	9422561086
Kirkee	M.O.	1.00 pm to 3.30 pm	Dr. Girish Dedhe	9422032379

Lavale	Dr. Niranjan Patil Dr. Sagar Zende	10.00 am to 6.00 pm	Dr. Niranjan Patil (Resident Medical Officer) Dr. Sagar Zende, Emergency Medical Services Officer (EMSO)	982221629 7 901150491 6/ 988122701 2
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- ❖ In case the SCHC is not functioning on Sunday /Public Holiday, the nearest medical facility may be accessed.
- ❖ In any medical emergency, it is mandatory to inform the SCHC with in 24 hours of admission. Admission through private practitioners has to be authenticated by the medical officer SCHC with in 24 hours of hospitalization. Any hospitalization done, without informing the SCHC may not be eligible for reimbursement under the said policies.
- ❖ Disclose identity as a student of Symbiosis whenever medical aid is sought.
- ❖ In case of direct admission to the hospital, please inform the SCHC on the numbers mentioned on the insurance card **at the earliest**.
- ❖ Ensure that the requisite documents are filled in and duly submitted to the SCHC, within 1 month of discharge from Hospital.
- ❖ In case of an elective, non emergency admission, prior consultation with the SCHC is mandatory.

GUIDELINES FOR MEDICAL LEAVE

1. The student/staff should report about the sickness to the institute on telephone.
2. A leave application on medical grounds should be attested by the 'on duty' medical officer of Symbiosis Centre of Health Care.
3. For leave up to 3 days, if the person takes treatment from a private doctor, then he/she has to submit the leave certificate to the institute on the day of rejoining the college. The office of the institute will at the discretion of the Head may accept it or require the student/staff to have it authenticated from SCHC.
4. For Local students : In case, the medical leave is likely to extend for a period of more than 3 days, then it is mandatory for the student to be present in person or to inform on telephone to Symbiosis Centre for Health Care about the sickness. Sanction of leave for more than 3 days will have to be obtained before the 4th day itself and not at the time when the student comes back to Institute. Continuation of sick leave beyond 3 days will have to be notified to SCHC.
5. For out station students : In case the student is admitted to a hospital or has fallen sick during a visit home or is so incapacitated, it is obligatory for him/her to send certificate by doctor treating his/her medical condition by fax directed to the Medical Officer, Symbiosis Centre for Health Care (Tele fax 020-25678680 Ext. 204) the possibility of medical leave extending beyond 3 days.
6. No back dated medical leave will be granted to the student/staff on any ground whatsoever.