

6.3.1 The institution has effective welfare measures for teaching and non-teaching staff.



MANIBEN NANAVATI WOMEN'S COLLEGE

VALLABHBHAI ROAD, VILE PARLE (WEST), MUMBAI-400056.

Policy: - Free Medical Financial Aid (Staff Mediclaim)

Objective: To provide staff with financial assistance in medical emergency situations when a salary is not enough to cover emergency financial requirement/s

Eligibility Criteria:

- Medical Aid will be granted to the staff/s who is confirmed and who have completed a minimum of 2 years with the Institute from the submission date of Medical Aid Application.
- Staff can only avail up to a maximum of 1 Medical Aid after every 3 years.
- Medical Aid will be granted in the following case and at the decision of the Committee.
 - Medical Emergencies for Self / Spouse / Self Parents / Children
 - The basic criterion for eligibility is a genuine verifiable purpose for which the staff will apply for a Medical Aid.
 - The maximum amount to be sanctioned as Medical Aid will be INR 50,000/-
 - The Medical Aid amount application should be recommended by the Committee In charge and the Application must be submitted to the Principal (Head of Institute) for the approval.
 - After proper approval the application should be submitted to the Accounts Department for further process of Medical Aid amount.
 - Application for sanction amount will be subject to approval from the Principal. The sanction amount will depend on the sole discretion of the Principal.
 - The mode of payment will be issued only by cheque to the hospital.

Amount Details

- In case the staff **decides to leave** the institute within 12 months after taking the Free Medical Aid, the entire outstanding will become **due immediately**, and shall be **recovered from his / her full and final dues**. Relieving letter and formalities of clearance will not be completed unless all such dues are cleared. The Institute has the right to recover any legal costs spent in recovering this amount from the staff.

Process of Availing Staff Medical Aid

- The staff will have to fill in the Medical Aid Requisition Form and submit to the committee In charge.
- The Committee In charge must give his / her recommendations and forward to the Head of Institute.
- Head of Institute will thoroughly check his / her entitlement and same will be forwarded to Accounts Department for further process.
- The forms checked in all respects shall be submitted to the Accounts department through Committee In charge
- Along with the Medical Aid forms following documents are to be attached:
 - Relevant original documents (Dr. name, Hosp name, Admission Card/Case Paper Prescription, discharge Certificate, etc.)
 - Specify the reason for the same
 - The applicant must fill a Medical Aid application form (as per annexure). The duly filled form is thereafter forwarded to Accounts department with Committee In charges comments on it.
 - Committee In charge will forward the Form after check and verify the form details The sanction / rejection of Medical Aid is finally at the discretion of the Principal After the Medical Aid is sanctioned, an approval / advice is given by Head of Institute Medical Aid to process the payment.

General Guideline for Staff Medical Aid

- Management reserves the right to conduct the necessary due diligence prior to sanctioning of the Medical Aid. The Medical Aid will be approved at the discretion of the management/H.O.I and they will reserve the right of denial based on the outcome of the due diligence, Institute status etc.
- In case if the management observes that if any default/s or unauthentic in Medical Aid issue, management/H.O.I reserves the rights to reject or to take the legal action against the borrower.

Exception to Medical Aid Policy: All the exceptions to the above policy can only be made / reviewed / appended with the due approval of Management/ Head of Institute.