# Changes in Mediclaim Renewal Policy from last year (2023-24):

#### Until last year BSL was not required to

- Update old and obsolete mobile nos. of medicalim members.
- No requirement was there to update email ids for receiving OTP
- No queries were there regarding issues in payment portal as it was done smoothly through SBICollect using Min no. and mobile no. directly uploaded by applicant.
- Now there are huge issues related to
  - a. problem in payment portal,
  - b. problem in uploading of documents on site rolled out by SAIL Corporate Office
  - c. problem in downloading the receipt after payment
  - d. problem in downloading the e-mediclaim card .
- Now the Date of birth difference is cropping up as there is mismatch in BSL records and Aadhar/ Pan card which was not there earlier.
- Earlier the Mobile nos. were being updated by MD India the insurance party and by applicant now all has to be done by HR executive/ by TPA after approval from HR-FSC.
- Approx no. of Ex-Employees affected by the change is 30,000-35000 for BSL, and it is impossible to handle the calls together with the large no. of ex-employees visiting Final settlement cell personally.

# Important Points to Note for filling Renewal cases:

- Member has to login to https://sailenrollment.mdindia.com in web browser.
- User ID will be Min no. and Password will be Date of birth in the format DDMMYYYY (Date of Birth as per BSL records/Last renewal records)
- Login using OTP sent on Registered Mobile no.:.... one can change their mobile no. and email id by
  - Visiting at Maitri Bhawan Sec- 4 where MD India representatives will do the needful
  - Can call on 06542-240273 during office hrs or mail on mediclaimbsl@gmail.com
  - Can call on 7391824055/ 7391800063 or mail on sail\_bokaro@mdindia.com
- Either Aadhar or Pan card is to be uploaded for employee and /or spouse (one of the document only not both).

## GENERAL PROBLEMS BEING FACED WITH SOLUTIONS

1. Problem: Date of Birth as per BSL records not matching with Aadhar /PAN

Solution: Have to continue as per BSL records, upload documents(even with different date of Birth) and proceed for payment. The renewal will be completed.

2. Problem: Login Locked

Solution: Automatically unlocks after 30 minutes.

Please check that Date of Birth being entered is as per last renewal or BSL records.

3. Problem: In case of Date of Birth Mismatch of spouse, premium will be payable as per which Date Of Birth

Solution: Premium is to be paid as per Date of birth in BSL records.

4. Problem: Payment done but unable to download e-mediclaimcard ......

Solution: In many cases of renewal, members are able to download after trying 2-3 times. However it is requested to save payment receipt for future reference.

 Problem: Member and spouse had mediclaim last year now one of them is not alive ....

Solution: Login using ex- employee's details i.e min no. and date of birth.

Then edit details and delete the member not alive.

6. Problem: Only spouse had renewed mediclaim last year .

Solution: Login using spouse min no . and DOB and do the needful process.

Problem: While paying through debit card etc.

Solution: Payment being processed smoothly through credit card, UPI, Rupay debit card mode.

8. Problem: If spouse date of birth is same in BSL records and pan but is different in mediclaim ..how to fill the renewal

Solution: Have to give application to SR.Mgr FSC explaining the details with supporting documents ...will be sent to corporate office for rectification.

## For any other issue please mail on

mediclaimbsl@gmail.com | sail\_bokaro@mdindia.com or contact on 7391824055/ 7391800063 / 06542-240273