

**AMENDMENTS MADE TO THE CONSTITUTION OF 'NAVIRU SAVIYA' AT THE
AGM HELD ON 25th SEPTEMBER 2014**

<u>SR NO</u>	<u>REFERENCE</u>	<u>EXISTING PROVISION</u>	<u>AMENDMENTS</u>	<u>EFFECTIVE DATE OF AMENDMENT</u>
01	Annex 'D' Para '3'a'	A special hospitalization benefit will be paid for hospitalization that exceeds 48 hrs at the rate of Rs. 1000.00 per day for maximum of 20 days for above illnesses and sicknesses per annum provided that such hospitalization has been deemed necessary and in a private hospital as defined in the Constitution or in a non paying ward of a government hospital excluding in military hospitals. (wef 15.11.2012)	A special hospitalization benefit will be paid for hospitalization that exceeds 24 hrs at the rate of Rs. 1000.00 per day for maximum of 20 days for above illnesses and sicknesses per annum provided that such hospitalization has been deemed necessary and in a private hospital as defined in the Constitution or in a non paying ward of a government hospital excluding in military hospitals.	w.e.f 25.09.2014
02	Para 5'a'i, Para 5 'c'	When a member is marked RUN In case of para 5 "a" 'i' maximum period of restoration of membership is one year from the date of RUN removal. If any sailor does not request for restoration of membership within 01 year from the date of RUN removal his membership will be terminated.(wef 15.11.2012)	When a sailor is marked RUN or an Officer is AWL for 07 Days. In case of para 5 "a" 'i' maximum period of restoration of membership is one year from the date of RUN removal Or one year from the date of resuming salary. If any sailor or officer does not request for restoration of membership within 01 year from the date of RUN removal or resuming salary his membership will be terminated.	
03	Para 8 'a' vi, 'b' v, 'c' iv Annexure 'D' 2 a	8. Benefits Extended by the fund Payment up to Rs. 50,000.00 per annum for selected 56 illnesses. (w.e.f 15.11.2012) Members eligible to claim Rs.50,000.00 per year for his/her family unit w.e.f (15.11.2012)	To be amended as follows Payment up to Rs.75,000.00 per annum for selected 63 illnesses. Members eligible to claim Rs.75000.00 per year for his/her family unit	w.e.f 25.09.2014 w.e.f 25.09.2014
04.	Para 8 'a' ix,'b' vii, c vi	Corresponding percentage of Rs. 400,000.00 or special hospitalization fee in case of surgical operations. (wef 12.07.2011)	To be amended as follows Corresponding percentage of Rs. 600,000.00 or special hospitalization fee in case of surgical operations.	w.e.f 25.09.2014

05	Add new benefits Para 8 'a' x, 'b' viii, 'c' viii		<u>Payments up to a maximum of Rs. 25000.00 for selected medical tests</u>	w.e.f 25.09.2014
06	Annex 'B' Add new sub para		<u>xxxi. Surgical operation or any other procedure on life threatening Cerebral conditions.</u> <u>xxxii. 100% Physical and mental disability either from birth or thereafter by natural causes and not by accidents etc.</u> <u>xxxiii. Advanced/end-stage connective tissue disorders.</u> <u>xxxiv. Thalassaemia Major</u> <u>xxxv. Systemic Lupus Erythematosus (SLE)</u>	w.e.f 25.09.2014
07	para 2 b of annexure 'B'	If Member/Spouse/Child (ren) suffers from a critical illness defined above, the Board of Directors is to be notified immediately not exceeding 30 days from the date on which the said illness was contracted /diagnosed.	If Member/Spouse/Child (ren) suffers from a critical illness defined above, the Board of Directors is to be notified immediately not exceeding <u>06 Months</u> from the date on which the said illness was contracted /diagnosed. <u>However, if the notification exceeds 06 months, the validity of such claim to be decided by the Board Directors.</u>	w.e.f 25.09.2014
08	Annexure 'D' Add new sub para		<u>ay(a) Pyelonephritis - Bacterial infections</u> <u>ay(b) Acute otitis media - Bacterial infections</u> <u>ae(a) Investigated for head injury (Edh, Sdh, Idh And Ich) - Miscellaneous</u> <u>ae(b) Snake bite – Miscellaneous</u> <u>ae(c) Urinary tract infections – Miscellaneous</u> <u>bd(a) Hepatitis - Viral infections</u> <u>x(a) Mononeuritis multiplex cidp variant - Central nervous syste</u>	w.e.f 25.09.2014
09	Annexure 'H'	"Children" means legitimate children of the member aged between six (06) months and twenty one (21) years. (wef 12.07.2011 as constitution amendment of the AGM at 12th July 2011)	"Children" means legitimate children of the member aged between six (06) months and twenty one (21) years. (wef 12.07.2011 as constitution amendment of the AGM at 12th July 2011) <u>However with regard to the word "Children" referred to in clause 22 c iii this age limit has no applicability.</u>	

10	Annexure 'J' a	Claims under this benefits shall not exceed Rs. 80,000.00 per financial year for the member and his/her family unit. (w.e.f 28.06.2010)	Claims under this benefits shall not exceed <u>Rs.120,000.00</u> per financial year for the member and his/her family unit.	w.e.f 25.09.2014
11	Annexure 'J' b	If admitted to a private hospital member/spouse/child(ren) are eligible to obtain either the amount calculated according to the percentage of critical illness benefit, given below or the actual hospital bill for the surgery, whichever is lesser payable under this scheme.	If admitted to a private hospital or <u>paying ward of a government</u> hospital member /spouse/child (ren) are eligible to obtain either the amount calculated according to the corresponding percentage of <u>Rs.600,000.00</u> , given below or the actual hospital bill for the surgery <u>and related post surgery complications</u> whichever is lesser payable under this scheme. (Annex 'J' b)	w.e.f 25.09.2014
12	Annexure 'J' c	A special hospitalization benefits will be paid for hospitalization for surgery at government non paying ward (excluding military hospitals) under this category of scheme for maximum of ten days at a rate mentioned below.	A special hospitalization benefit will be paid for hospitalization for surgery <u>and related post surgery complications</u> at government non paying ward (excluding military hospitals) under this category of scheme for maximum of ten days at a rate mentioned below. (Annex 'J' c)	w.e.f 25.09.2014
13	Annexure 'J' Add new sub para		<u>379(a) Myomectomy - incision, excision of uterus and hysterectomy -15%</u> <u>296(a) Cochlear implantation - Microsurgical operations on the middle ear - 15%</u> <u>442(a) Excision of cyst/ ganglion/ haematoma - Operations on hand - 10%</u> <u>447(a) Soft tissue injury - Operations on muscles, tendons, fascias and synovial bursa - 10%</u>	w.e.f 25.09.2014
14	Annexure 'K'		<u>Add new annexure</u> <u>OPD testing defined below are covered under this Annexure.</u> <u>a. MRI Scan</u> <u>b. CT Scan</u> <u>c. Angiogram</u> <u>d. Blood and bio chemistry tests exceeding Rs. 5000.00</u> <u>e. Mammography Test</u> <u>❖ Accordingly under section 8 there will be a new Annexure 'K'</u>	w.e.f 25.09.2014