

# Ophthalmological Society of West Bengal

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Date :01.09.2020

Respected Seniors and Dear Colleagues,

Greetings and my personal Namaskar !

It is indeed fortunate to be able to reach out to you all after having to weather out the so very distressing and sad news about losing some of our very own colleagues to the vagaries of this killer pandemic. Real scary stuff this! During all this time, we in the committee were trying to reach out to you all - even in the remote parts of Bengal, so that no one feels lonely or scared. We shared our feelings, our concerns, our knowledge and our resources in order to stand by each of you in these trying times.

Given the uncertainties thrown at us, especially the doctors and our families that we go home to, we explored the option of getting a Group Corona Kavach Insurance Policy (a new and fairly reasonable indemnity policy by IRDA) for our interested members. Despite the practical difficulties, we have been able to identify the needed cover for this pandemic year. Please note the salient features of the policy (also available on the Net):

- As it is Corona specific, you may not use up your previous Medclaim which can come in handy for other times; And any No Claim Bonus also remains intact in that.
- This cover is for 9 and ½ months and max. Sum Insured is Rs. Five Lakhs per person.
- Expenses like Room rent & ICU etc are not capped as in other Medclaim and even PPE is covered in this policy. 15 days pre- and 30 days post-hospitalisation also covered for medicines etc.
- There is an option of getting paid 0.5% of Sum Insured i.e. Rs 2500 per day for 15 days of admission for general expenses or whatever.
- Tests, Ambulance, Medicines, Consultations and all others are covered if you are admitted for 24 hrs or more after being tested Covid positive from an ICMR recognized Lab.
- Even Home Treatment is covered for 14 days if advised after a positive test.
- Some add-on options will be available and rates can be finalized once we have the details of the members and their family who consent to join. Even co-morbidities may be covered as an add-on. But unfortunately max. age of joining is 65 years.

Add to this the benefits of numbers whereby we may be able to get decent rates (approx. Policy rate is within Rs. 2500 per person) and we can have services of an intermediary to help all our policy matters and claims if any. Yes, Rs 2500/- can cover us for Rs 5,00,000/-.

Having said this, you may opt to choose this policy which covers a lot at a comparatively low price or you may opt to ignore it. If you wish to join the group of OSWB members, who have contacted me in significant numbers wanting such a thing, you will need to provide urgently the details of yourself and your additional family members that also you wish to be covered. Please fill in the attached data-sheet for details.

Please keep in touch with Dr Siddhartha Ghosh/Dr Aniruddha Maiti for any further details.

Thanking you,  
With warm regards,

Dr Subhasish Nag  
Hony. Secretary, OSWB.

